

INSURANCE 101

CROP INSURANCE - DAY 3

GREATAMERICANCROP.COM





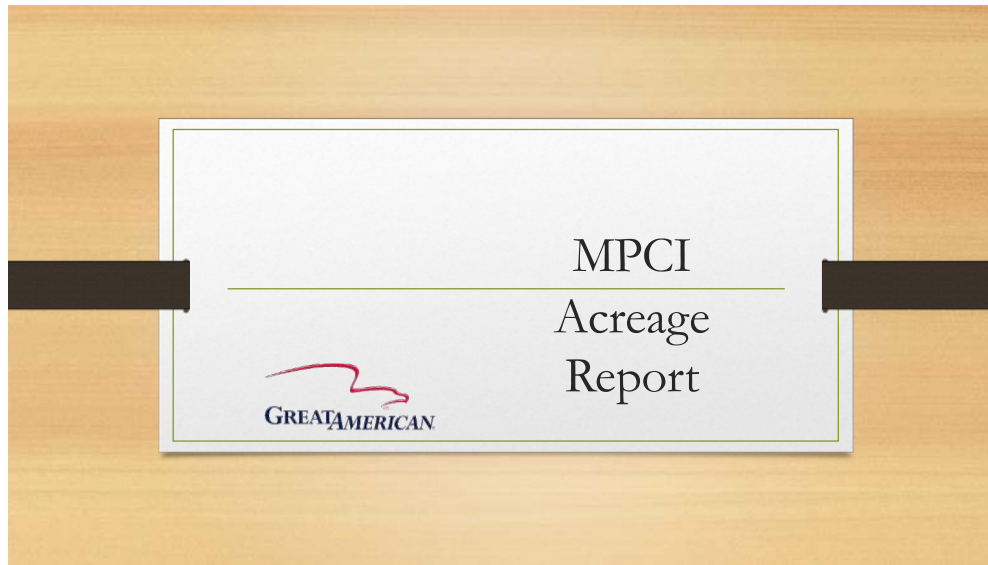
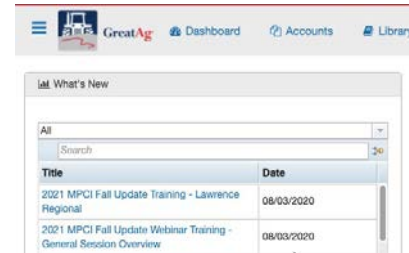
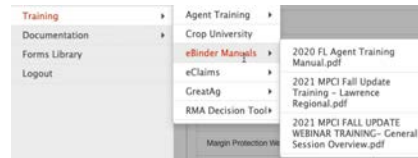
Day 3 Agenda:

- I. INTRODUCTION
- II. ACREAGE REPORTING REVIEW
- III. CIVIL RIGHTS
- IV. CLAIMS
- V. COMPLIANCE
- VI. WRAP UP, REVIEW AND QUESTIONS



Training Material:

The training material PDF is located in our GreatAg menu and in the Dashboard What's new:



Acreage Report

- Required annually to determine amount of insurance, premium and share.
- Must be filed by Acreage Reporting Date (ARD) found in Special Provisions (SP)
- If crops with multiple ARD's (same season) are insured on one policy, the acreage report must be submitted by the latest ARD.



Acreage Report

- If planting of the insured crop continues after the Final Planting Date (FPD) or insured is prevented from planting during the late planting period, the ARD will be later of:
 - ARD contained in the Special Provisions
 - Date determined on prior slide for crops with multiple ARD's
 - Five days after end of late planting period for the insured crop



Acreage Report

- Planted Date:
 - For acreage planted on or before FPD
 - Last date of planting and total acres planted
 - Acreage planted during Late Plant Period (LPP)
 - Date of planting and number of acres planted each day.
 - Failure to report, on a daily basis, will result in all acreage presumed to have been planted on last date of planting.

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Acreage Report

- Your acreage report must also include:
 - Insured's share at the time coverage begins
 - The Practice
 - The Type
 - The Land Identifier
 - Legal Description
 - FSA Farm Number or common land unit
 - Notifying AIP if intent is to direct market the crop
 - Complete marketing certification
 - If acceptable verifiable records are required and will not be available

 GREAT AMERICAN

Acreage Report

- If insured fails to submit acreage report or fails to report all units:
 - The AIP may, by unit:
 - Determine insurable acreage, share, type and practice
 - Requires crop inspection
 - Deny liability



Late Filed Acreage Report

- Acreage reports dated after the acreage reporting date.
 - A crop inspection WILL be required
 - Adjuster's appraisal must meet at least 90% of the APH unit



Adding Land at the ARD

- If the insured is adding land to the farming operation, check the County Actuarial and Map for insurability.
 - Is the land in a high risk or unrated area?
- Also find out if the land being added is “Added Land” or New Crop P/T”. If so:
 - Write “Added Land” or “New Crop P/T” on the acreage report next to the applicable acres.
 - Write the **Total Cropland Acres** on the acreage report for each unit when requesting added land simple average t-yield.

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Contracts/Contract Crops

- When processing acreage reports with contract crops:
 - The contract must be submitted with the acreage report.
 - Only the acres shown on the contract are insurable.
 - Acreage greater than the contracted acres are uninsurable.

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Contract Price Addendum

- Must be elected by the SCD and be listed in the actuarial documents by crop/practice. CPA is continuous.
- Contract must be submitted with the acreage report
- Will be applied to all applicable acres
- Contract price will be determined through the contract
 - Will not exceed the limit – there is a cap usually 1.5 or 2.0 – cap found in actuarials



Acreage Report

Completing the Acreage Report

- Verify all pre-printed information is correct
 - Insured name, address, phone #?
 - Insured identification # and person type?
 - County, Crop, Plan, Level & Price information?
- FSA Farm/Tract/Field
 - Has the FSN changed?
- Practice/Type
 - Correct Practice/Type?
 - Insurable in county?



Acreage Report

Completing the Acreage Report

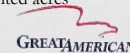
- Verify Unit Structure?
 - Does insured qualify for unit structure selected?
 - Is policy unit numbered correctly?
 - Farm Names can be added to further identify units.
- Legal descriptions
 - Correct legal description?
- High Risk Land
 - Check High Risk map layers.



Acreage Report

Completing the Acreage Report

- Acres & Plant Date
 - Report by CLU
 - Report all insurable and uninsurable acres, late plant acres and prevent plant acres
 - When reporting Prevent Plant acres, you must follow both these steps:
 - 1. Turn in a Notice of Loss to us within 72 hours after
 - a. The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not applicable; or
 - b. You determine you will not be able to plant the insured crop within any applicable late planting period.
 - 2. Report the prevent plant acreage information on the acreage report by field.
 - If you only turn in a claim but there are no prevent planted acres reported on the acreage report, no claim will be paid.



Acreage Report

Completing the Acreage Report

- Share & Shareholder
 - Check for accuracy
 - If shareholder changes – unit structure may change
- If insuring acreage as Landlord/Tenant
 - Each percentage of shares must be reported
 - Each separate share arrangement with different landlords or tenants qualifies as a BU
 - Must have written evidence of the other party's approval by SCD
 - Application, Lease Agreement or POA

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Acreage Report

Completing the Acreage Report

- Additional Acreage section
 - Report any added land, P/T or uninsurable acres
- Verify if insured has an AD-1026 filed at FSA or the Great American Conservation Compliance form is on file (good for one year)
 - If not compliant, can still maintain Federal Crop insurance policy but
 - No Federal premium subsidy applied to premium
 - Insured responsible for 100% of calculated premium
- Agent and Insured must sign and date timely

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Acreage Report

Multiple Peril Crop Insurance Acreage Reporting Form

INSURED

Phone: () - -
 Email: () - -
 Address: () - -
 City: () - -
 State: () - -
 Zip: () - -
 Agent: () - -
 Crop: () - -
 Acreage: () - -
 Yield: () - -
 Loss: () - -
 Cause of Loss: () - -
 Loss Type: () - -
 Loss Amount: () - -
 Loss Percentage: () - -
 Loss Description: () - -
 Loss Date: () - -
 Loss Location: () - -
 Loss Status: () - -
 Loss Comments: () - -
 Loss Notes: () - -
 Loss Signature: () - -

AGENT

Phone: () - -
 Email: () - -
 Address: () - -
 City: () - -
 State: () - -
 Zip: () - -
 Agent: () - -
 Crop: () - -
 Acreage: () - -
 Yield: () - -
 Loss: () - -
 Cause of Loss: () - -
 Loss Type: () - -
 Loss Amount: () - -
 Loss Percentage: () - -
 Loss Description: () - -
 Loss Date: () - -
 Loss Location: () - -
 Loss Status: () - -
 Loss Comments: () - -
 Loss Notes: () - -
 Loss Signature: () - -

03/20/2018

Print Form

This page is loaded with items that additional entry is needed if applicable to the policy.



1. EU – Does Not Qualify (DNQ) – By county crop, it can be identified that it does not qualify for the enterprise unit structure.

2. SCO and STAX – Identifying FSN's enrolled in ARC and/or PLC before the acreage reporting date.

3. MCEU – Multi County Enterprise Units – By acreage reporting to qualify for the MCEU option, the primary and secondary county distinction needs to be reported in the county/crop section.

4. Though not an additional entry, this page identifies the Acreage Reporting dates for the county/crops listed on the policy.

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		<p>Crop Year: 2020 Policy: MP-2020 Print Date: Jul 18, 2020</p>	
		<p>INSURED Joe Farmer 123 Farmer Road Cedar Rapids, IA 54404 Phone: 800-847-1599 Fax: Email: joefarmer@gmail.com AGENT Joe Agent 123 Agent Road Cedar Rapids, IA 54404 Phone: 800-768-8659 Email: joeagent@gmail.com Total Mapped Acres: 157.98 acres</p>	

Information depicted herein is for reference purposes only and is compiled from best available sources. Great American assumes no responsibility for errors arising from reliance of the information.

[illegible]

Preliminary (Intended) Acreage Reports (CCIP)

- If the AIP obtains a preliminary acreage report & the insured submits nothing further by the final ARD:
 - "...coverage is based on the preliminary acreage report and is considered complete and accurate *provided all the necessary elements to meet the requirements of an acceptable acreage report are included. ...*"
- Information generated from a preliminary acreage report must be issued to each insured no earlier than 30 days prior to final ARD
- AIPs must provide insured with instructions to verify accuracy of preliminary acreage report and submit corrections by final ARD
- Preliminary acreage reports are not applicable for PP reporting purposes

Acreage Report

- The insured must submit a zero-acreage report for the county on or before the ARD if the insured does not have a share in the insured crop in the county.



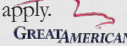
Verifying the Acreage Reported

The representative/agent shall **CAREFULLY REVIEW** with the insured the original acreage report **BEFORE** it is submitted to the Insurance Provider.



Important things to remember when completing the acreage report:

1. Do not take acreage reports over the phone.
2. Never sign the acreage report for a client.
3. State the importance of reporting all acres regardless of insurability.
4. Make sure all acreage lines have acres reported or identify as zero acres.
5. Make sure your client understands when he/she signs the acreage report that it cannot be changed at a later date without meeting stringent criteria and penalties for misreporting may apply.



Verifying the Acreage Reported

When the Schedule of Insurance is received, it **MUST** be reviewed for accuracy.



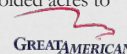
Revised Acreage Reports

- Before Final Acreage Reporting Date:
 - Insured may revise Acreage Reports for planted acres without crop inspection.



Revised Acreage Reports

- **AFTER** final Acreage Reporting Date, revisions may **NOT** be made without our consent, and we determine:
 - Cause of loss has not occurred, and crop appraisal determines yield to be at least 90% of guarantee
 - Information is clearly transposed, or
 - Adequate evidence that error was made by us or USDA.
- Exceptions:
 - Insured requests acreage to be short rated and the crop provisions are met, or
 - The insured requests measurements service on or before the ARD and such measurement results in a different acreage determination.
 - If spouses that were allowed separate policies are later found to not qualify for separate policies will be revised to include voided acres to remaining policy.



Revised Acreage Reports

- Required documentation for Acreage Revisions:
 - Document changes directly on the Acreage Reporting Form or Schedule of Insurance by CLU
 - If applicable, submit any source document used to fill out AR
 - Source document must be timely signed and dated by insured. (ARD)
 - State reasons for corrections
 - Insured and agent must re-sign and re-date

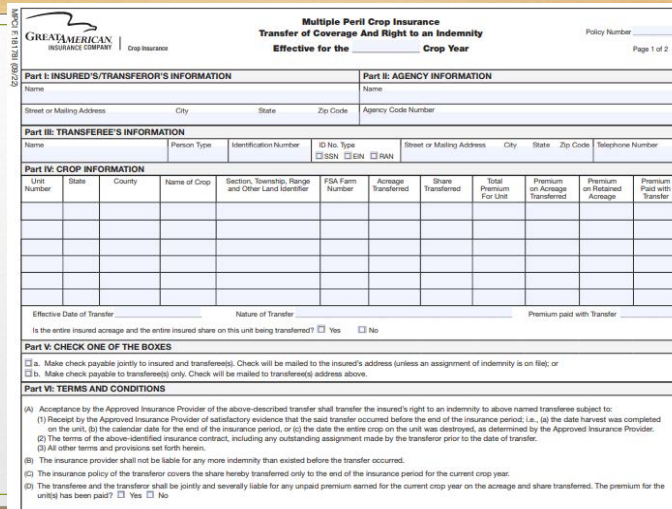


Revised Acreage Reports

- UUF/3rd Party Damage – When UUF/3rd Party Damage affects your insureds, it is important that the insured is aware that he is required to submit a notice of loss. The insured is also required to submit a signed, revised Acreage Report separating the UUF/3rd Party Damaged acres from the undamaged acres in the unit.
- Prevented Planting Revisions:
 - PP acreage cannot be revised at any time to change crops or types.
 - After ARD, PP cannot be revised unless information is clearly transposed, or error made by us or USDA.



- The Transfer of Coverage And Right to an Indemnity form is used during acreage reporting season when the insured transfers insurance coverage to another person.
- Insurance must be attached to policy first before applying the transferee to the policy.
- Both transferor and transferee will want an AD-1026 on file with FSA for the crop year or be eligible to sign the conservation compliance certification statement.



Multiple Peril Crop Insurance
Transfer of Coverage And Right to an Indemnity
Effective for the _____ Crop Year

Policy Number _____
Page 2 of 2

Part VII: REQUIRED STATEMENTS

COLLECTION OF INFORMATION AND DATA (PRIVACY ACT) STATEMENT
Agents, Loss Adjusters and Policyholders

The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a). The Risk Management Agency (RMA) is authorized by the Federal Crop Insurance Act (7 U.S.C. 1501-1524) or other Acts, and the regulations promulgated thereunder, to solicit the information requested on documents established by RMA or by approved insurance providers (AIPs) that have been approved by the Federal Crop Insurance Corporation (FCIC) to deliver Federal crop insurance. The information is necessary for AIPs and RMA to operate the Federal crop insurance program, determine program eligibility, conduct statistical analysis, and ensure program integrity. Information provided herein may be furnished to other Federal, State, or local agencies, as required or permitted by law, law enforcement agencies, courts or adjudicative bodies, foreign agencies, magistrate, administrative tribunal, AIPs contractors and cooperators, Comprehensive Information Management System (CIMS), congressional offices, or entities under contract with RMA. For insurance agents, certain information may also be disclosed to the public to assist interested individuals in locating agents in a particular area. Disclosure of the information requested is voluntary. However, failure to correctly report the requested information may result in the rejection of this document by the AIP or RMA in accordance with the Standard Reinsurance Agreement between the AIP and FCIC, Federal regulations, or RMA-approved procedures and the denial of program eligibility or benefits derived therefrom. Also, failure to provide true and correct information may result in civil suit or criminal prosecution and the assessment of penalties or pursuit of other remedies.

NONDISCRIMINATION STATEMENT

In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).

To File a Program Complaint

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at www.usda.gov/harass, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to the U.S. Department of Agriculture, Director, Center for Civil Rights Enforcement, 1420 Independence Avenue, S.W., Washington, D.C. 20250-9410 or email at program.intake@usda.gov.

Persons with Disabilities

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 880-0443 (voice and TDD) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

Persons with disabilities, who wish to file a program complaint, please see information above on how to contact the Department by mail directly or by email.

Part VIII: CERTIFICATION STATEMENT

"I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. § 1006 and § 1014; U.S.C. § 1506; U.S.C. § 3729, § 3730 and any other applicable federal statutes).

I, _____, the Transferee, understand that all billing statements and due process letters will only be issued to _____, the Transferor. Due process/ineligibility notification letters will be issued to both the transferee and transferor. Any unpaid premium and/or administrative fees on the termination date of the policy will make both the transferee and the transferor ineligible for the crop insurance program.

Insured's/Transferor's Printed Name and Signature _____ Date _____ Agent's Printed Name and Signature _____ Date _____ Code Number _____

Transferee's Printed Name and Signature _____ Date _____

Multiple Peril Crop Insurance
Acreage Reporting Form

Crop Year: 2023
Policy: MP-0323-SO-044-11871
Print Date: May 24, 2023

INSURED

Phone _____ Fax _____ Mobile _____
Email _____ Code: 1453

AGENT

Phone _____ Agent _____
2nd Pk _____ Mobile _____
Fax _____ Email _____

Total Mapped Acres: 209.77 acres

Information displayed herein is for reference purposes only and is compiled from best available sources. Great American assumes no responsibility for errors arising from misuse of the maps shown on this form.
Form ID: 0203

INSURED

Phone:
Person/Type:
Type of ID: SSN
Identification Number:
POA:

Auth Rep:
Lst Auth Rep:
Addit Asgnmt (CL): PT-QD, AL-QD

AGENT

Phone:
Fax:
Mobile:
Email:

[illegible]

Acresage Reporting Form - Effective for the 2025 Crop Year Page 4 of 4

Policy Number: 2023-SD-084-11671
Agency: 145

ANTI-FRAUD STATEMENT

Agent/Insured Statement: "I certify, for the crop year indicated, that I have not directly or indirectly received, accepted, or been paid, offered, promised, or given any benefit, including money, goods, or services for which payment is usually made, rebate, discount, statement, credit, or reduction of premium, or any other valuable consideration, as an inducement to procure insurance or in exchange for purchasing this insurance policy after it has been procured. I understand that this prohibition does not include payment of administrative fees, performance based discounts, and any other payment approved by FPC, that are authorized under sections 105(a)(1)(B) and 105(a)(2)(C) of the Federal Crop Insurance Act (7 U.S.C. §§ 1505(a)(1)(B) and 1505(a)(2)(C)). I understand that a false certification or failure to completely and accurately report any information on this form may subject me, and any person with a substantial beneficial interest in me, to sanctions, including but not limited to, civil and civil penalties and administrative sanctions in accordance with section 1505(c) of the Act (7 U.S.C. § 1515(c)) and all other applicable federal statutes."

Authorized Representative: FOAMS
Insured Authorized Sign:

SALE FARMER

Agent's Printed Name	Signature	Date
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Agent Statement: "I certify, for the crop year indicated, that I have neither offered nor promised, directly or indirectly, any benefit, including money, goods, or services for which payment is usually made, rebate, discount, credit, reduction of premium, or any other valuable consideration to this person either as an inducement to procure insurance or in exchange for obtaining insurance after it has been procured. I understand that this prohibition does not include payment of administrative fees, performance based discounts, and any other payment approved by FPC that are authorized under sections 105(a)(1)(B) and 105(a)(2)(C) of the Federal Crop Insurance Act (7 U.S.C. §§ 1505(a)(1)(B) and 1505(a)(2)(C)). I understand that a false certification or failure to completely and accurately report any violation may subject me, and all agents/conspires I represent, to sanctions, including but not limited to, civil and civil penalties and administrative sanctions in accordance with section 1505(c) of the Act (7 U.S.C. § 1515(c)) and all other applicable federal statutes."

I certify that I am responsible for establishing the approved APHIS yields that are used to calculate the production guarantees contained in this acresage report and that such approved APHIS yields are correct to the best of my knowledge.

BOB AGENT

Agent's Printed Name	Signature	Date	Code Number
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(Form MQ0101)



Questions?

Civil Rights



Civil Rights

- **USDA Office of Civil Rights**
 - Civil Rights Homepage
 - <https://www.rma.usda.gov/en/Topics/Civil-Rights>
 - Their mission is to provide leadership and direction for the fair and equitable treatment of all USDA customers and employees while ensuring the delivery of quality programs and enforcement of civil rights.
 - Office of Assistant Secretary for Civil Rights
 - www.usda.gov/oascr
- **RMA Programs and Outreach Include**
 - Program consideration for Limited Resource Farmers
 - Compliance with Non-Discrimination Laws
 - Program Outreach Efforts



Civil Rights

NEW

- Justice for All Poster –
 - NEW Poster Available this Year
 - Must be posted and visible to customers in Agent's office
 - Make sure you have the most current poster
 - Poster has been released and is available for printing at Great American's print shop
 - The version of the current poster is AD-475-A
 - Version date is September 2019



Civil Rights

- RMA will conduct periodic reviews to assure compliance and awareness of Civil Rights
 - Interview AIP and employees
 - RMA can visit an Agents Office and conduct Interviews



Limited Resource Farmer

- Purpose is to ensure that USDA programs are administered in a way that enables small or limited resource farmers to maintain and develop such smaller farming operations
- A Limited Resource Farmer is:
 - With direct or indirect gross farm sales not more than the current indexed value in each of the previous two years, AND
 - Who has a total household income at or below the national poverty level for a family of four or less than 50 percent of county median household income in each of the previous two years

https://lrftool.sc.egov.usda.gov/LRP_Definition.aspx



USDA Non-Discrimination Statement

- Agency websites must contain the Non-Discrimination Statement and/or can contain links to the RMA or USDA Office of the Assistant Secretary for Civil Rights
 - RMA Non-Discrimination Statement website
 - <https://www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements/Non-Discrimination-Statement>
 - Example GAIC Crop Division Website
- All agency letters & brochures intended for MPCJ customers must contain the Non-Discrimination Statement
 - DSSH 503 RMA Non-Discrimination Statement



Limited Resource Farmer

- Online tools and resources can be found at:
- <https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2022>
 - Prices
 - National Data
 - State/County Data
 - Historical Data

Limited Resource Farmer/Rancher
FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information
SELECT STATE ▼

Step 2: Select your county or area from the list.

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information
*Required

Step 4: Print your results.

Print Results

USDA Non-Discrimination Statement

- The U.S. Department of Agriculture (USDA) prohibits discrimination against
 - Customers, Employees, and Applicants for Employment on the Basis of:
 - Race Disability Reprisal and
 - Color
 - Sex
 - National Origin
 - Gender Identity
 - Age
 - Religion
 - Marital and Parental Status
 - Genetic Information
 - Political Affiliation



Complaint of Discrimination

USDA Office of the Assistant Secretary for Civil Rights

1. Complete the USDA Program Discrimination Complaint Form found at: <https://www.usda.gov/oascr>
2. Call: (866) 632-9992 to request the form
3. Email: program.intake@usda.gov
4. Write a letter to: U.S. Department of Agriculture, Director, Center for Civil Rights Enforcement, Adjudication 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410
5. Fax (202)690-7442



Complaint of Discrimination

Individuals who are deaf, hard of hearing or have speech disabilities that wish to file either an EEO or program complaints contact:

- **USDA through the Federal Relay Service**
(800) 877-8339
- or -
(800) 845-6136 (Spanish)



Complaint of Discrimination

If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.)

- Contact USDA's TARGET Center at:
 - (202) 690-0443 (Voice and TDD)



USDA Outreach Program

- USDA has established the Office of Partnerships and Public Engagement (OPPE) to develop and maintain partnerships focused on solutions to challenges facing rural and underserved communities
 - <https://www.usda.gov/partnerships>
- OPPE offers education and resources through targeted marketing activities
- Underserved customers include:
 - Minority Farmers/Ranchers
 - New or Beginning Farmers/Ranchers
 - Small Specialty Crop Farmers, Organic Farmers, and Other Farmers with production practices that are different to the area



USDA Outreach Program

- Recommendations for getting involved
 - Contact your local outreach coordinator through FSA's outreach initiatives
 - <https://www.fsa.usda.gov/programs-and-services/outreach-and-education/index>
 - Subscribe to OPPE's email list for Topics of Interest

Contact Us

Office of Partnerships and Public Engagement
Independence Ave., SW
Stop 0601
Washington, DC 20250-1921

Phone: (Toll Free) 800-880-4183
Main: 202-720-6250
email: partnerships@usda.gov
website: www.usda.gov/partnerships

[Sign up for OPPE updates](#)



- Other Organizations

<https://www.anniesproject.org/>

<https://blackfarmersnetwork.com/>

<https://nationalblackgrowerscouncil.com/>

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/people/outreach/>

<https://www.fsa.usda.gov/programs-and-services/outreach-and-education/webinars/index>

USDA Ag Census

- USDA has a 2017 Census Publications available on their website to become more aware of underserved farmers and ranchers due to their Race, Ethnicity & Gender
- Agents can access information to allow them to pursue producers who may need access to such programs
- Please follow the link below:
- https://www.nass.usda.gov/Publications/AgCensus/2017/index.php#full_report
- Release date of April 11, 2019



- **County Summary**












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www.uncc.edu



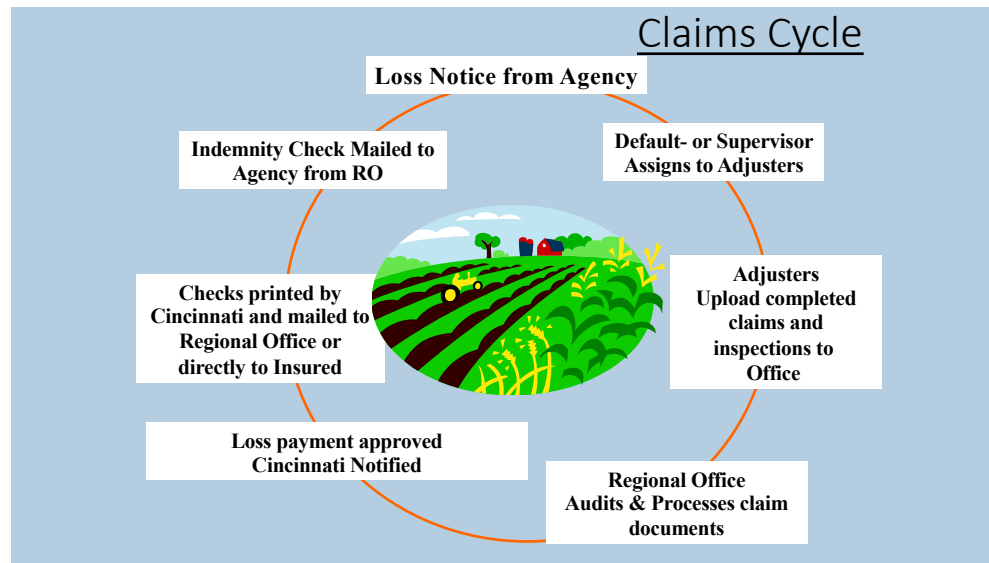
Race, Ethnicity, and Gender (REG)

- RMA Statement initiated with the 2022 Document and Supplemental Standards Handbook, Paragraph 606, FCIC-24040
- One time agent certification form disclosing three categories
 - Race
 - Ethnicity
 - Gender
- Individuals have the ability to opt-out of this information
- Initial collection has been completed of all active agents
- Newly appointed agents will have to complete going forward



Claims Overview





Agent's Responsibilities for Loss Claims and Inspection Requests

- ❖ Help the insured submit a Notice of Loss and/or Inspection request –
 - Include all information and answer all questions
- ❖ Include the insured's home/cell phone numbers and directions to the insured's farm
- ❖ Verify that all submitted information is correct – Production Reports / Acreage Reports /Etc
- ❖ Do not try and figure out the loss
- ❖ Do not try to influence the adjuster

Types of Claims

- ❖ Replant
- ❖ Prevented Planted
- ❖ Harvest Production
- ❖ Harvest Revenue

Common Causes of Loss

Insurance is only provided for unavoidable loss due a covered cause of loss *as shown in the Basic & Crop Provisions*. The covered cause of loss must be due to a naturally occurring event.

- ❖ Excess Moisture
- ❖ Drought
- ❖ Insects or Plant disease – not due to insufficient or improper application of control measures
- ❖ Frost/Freeze
- ❖ Fire*
- ❖ Cold Wet Winter
- ❖ Wildlife

Notice of Loss Steps

- ❖ Loss Notices should be filed by agent using Great Ag
 - They can be faxed directly to the Great American loss department of your Regional office, but we suggest that you use GreatAg for reporting a claim.
- ❖ By using GreatAg, Claims are set up automatically.
- ❖ The Claims Supervisor is assigned automatically.
- ❖ The Adjuster may also be assigned automatically.
- ❖ Once the claim is set-up, either the Claims Supervisor or Adjuster will contact the Insured to set up time and date for field visit.

The Agent can look in Great Ag for Claim Listings.

Until a Notice of Loss is submitted, a claim cannot be set up or processed

Notice Of Loss

In the event of damage to any insured crop, The insured is required to:

- ❖ Protect the crop from further damage by providing sufficient care.
- ❖ Give notice of loss **within 72 hours of initial discovery**:
 - Not later than 15 days after end of insurance or harvest which ever comes first;
 - By unit for each insured crop
 - But after 72 hours acceptance by company approval ONLY;
- ❖ Leave Representative Samples;
- ❖ Cooperate with us in settlement of the claim and as often as required;
- ❖ Obtain consent to destroy crop and residue;
- ❖ Must submit a claim and Declare the amount of loss within 60 days after the end of the insurance period.
- ❖ Loss Notices MUST be confirmed in writing within 15 days.

Notice of Loss

- ❖ Submission of a Notice of Loss more than 60 days after the end of insurance period (earlier of harvest or calendar date in provisions) , will be denied.
- ❖ Failure of insured to have required documentation within 60 days of request, “may” result in denial of claim

When a Claim is Reported

Great American reviews:

- ❖ The current Schedule of Insurance for accuracy
- ❖ The Insured’s APH to determine if it is reasonable and accurate
- ❖ The Claim worksheets to verify that it is completed according to procedures

If errors are found, Great American will make corrections to any or all documents as necessary

Great American processes the claim as quickly as possible to make sure it is paid within 30 days of the signature date

- 30 days is maximum turn-around time allowable

Great American’s goal is 5 days!!

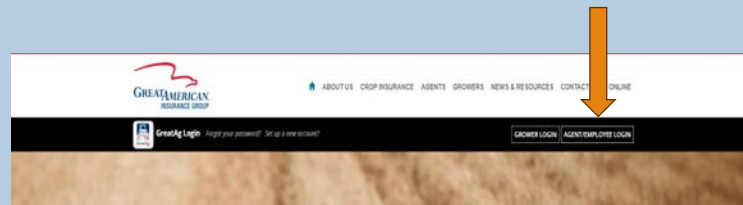
Claim Adjustment Procedures

When making adjustments to a submitted claim, Great American uses the procedures established by FCIC in:

- The LAM
- The applicable Crop Loss Manuals
- The CIH and all applicable provisions and
- The eClaims rating program

Submitting a Notice of Loss

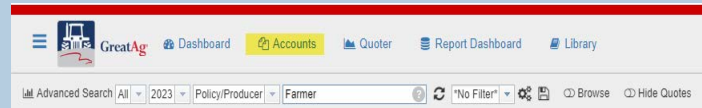
- ❖ Notices of Loss can be submitted online through GreatAg.
 - www.greatamericancrop.com
 - Ability to submit a Notice of Loss for both MPCl & CH.
 - GreatAg Log-in page shown below



Submitting a Notice of Loss

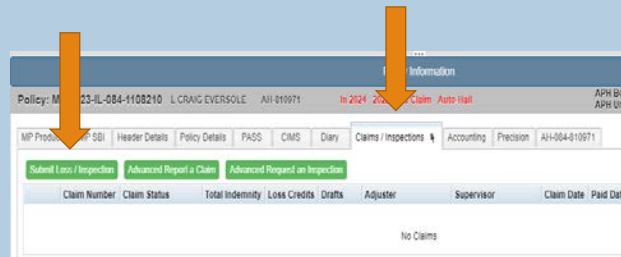
To submit a Notice of Loss via GreatAg:

- Verify the correct crop year is selected
- Type in the insured's policy number or name



Submitting a Notice of Loss

- ❖ Click the **Claims/Inspection** tab
- ❖ Click **Submit Loss/Inspection**



Submitting a Notice of Loss

The screenshot shows the 'Submit Loss / Inspection' form with the 'DETAILS' tab selected. The form contains the following fields:

- Claim Type:** A dropdown menu.
- Line of Business:** A dropdown menu.
- Cause of Loss:** A dropdown menu.
- Loss Date:** A date picker.
- Policyholder Intention:** A dropdown menu.
- Immediate Inspection Required:** A toggle switch.
- Comments / Contact Information (250 Character Max):** A text area with the placeholder 'Enter comments here.'

A 'NEXT' button is located at the bottom right of the form.

Submitting a Notice of Loss

The screenshot shows the 'Submit Loss / Inspection' form with the 'COUNTY CROPS' tab selected. The form displays two sections:

- Eligible County Crops:** A list of crops with checkboxes for selection:
 - ☐ Select All
 - ☐ Illinois Bureau Corn (MPCI)
 - ☐ Illinois Bureau Soybeans (MPCI)
 - ☐ Illinois Marshall Corn (MPCI)
 - ☐ Illinois Marshall Soybeans (MPCI)
 - ☐ Illinois Marshall Wheat (MPCI)
 - ☐ Illinois Putnam Corn (MPCI)
- Ineligible County Crops:** A text area displaying 'No records found'.

'BACK' and 'SUBMIT' buttons are located at the bottom of the form.

Final Inspections

End Of The Insurance Period:

- ❖ When the end of the insurance period calendar date (Dec 10 for corn and soybeans) has been reached, a final inspection is required as soon as possible, unless AIP allows additional time for harvest.
- ❖ If allowed, the insured is expected to harvest the crop if a window of harvest arises. If the insured had an opportunity to harvest the crop and failed to do so, appraise the acreage and finalize the claim based on the appraisal.

Add Damage Feature

- ❖ Add Damage
 - This feature is under the Claims tab in GreatAg. It allows you to add an additional date/cause of damage to an existing claim.
 - The claim must be in “Assigned” status.
 - Use this feature to add damage to a claim instead of reporting an additional unnecessary claim.

Policy: MP-2023-WA-084-1147 Bill Farmer

MP Producer MP SBI Header Details Policy Details PASS CIMS Diary

Submit Loss / Inspection Advanced Request an Inspection

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts
1147 .01	Deferred Normal Claim	\$0	\$0	\$0

Add Damage

Crop	Unit	County
Wheat (11)	00010005	Benton (5)

Silage Appraisals/Comingling of Old and New Crops

The insured may need to request:

- A corn appraisal prior to cutting silage or
- A bin measurement prior to comingling the previous year's production with the current year's production or
- Other type of appraisal (see list in drop down box)

Submit an INSPECTION request using GreatAg

Requesting an Inspection/Appraisal through GreatAg

Inspections can be requested electronically using GreatAg.

- Pull up the policyholder name in GreatAg.
- Select the Claims/Inspection Tab.
- Select "Submit Loss/Inspection".



Contact Logs

- ❖ Contact Logs are available in GreatAg and can be viewed at anytime.
 - Provides information regarding adjuster contacts with the insured.
 - Adjusters key Contact Log information directly into eClaims.
 - Contact Logs can be viewed under the "Claims" tab.

Comment Date	Comment User	Comment Desc
2023-08-08	ZWITTSER	User reassigned claim to GILBERT E BATES. Note - Attached
2023-08-08	GBATES	Received claim, set reserves and claim deferred
2023-08-09	GBATES	Left message with agent that I have claim and to call me.
2023-08-09	GBATES	Talked to agent and she is going to send me the 578's

DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

Direct Deposit is the most quick and efficient way for producers to receive claim payments

- Eliminates mail time and your time to hand deliver checks

Electronic funds are directly wired into checking, savings, line of credit accounts

- Funds are immediately accessible to producer and not subject to a bank hold when depositing paper checks
- Producer (and agent) will receive email confirmation when funds have been deposited

1 Day Review Period

- Gives opportunity to review claims prior to funds being transferred
- For example, claim release at 9:00 AM today. The funds transaction will be initiated 4:30pm tomorrow

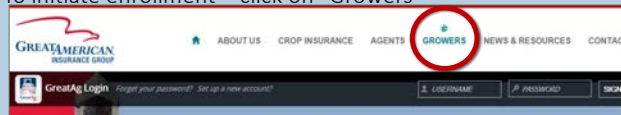
Direct Deposit for Claims

Ideal time to sign-up insureds is when they are signing the acreage report

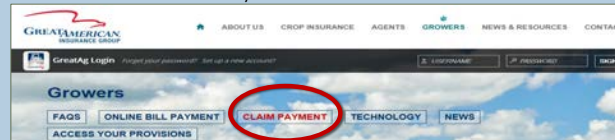
DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

Encourage customers to sign up for Direct Deposit for claim payments. Two ways to enroll: Website or Hard Copy Form

- Via website: <http://www.greatamericancrop.com/>
- To initiate enrollment – click on “Growers”



- Next – click on “Claim Payment”



DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

Complete the Form

Click “Submit”

- No physical signature is required
- Form can be completed on a smartphone

Claim Payment - Direct Deposit

Great American Insurance Group offers Direct Deposit payment for MFC/Mixed Crop Insurance. This method of payment will electronically deposit your claim payment to your account in the bank of your choice. Direct Deposit requires the release of your claim or payment. You can check to receive the direct deposit when you receive the offer to have processed the payment.

After processing claim payments you can make the necessary steps to deposit of payments only after an Assignment of Interest Authority has been submitted in full and authorized by the Assignment Authority (see the website for more information).

Please use this site for the assignment of interest authority and authorized by the Assignment Authority (see the website for more information).

Consent to Direct Deposit

Name _____

Bank Name _____

Bank Address _____

Bank Routing (ABA) Number _____

Bank Account Number _____

Check if account is ☐ Checking ☐ Savings

Product Line ☐ MFC ☐ Crop Hort ☐ Mixed Hort ☐ All

Contact Information

Name _____

Policyholder Tax ID (Last 4 digits) _____

Email Address _____

Fax Number _____

Phone Number _____

By signing below, I authorize Great American Insurance Company to directly deposit my MFC/Crop Hort and/or Mixed Hort Claim payments into the account designated on this form. This authority will remain in effect until I have given written notice that I have terminated it, or Great American Insurance Company has notified me that this deposit service is no longer available.

☐ I agree ☐ I do not agree

DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

If policy contains an Assignment of Indemnity, the form cannot be completed electronically – must be done via hard copy paper form.

- Click on the Assignment of Indemnity Authorization form link as indicated below.

DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

Hard Copy Enrollment Form

- Form can be mailed or emailed

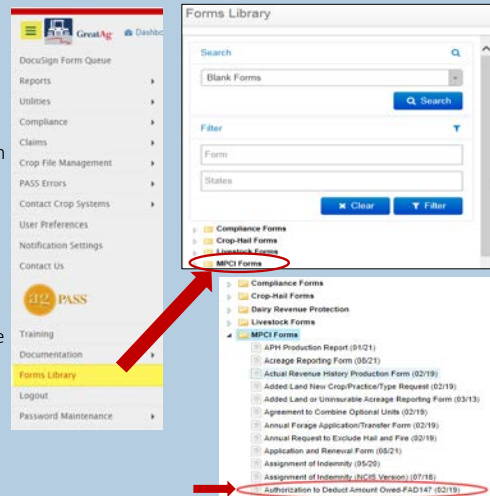
Authorization to Deduct Amounts Owed

An Authorization to Deduct Amount Owed form

- Can be printed from GreatAg
- Can be completed anytime prior to claim payment

Click "Forms Library"

- Click the "MPCI Forms" folder in the window that opens
- Click to select the form from the expanded list



Authorization to Deduct Amounts Owed

- ❖ Complete the form
- ❖ Print
- ❖ Have the insured sign

GREAT AMERICAN
INSURANCE COMPANY

**Multiple Peril Crop Insurance Continuous
Authorization to Deduct Amounts Owed**

Policy Number: [] Page 1 of 1

Insured's Account Name: [] Tax ID Number Last Four Digits: []

Insured's Street or Mailing Address: [] City: [] State: [] Zip: []

Authorization (check option):
☐ ALL CROPS / COUNTIES ☐ ONLY CROPS / COUNTIES WITH THE SAME OR EARLIER BILLING DATE

TERMS AND CONDITIONS
 Effective immediately as indicated above, I authorize Great American Insurance Company to deduct, prior to the applicable billing date, any premium and administrative fees owed by me from any indemnity and/or prepayment payment I may be due. I understand that this is a continuous authorization and will remain in effect as long as my account is active with Great American Insurance Company, until such time that I request in writing that the authorization be rescinded. I also understand that the authorization is account specific, and to the extent I have multiple accounts with GAIC, and wish to provide this same authorization to deduct amounts owed under those accounts, I will need to submit separate authorization forms.

Insured's Signature: [] Date: []

☐ I hereby rescind authorization for amounts to be deducted as described in the above terms and conditions.

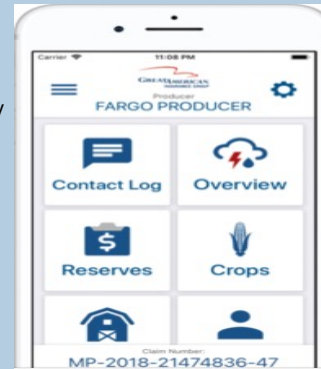
Insured's Signature: [] Date: []

COLLECTION OF INFORMATION AND DATA (PRIVACY ACT) STATEMENT
Agents, Loss Adjusters and Policyholders
 The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a). The Risk Management Agency (RMA) is authorized by the Federal Crop Insurance Act (7 U.S.C. 1501-1524) or other Acts, and the regulations promulgated thereunder, to collect the information requested on documents established by RMA or by approved insurance providers (AIPs) that have been approved by the Federal Crop Insurance Corporation (FCIC) to deliver Federal crop insurance. The information is necessary for AIPs and RMA to operate the Federal crop insurance program, determine program eligibility, conduct statistical analysis, and ensure program integrity. Information provided herein may be furnished to other Federal, State, or local agencies, as required or permitted by law, law enforcement agencies, courts or administrative bodies, foreign agencies, magistrate, administrative tribunal, AIPs contractors and cooperators, Comprehensive Information Management System (CIMS), congressional office, or another under contract with RMA. For insurance agents, certain information may also be disclosed to the public to assist interested individuals in locating agents in a particular area. Disclosure of the information requested is voluntary. However, failure to correctly report the requested information may result in the rejection of this document by the AIP or RMA in accordance with the Standard Reinsurance Agreement between the AIP and FCIC. Federal regulations, or RMA approved procedures and the denial of program eligibility or benefits derived therefrom. Also, failure to provide true and correct information may result in civil and/or criminal prosecution and the assessment of penalties or removal of other benefits.

Adjuster Mobile App



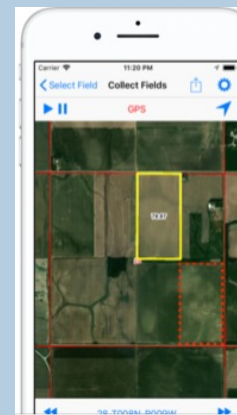
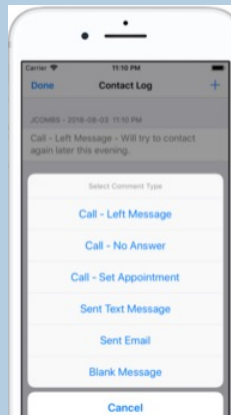
- ❖ Application for field staff
- ❖ Intuitive and user-friendly
- ❖ Increasing functionality in development.



Adjuster Mobile App

Functions:

- ❖ Contact Logs
- ❖ Reserves
- ❖ Maps – GPS
- ❖ Documents
- ❖ Photos



DOCUSIGN FOR CLAIMS

Benefits to Agents and Policyholders

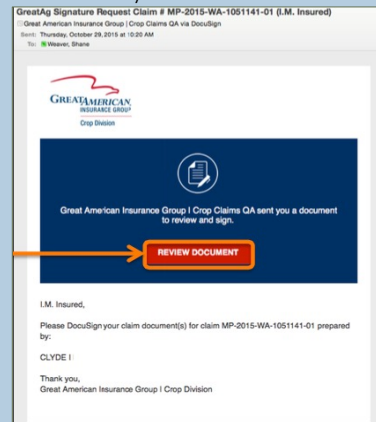
- Significantly speeds up the claim process
- Eliminates having to schedule another trip to field for final signatures
- Efficient process for long-distance landlords
- Documents can easily be signed on mobile device or computer
- Policyholder can print and/or save final e-signed claim documents

Adjuster will ask if policyholder would like to have the claim finalized through this process

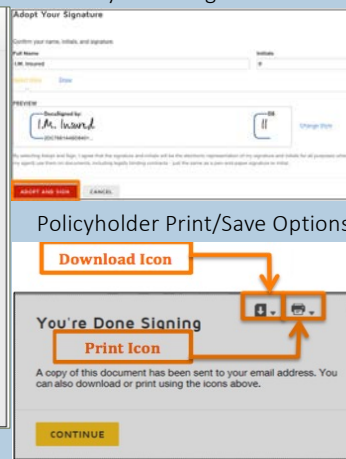
- Adjuster will have a quick-card available to help walk through this process with the policyholder

DOCUSIGN FOR CLAIMS

Policyholder eMail



Policyholder Signature



NOTIFICATION OF CLAIM STATUS

Agents and Insureds can receive real-time notifications as their claims move through our system

- ❖ Email and/or Text
- ❖ Can elect some or all claim status categories
 - Received & Assigned
 - Paid/closed

NOTIFICATION OF CLAIM STATUS

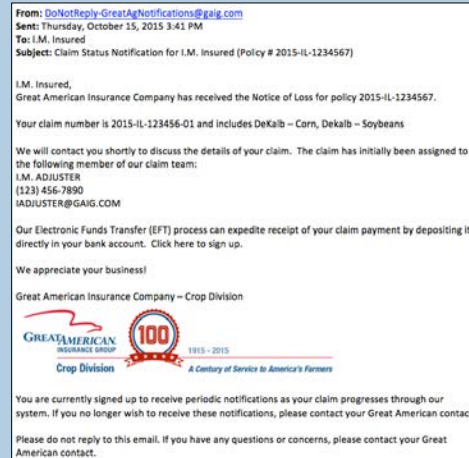
Notification Settings option in GreatAg opens a screen where you can enroll yourself and/or Insureds to receive notifications

The screenshot displays the GreatAg web application interface. On the left, a sidebar menu lists various options, with 'Notification Settings' highlighted by a red circle. The main content area is titled 'Notification Settings' and includes a sub-section 'My Claims Notification Settings'. This section contains input fields for 'Email' (pre-filled with 'agent@greatag.com'), 'Mobile' (pre-filled with '(402) 648-2016'), and 'Claim Status' (a dropdown menu). Below these fields is a checkbox for 'Only Show Pending Notifications'. At the bottom, there is a table with columns for 'Notification Type', 'Options', 'Delivery Method', and 'Frequency'. The table lists 'Received & Assigned' and 'Paid/closed' as notification types, with 'Email' and 'Text (SMS)' as delivery methods.

Notification Type	Options	Delivery Method	Frequency
Received & Assigned		Email	Real Time
Paid/closed		Text (SMS)	Real Time

NOTIFICATION OF CLAIM STATUS

❖ Example Email



NOTIFICATION OF CLAIM STATUS

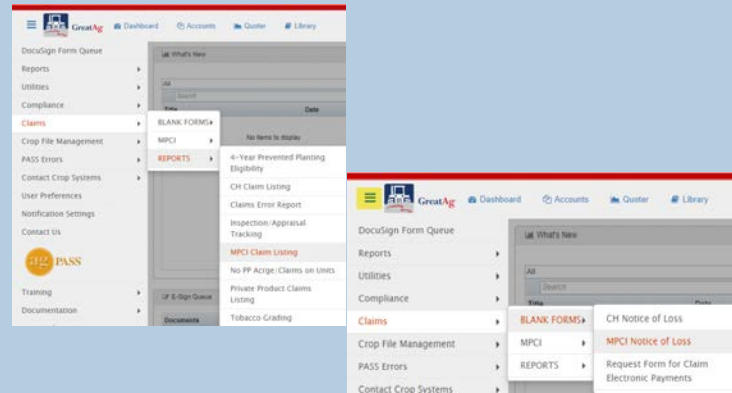
Email address & Mobile number can be different than what is used for other GAIC communications

- Allows you to designate an email address to receive notifications without cluttering your normal inbox

Can elect to receive notifications for

- All your Insureds, or
- Only elect notifications for select accounts

Claims in GreatAg



Finding Policy Documentation

Policy: MP-2023-WA-084-1147 Bill Farmer

MP Producer MP SP Header Details Policy Details PASS CIMS Diary

Submit Loss Inspection Advanced Request an Inspection

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts
1147 -01	Deferred Normal Claim	\$0	\$0	\$0

Add Damage

Crop	Unit	County
Wheat (11)	00010005	Benton (5)

Document Tree

Users may view documents** for any years shown. As claims documents are added through our claims process, these documents will show up under the blue “claims” flag. **What each user sees, is based on their security profile.

The screenshot displays a web application interface for document management. On the left is a sidebar with a tree view showing years from 2013 down to 2008. The '2013' folder is selected, revealing a list of documents in the main pane. Each document entry includes a file icon, a title, a date, a time, and a user name. Some documents have colored flags: a green flag for 'Policy', a blue flag for 'Claims', a blue flag with 'APH' for 'Production and Yield Reporting Form (APH)', and a blue flag with 'Sales' for 'Application/Renewal and Policy Conversion Form'. On the right, a detailed view of a selected document is shown, displaying its title 'Claim 978924-01', a list of related documents like 'L117 - Contact Log' and 'M701 - Claim Receipt Letter', and a list of documents with dates and user names, including 'M702 - Policy Information Sheet' and 'M903 - Notice of Loss'.

Producer Record Keeping Requirements

Hard Records

- These records are actual hard copy verification records (Third Party Verification)
- Examples: Assembling Sheets, Elevator Tickets, Bin Measurements/Silage Appraisals by Adjuster

Soft Records

- These records are used as a “support system” for any hard copy records.
- Soft Records alone are not acceptable for APH Audits.
- Soft Records work in conjunction with Hard Records.
- Examples: Truckload Logs, Hopper Records, Combine Monitors

Conflict of Interest

Great American may conduct inspections for crop insurance claims of persons directly associated with the FCIC program. (a direct association with either the AIP or a USDA affiliate – employee or relative of an employee)

Conflict of Interest and/or RMA Restrictions

Immediate family of the Agent, Adjuster or employees of the AIP with policies are a Conflict of Interest and may be selected to submit to a 3 year APH claim review of production if there is a claim.

Some other RMA Restrictions for Agents:

- An Agent may not be present when the claim is being worked.
- Claims may not be worked in the Agent's office.
- An Agent may not use a POA to sign a claim.

ANY QUESTIONS???



Compliance Section

Topics To Cover

- GAIC Compliance Department
- GA Help Tools
- Fraud Waste and Abuse
- PY Reporting/Producer Record Keeping
- Excessive Yields
- RMA Hydra Reports
- RMA Data Mining
- M125 Data Mining and Reporting
- Agent Compliance – Rebating/COI/CBP/NDS
- Compliance Form Completion
- LEP



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GAIC Compliance Department

- 2023 Standard Reinsurance Agreement (SRA) Appendix IV stipulates Approved Insurance Provider (AIP) compliance responsibilities
 - Coordinates activities with Underwriting and Claim Departments
 - Designated Compliance Supervisor that works with each Regional Office
 - Fresno/Lawrence - Rebekah Wistrom
 - Peoria – David Wilson
 - Lawrence – Brian Knipp
 - Eau Claire – Barb Polden
 - Fargo – Tanya Kvamme
 - Albany-Cindy Jackson

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GAIC Compliance Department

- 2023 SRA Appendix IV outlines AIP compliance responsibilities
 - Generalized in two separate compartments
 - Appendix IV Quality Control Reviews
 - These are mandatory audits where RMA has outlined review requirements
 - Provides a system of checks/balance for the program
 - RMA Compliance Reviews
 - RMA Regional Compliance Office Initiated Review
 - Data Mining Reviews
 - Operational Reviews

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GAIC Compliance Department

- Appendix IV Quality Control Reviews
 - Conflict of Interest Review
 - \$200,000 Indemnity Review
 - Consecutive Loss Adjuster Reviews
 - Rainfall Index Reviews
 - Excessive Yield Reviews

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GAIC Compliance Department

- RMA Compliance Reviews
 - RMA Regional Compliance Office Initiated Review
 - Anonymous complaint
 - RMA Investigations
 - Data Mining Reviews
 - RMA Spot-check
 - FSA Spot-check
 - ARPA
 - FSA – RMA Acreage Discrepancy
 - PPA
 - Operational Reviews
 - IPERIA
 - APR

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GreatAg Help Tools

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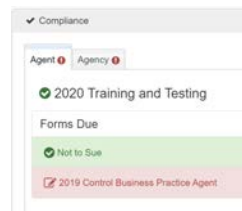


Outstanding Compliance Forms

An agent will be made aware of outstanding Compliance forms on the GreatAg Agency Dashboard. See the Compliance section of the lower-right hand corner of your dashboard screen.

A red **i** on the Agent and/or Agency tab indicates a form is due.

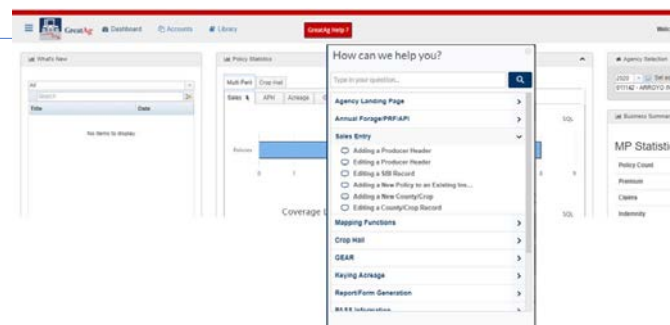
Forms listed in red are outstanding.



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More GreatAg Help Tools



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Fraud Waste and Abuse

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Fraud Waste and Abuse

- RMA and Industry focus on program integrity is important to everyone's success
- All individuals involved in the program must do their part to protect the crop insurance program integrity
- Congress continues to focus on funding – What we can do to keep the program successful?
 - Low error rate on policies
 - RMA Compliance Data Mining efforts
 - Promote program integrity
- We all need to do our part

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Fraud Waste and Abuse

- 2023 Standard Reinsurance Agreement (SRA) Appendix IV, Section IV. Reporting Suspected Misrepresentation, Fraud, Waste, and Abuse

States in Part:

In all cases where the Company or its affiliates reasonably suspect misrepresentation, fraud, waste, or abuse, the

Company shall:

(a) Immediately report such cases to FCIC

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Fraud Waste and Abuse

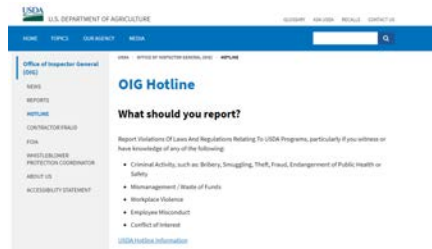
- Reporting Options -
 - Contact your Great American Representative
 - They can get you in contact with the correct individuals
 - GAIC Crop Fraud Hotline 800.228.2860
 - RMA Fraud Hotline 800.424.9121

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Fraud Waste and Abuse

- OIG Hotline Website <https://www.usda.gov/oig/hotline>



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Fraud Waste and Abuse

- RMA Compliance Offices <https://www.rma.usda.gov/aboutrma/fields/cfos>
- Risk Management Agency has regional compliance offices located throughout the Country



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PY Reporting/Producer Record Keeping

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PY Reporting/Producer Record Keeping

- 2023 CIH Part 13 Production Report
 - Annual production report is required for all crops with a yield-based plan of insurance that is required to establish the approved APH Yield
- PY Report Items of Importance
 - Must include all acreage and production for the unit
 - Not just policyholders share, total production for the unit
 - Be signed by the insured
 - Submitted to AIP prior to the production reporting deadline
 - Be supported by acceptable production evidence (2023 CIH 1302 A. (4))

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PY Reporting/Producer Record Keeping

- 2023 CIH 1302 A.(4) - States in part below:
 - For PY reports, policyholders do not have to provide records at time of reporting. However, if an audit is done, they will be required to submit those records the policyholder used to report their production from.

(4) Be supported by **acceptable production evidence**. See Part 14 for production evidence requirements. The insured must maintain and provide upon request acceptable production evidence for each crop year by unit...

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PY Reporting/Producer Record Keeping

- 2023 CIH 1302 A.(4) - States in part below:
 - When said records are requested and the insured does not have acceptable supporting production records, assign yields may apply.

...If the insured does not have acceptable supporting production records to support the information on the production report, the insured will be subject to the procedures in Para. 1302 D...

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PY Reporting/Producer Record Keeping

- 2023 CIH Part 14 – Production Evidence

1401 Acceptable Production Evidence

Procedures in this section regarding acceptable production evidence to substantiate total production and acceptable production evidence to separate and document the production from different units are applicable for APH purposes. Production record requirements for indemnity purposes may be different. AIPs shall follow applicable loss adjustment standards to determine production record requirements for indemnity purposes.

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Sometimes referred to as acceptable production records



PY Reporting/Producer Record Keeping

- 2023 CIH Part 14 – Production Evidence
 - Relates to any type of APH review required by RMA, such as:
 - Conflict of Interest
 - 200K Review
 - RMA Spot-checks
 - Excessive Yield Audits
 - And a few others

D. APH Review Record Requirements

The insured must provide acceptable production records that support the certified production report at the time of a review, whenever an APH review is required.

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PY Reporting/Producer Record Keeping

- Acceptable Production Evidence
 - 2023 CIH Part 14 Production Evidence

1402 Certifying Production

B. Types of Records

The records described in Section 2 and 3 are to be used by insureds as acceptable records to substantiate an insured's total certified production and for separating and documenting production from different units,

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PY Reporting/Producer Record Keeping

- Acceptable Production Evidence
 - 2023 CIH Part 14 Production Evidence

1403 Unit of Measure and Production Adjustments

B. Adjustments to Production

When the acceptable record provides **moisture**, foreign material, dockage, test weight, quality, grade, etc., the reported production from non-loss units will be adjusted by the basis of the acceptable production evidence or adjusted in accordance with approved loss adjustment procedures. For loss situations see LAM for adjustments to production evidence on claims for indemnities...

Often producers mistakenly report "wet" grain at PY time.

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INSURANCE GROUP

PY Reporting/Producer Record Keeping

- 1416 Records of Production Commercially Sold...
 - Typically referred to as 3rd party records
 - Coming from an unrelated, independent source
 - Many examples listed in 1416 A.

The following records, or similar records, from a disinterested third party of commercially sold or stored production are acceptable when all the information in Para. B is provided.

- | | |
|----------------------------|----------------------------|
| • Gin Records | • Warehouse Receipts |
| • Ledger Sheets | • Elevator Receipts |
| • Load Summaries | • Settlement Sheets |
| • Marketing Outlet Records | • Storage Facility Records |
| • Processor Records | • Packer Records |
| • Buyer Records | • Broker Records |
| • Distiller Records | • Boiler House Records |
| • First Handler Records | |

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PY Reporting/Producer Record Keeping

- 1417 Claim for Indemnity
 - Whenever a loss is worked on a unit, that record will be the acceptable production record in any APH audit
 - Example, APH review being conducted in the 2020 RY on the 2019 production for corn. A loss was paid in 2019 on all corn units on the crop/county policy. The APH review will utilize the loss records to substantiate production to count for the unit
 - Loss records should never be replaced

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PY Reporting/Producer Record Keeping

- 1418 FSA or CCC Verified Documents
 - At times other government agencies may measure bins or verify production for their applicable programs

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PY Reporting/Producer Record Keeping

- 1419-1420 Authorized AIP or FSA Personnel Appraisals of Unharvested Acreage or Measurement of On-farm Production
 - APH Appraisals conducted by an AIP loss adjuster will substantiate production to count
 - Bin measurement by AIP loss adjuster or FSA personnel
 - Often done when policy holder is chopping corn for silage or storing grain on farm to feed livestock

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PY Reporting/Producer Record Keeping

- 1421 Pre-Harvest Appraisal and Other Record Types
 - This section discusses production of crops that are direct-marketed to consumers
 - Includes a wide variety of perennials
 - Review section closely if writing any of these types of crops
- 1421 B Pick Records
 - Often times these could be the primary document used to substantiate production to count in an audit when product is direct marketed

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PY Reporting/Producer Record Keeping

- Section 3 Acceptable Farm Management Records

Section 3 Acceptable Farm Management Records

1431 Crops that Qualify for Farm Management Records

Farm management records, as well as acceptable verifiable records, are considered acceptable records (if they meet the requirements of Para. 1432-1435) for the following crops:

- | | |
|---|------------------|
| • Barley | • Millet |
| • Buckwheat | • Mint |
| • Canola/Rapeseed | • Oats |
| • Corn | • Popcorn |
| • Cotton | • Rice |
| • Cultivated Wild Rice | • Rye |
| • Dry Beans (except Contract Seed Beans) | • Safflower |
| • Dry Peas (except Contract Seed Peas) | |
| • ELS Cotton | • Soybeans |
| • Flax | • Sunflower Seed |
| • Forage Production (fed and farm-stored) | • Wheat |
| • Grain Sorghum | |

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PY Reporting/Producer Record Keeping

- 1431 Crops that Qualify for Farm Management Records
 - Typically these are your annual crops found in the Midwest
 - Example; corn, soybeans, wheat...
- Production record type can often be broken down into three categories
 1. Grain Delivered Directly to Market
 2. Grain Stored on Farm then Delivered Directly to Market
 3. Grain Stored on Farm then Fed on Farm

143



Grain Delivery Directly to Market



When grain is delivered directly to the marketing outlet, load slips can be used to identify the production as to which unit it was harvested from.



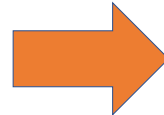
144



Grain Stored On Farm then Delivered to Market



Harvested in Field



On Farm Storage

Origin identity (unit) must be maintained when stored on Farm.



Commercial Facility

Summary sheet from elevator will not detail what production originated from which farm.



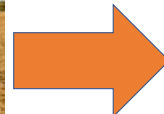
145

145

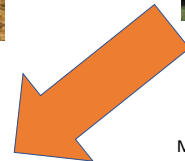
Grain Stored On Farm then Fed On Farm



Harvest



Stored On-Farm



Grain Fed On-Farm

Must have detailed **fed records** when grain is stored and fed on farm (can also have silage appraisals or bin measurement by adjuster to verify production).



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PY Reporting/Producer Record Keeping

Hard Records

These records are actual hard copy verification records (Third Party Verification)

Examples: Assembling Sheets, Tickets, Bin Measurements and Silage Appraisals (by adjuster)

Soft Records

These records are used as a “support system” for any hard copy records.

Soft Records alone are not acceptable for APH Audits.

Soft Records work in conjunction with Hard Records.

Examples: Truckload Logs, Hopper Records, Combine Monitors

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PY Reporting/Producer Record Keeping

- When are soft records needed?
 - When grain is commingled with other units in a storage facility (or conveyance) that is owned by the policy holder
- APH auditor will utilize the finalized third-party record for total production for the crop/county and allocate production to each unit based on the soft records that the producer provides

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PY Reporting/Producer Record Keeping

- Types of Soft Records found in Section 3
 - Measurement of storage facility by producer
 - Automated Yield Monitoring Systems*
 - Field Harvest Records
 - Truck load records
 - Grain cart records**
 - Combine hopper records

*Yield Monitoring Systems can be used as a stand alone record if they qualify

** Grain carts with blue tooth (or other electronic device) that records weights of each load from an individual field and generates a printout can be used as a stand-alone record.

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PY Reporting/Producer Record Keeping

- 2023 CIH 1404 Record Retention Period

Insureds must retain and, upon request, provide acceptable production evidence to substantiate total production and acceptable evidence to support what was certified on the production report. See Para. 1302.

Insured's must retain the acceptable records until the calendar date for the end of the insurance period of the third crop year after the crop year for which the production report was certified

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PY Reporting/Producer Record Keeping

- 2023 CIH 1404 Record Retention Period
 - There could be instances where this period could be extended by RMA
 - Possible scenario would be in relation to RMA Compliance cases

AIPs or USDA may extend the record retention period beyond the three year period by notifying the insured of such extension in writing before the record retention period ends

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PY Reporting/Producer Record Keeping

- 2023 CIH Section 7 Reviewing and Correcting APH Yields
 - New language added in 2019 RY
 - Applicable when AIP is conducting APH Reviews
- Paragraph 1595 General Information states:

All required APH Reviews must be conducted in accordance with Appendix IV of the Standard Reinsurance Agreement (SRA). AIPs are required to review those Category B and C eligible crop insurance contracts identified by the criteria as provided in Appendix IV or as otherwise specified by RMA. This does not limit the ability of an AIP to select a policy for review based upon its internal established criteria.

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PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1595 A.)
 - New Insureds

For the first year in which a crop is insured, review all years of records used to support the APH to ensure the records are complete and were reported and certified as required by RMA, see Para. 1303 E.

If an insured certifies a crop/county for the first time ever (meaning they never had insurance before), and an APH audit is done, all years will have to be reviewed by the AIP.

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PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1595 B.)
 - APH Review 1 year versus 3 year
 - When AIP conducts an APH review of the most recent crop year, and actual yields are within tolerance of reported yields, then only one year needs to be completed
 - APH records from years two and three must still exist
 - Three year review is mandatory if actual yields are not within tolerance.
 - RMA established tolerance is 5%

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PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1596 C.)
 - AIP will review the Production and Yield report for accuracy
 - All insurable and uninsured production must be accounted for by the insured
 - Production records must be identified in accordance to the unit structure on the PY report
 - Production amounts on the PY report must be supported by acceptable production evidence maintained by the policyholder



36	0007-00019-017	Com	Non-Insured		1.00 / 1.00	TA	0.00007587	150 BU	112.8 BU	4.00 E	0.5000	29.24	\$738	3763.77
		75%	Blank (157)	19-155	1.000 / 0.74	No		142 BU	\$15,158			4/28/2019	\$332	Continued Prod

155



PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1598)
 - Determining if **Acres** and **Production** Evidence Support the Production Report

When conducting an APH Review, the reviewer shall determine if the insured's acreage and production evidence support the amounts certified on the production report. Production reported on a production report is supported when the actual yield matches or is within RMA established tolerances, see Subparagraph B for tolerances

5% Tolerance



36	0007-00019-017	Com	Non-Insured		1.00 / 1.00	TA	0.00007587	150 BU	112.8 BU	4.00 E	0.5000	29.24	\$738	3763.77
		75%	Blank (157)	19-155	1.000 / 0.74	No		142 BU	\$15,158			4/28/2019	\$332	Continued Prod



156



PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1598 A.)
 - Production evidence reported at the unit level, records must represent that same structure/APH database
 - Commingled production is not acceptable in this situation
 - Production below is reported individually by database (line #) so the records must reflect such



22	0002-0001-CU Soybeans 70%	Insurance Type Specified Miami (121) 01-10-2019	9-105-2	1.00 / 1.00	0.07783045	42 BU TA 1.000 / 1.00	No	20.4 BU 40 BU 1.853 BU	9.54 E \$17,576 11.790	0.0670 OHG FARM INC 0.0000	03.02 5/12/2019	\$1,342 \$500	3852.33 Commingled Prod
23	0002-0002-CU Soybeans 70%	Insurance Type Specified Miami (121) 01-10-2019	36	1.00 / 1.00	0.0714878	48 BU TA 1.000 / 1.00	No	33.8 BU 45 BU 4.217 BU	9.54 E \$40,228 26.832	0.0670 OHG FARM INC 0.0000	125.00 6/15/2019	\$2,901 \$1,189	8026.24 Commingled Prod

-Commingled reporting is allowed, but must be indicated on PY report
 -EU structure must still be verified by individual APH if the policy holder reported it that way



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PY Reporting/Producer Record Keeping

- Section 7 Reviewing and Correcting APH Yields (1598 B.)
 - Comparing Production Report to Production Evidence (1401)
 - Insured should report net production from settlement sheet
 - AIP compares production evidence to PY report
 - If production evidence matches, then production is certified
 - If production is **under** reported on PY report, then corrected
 - If production is **over** reported on PY report by more than **5%** then assigned yields may apply

36	0007-0001-CU Corn 75%	Non-Insured Miami (121) 01-10-2019	19-10	1.00 / 1.00	0.06007587	150 BU TA 1.000 / 0.74	No	142 BU 142 BU 3,290 BU	112.8 BU \$15,109 8.579	0.0500 WHITE HOLLY FARM 0.0000	29.24 4/26/2019	\$78 \$301	3763.77 Commingled Prod
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Excessive Yields

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Excessive Yields

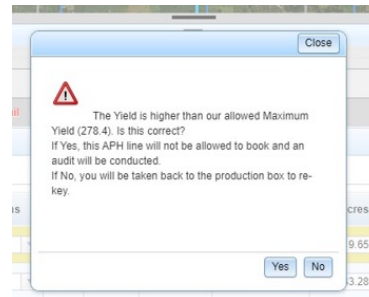
- As part of our Standard Reinsurance Agreement with RMA, Great American is required to verify yields and identify anomalous actual production history certifications.
- Additional language procedure is found in the Basic Provisions, para. 3(h)1 and section 7 of the Crop Insurance Handbook.
- Through Data Mining Reviews and Operational Reviews, RMA ensures Great American's internal controls are in place.
- GreatAg has edits in place to check for yields as production is keyed.

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Excessive Yields

As a high yield is keyed, pop-up box comes to screen.



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Excessive Yields

If the agent does not change the yield, the underwriter will be alerted to review the database, through a "R" flag in our Sanity Check column.

Year	Prod	Acres	Yield	APH Yld	Sanity Check
2012	0	0	0	0	
2013	0	121	0	0	
2014	4,881.0	123	41	41	
2015	6,288.6	88	82	82	
2016	0	0	0	0	
2017	6,188	121.7	42	42	
2018	0	0	0	0	
2019	0	0	0	0	
2020	14,288	121	118	118	R

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Underwriters review Excessive Yields by:

- Verifying with the agent there is no keying or transposition error
- Comparing similar yields from data within the State by County, Crop, and Practice.
 - If substantiated, the yield is maintained, and the sanity flag is overridden.
 - If yield cannot be substantiated, send to **Compliance** for an APH Review, for the year in question



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Underwriters Complete Excessive Yields by:

Reviewing results of APH Review findings:

- If the APH Review finds producer records support yield, the Sanity flag is changed to "V" for verified.
- If not, the Underwriter will need to follow procedure in the Crop Insurance Handbook, Para. 1590, to reduce/assign yields.

The policy is documented accordingly.



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Excessive Yields - Compliance

- When underwriting flags the policy with an "A" then it is sent to compliance for an APH audit
- The APH review is for the entire crop/county, not just the excessive yield database
- A letter is sent to the insured regarding record request
- A GAIC employee will be contacting the policy holder to assist in gather the records and completing the review
- Once the records are verified, one of two things can happen:
 - Yields are corrected to what the production records support
 - Yields match, and the EY is validated



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RMA Hydra Reports

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RMA Hydra Reports

- Since the Agriculture Risk Protection Act (ARPA) of 2000, RMA has made significant progress in preventing fraud, waste and abuse through the expanded use of data mining.
- RMA contracts with the **Center for Agribusiness Excellence (CAE)** at Tarleton State University to develop these technologies. The mission of the CAE is to provide research, training, and resources for data warehousing, data mining, and analytics of RMA and Farm Service Agency (FSA) data.
- Since employing these technologies in 2001, RMA has achieved substantial program savings through proactive efforts to identify program vulnerabilities and abuse.

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RMA Hydra Reports

- Hydra Reports based on data mining from the Center for Agribusiness Excellence (CAE) are released at various times throughout the year.
- All AIPs receive Hydra reconciliation reports from RMA for:
 - New Producer
 - BFR
 - Misreported Claims
 - Excessive Yield
- RMA expects each report to be reviewed and information sent down as policy corrections or verification that the policy is accurate.

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RMA New Producer Hydra report

- Indicates if the Producer, or their SBI, have 3 years history for the crop
- Compares data of the Crop from AIP with:
 - RMA Data- Self and SBI, and Producer as former SBI with history
 - FSA Data- Self and SBI



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BFR Applicant with History Hydra report

- Indicates crop history and exclusions of the BFR applicant
- Compares Producer data from AIP with:
 - RMA Data- Self and Certification, and Producer as former SBI with history
 - FSA Data- Self and Producer as former SBI with history



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Misreported Claim Hydra report

- Lists policies by Crop and Unit
- Compares Producer claim production and acreage data from AIP with:
 - Annual Yield for the Crop Year reported to RMA
 - Yield Acreage
 - Status of line-
 - Yield is less or greater than claim yield; Reported prevented yield as wrong yield type; or Reported yield less or greater than 60% assigned yield.



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Excessive Yield Hydra report

- Indicates APH Year, APH Acres, and APH Yield that is outside the parameters established by CAE production history for the:
- State/County
- Crop
- Practice
- On a unit basis, for that crop year.



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RMA Hydra Reports- Underwriting steps

- Hydra Reports are reviewed on a continual basis by underwriters
- Policies will show as "Pending UW Review" in GreatAg.
- Underwriters will contact agents as needed to resolve discrepancies.
- Changes to policies are expected in each RY identified, per RMA.

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RMA Data Mining

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RMA Data Mining

- Tarleton State University's Math Department
 - Stephenville, Texas (SW of Fort Worth, TX)
- Contracted with RMA to conduct data mining project
- Two Basic Segments
 - RMA's Hydra system – annual projects looking for anomalies
 - Ad Hoc Reports – RMA Regional Compliance office initiative

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RMA Data Mining

- RMA Annual Programs
 - RMA Spot-checks
 - RMA IPERIA audits
 - RMA ARPA Reviews
 - RMA FSA Spot-check
 - RMA - FSA Acreage Discrepancies

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RMA Data Mining

- **RMA Spot-checks** – Each year RMA provides a list to all AIPs for both fall and spring crop policies where identified anomalies have occurred
- AIP is required to do a full in-depth review of policy
- If policy transfers, audit with transfer to ceding company
- This is a required AIP review initiated by RMA

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RMA Data Mining

- **RMA Spot-checks**
 - Required notification to policy holder/agent will be sent out in a letter outlining the review
 - AIP representative will be working with policy holder throughout the year
 - Underwriting Review
 - APH Review
 - PHI Inspection
 - Claim Review (if applicable)

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RMA Data Mining

- **RMA Spot-checks**
 - If a claim is being paid, the production to count is evaluated against the Pre-harvest appraisals
 - All completed information is sent back to RMA at the end of the crop year for them to review

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RMA Data Mining

- **RMA IPERIA Reviews** – Initiated by the Office of Management and Budget (OMB)
 - Monitors all government programs that receive funding via tax dollars
 - All government agencies must comply with regulation
 - Target error rate less than 5%
 - The Risk Management Agency has had a very good track record of being in the 3% - 4% range since program initiated (2017)

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RMA Data Mining

- **RMA IPERIA Reviews** – Annual review that is conducted by RMA
 - Random policy selection
 - AIP will notify agents as soon as list is selected
 - Policyholder will be notified by RMA directly
 - RMA will request policy file, production records, and claim documents (if applicable) from AIP/Insured
 - Last few years we have averaged about 30 policies nation wide

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RMA Data Mining

- **RMA IPERIA Reviews** – RMA industry findings
 - Feeding records insufficient or missing
 - Insured certified production incorrectly when compared to PY report
 - Commingled production without soft records
 - Poorly labeled production records
 - Acreage discrepancies
 - PRF policy deficiencies – missing leases

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RMA Data Mining

- **RMA Agriculture Risk Protection Act (ARPA) Reviews** – Review guidelines are provided via the Act
 - Data mined by RMA annually – Looking for anomalous claims experience relative to their peers in the geographic area
 - Primary focus of this audit is to review production and acreage reports for accuracy, as well as any claim paid on policy in selected year
 - Internal audit conducted by GAIC following guidelines outlined by MGR-19-021

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RMA Data Mining

- **RMA ARPA Reviews** – Follow similar audit procedures as outlined for the RMA Spot-check audits
 - Additional activities include review of prior year claim loss adjustment

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RMA Data Mining

- **FSA Spot-check** – In conjunction with RMA, FSA conducts their own monitoring program based off of RMA's data mining list
 - FSA will conduct field visits and report findings to RMA
 - FSA has four potential findings
 - No spot-check done
 - Spot-check complete – no concerns identified
 - Spot-check complete – concerns identified - common to area
 - **Spot-check complete – concerns identified NOT common to area**

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RMA Data Mining

- **FSA Spot-check** – When spot-check complete and identified concerns, the policy will be submitted to the applicable RMA Regional Compliance office and a compliance case will ensue
 - Compliance case will be submitted to AIP for review
 - AIP will need to conduct growing season inspection and review concerns identified by FSA
 - Pending indemnities can be held up for payment until review finalized with RMA

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RMA Data Mining

- **RMA – FSA Acreage Discrepancy** – RMA has been conducting a data mining program the past two years identifying discrepancies between FSA and RMA reported acres
 - RMA screens list and only includes discrepancies of 10 acres or more
 - Focused on corn and soybeans only at this time
 - AIP must verify with acreage is correct
 - FSA correct – revised acreage report must be filed following CIH procedures
 - RMA correct – nothing further needed, will be reported back to FSA

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RMA Data Mining

- **RMA – FSA Acreage Discrepancy**
 - Past results appears to be about 50-50 split in accuracy
 - RMA identified errors seem to mostly be flipping corn and soybean acres
 - I. E. Insured reported 50 acres of soybeans and 70 acres of corn on their acreage report. In review of what was actually planted, there was 70 acres of soybeans and 50 acres of corn
 - Other errors involve fields that were split between corn and beans

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M125 Data Mining and Reporting

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M125 Data Mining and Reporting

- GAIG's M125 Policy Verification Report compares reported, booked, acreage and share to CIMS data from FSA.
- If there is a share discrepancy, or an acreage discrepancy of more than 10%, underwriters are asked to review. Agents are contacted as needed.
- Although RMA does not require acres to match FSA-578s, they are data-mining for these discrepancies.

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Agent Compliance – Rebating/COI/CBP/NDS/REG

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- 2023 SRA Appendix I Section VI. Conflict of Interest
 - Simply stated, agent is **not allowed** to be involved in loss adjustment process on any MPCl policy
 - SRA allows Only the following activities:
 - (i) The agent may:
 - (I) Receive a notice of loss from the policyholder and transfer it to the Company;
 - (II) Provide a copy of the Company's official file folder, as applicable, to the loss adjuster or reviewer;
 - (III) Provide the loss adjuster or reviewer with any information provided by the policyholder related to the loss;
 - (IV) Facilitate the loss adjuster's gathering of information directly from other parties;
 - (V) Assist the loss adjuster in locating the policyholder or vice versa.

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- 2023 SRA Appendix I Section VI. Conflict of Interest – Annual Disclosure as outlined in paragraph (e) Disclosure

(1) In accordance with FCIC procedures, the Company must notify all of its employees and affiliates, including, but not limited to, agents, agencies, and loss adjusters, in writing, of the conflict of interest requirements, including their requirement to disclose to the Company, and the Company's obligation to disclose to FCIC:

- (i) Any business, financial, or legal relationship that any **such person** has with a policyholder;
- (ii) Whether any employee or affiliate is a **relative** of the policyholder; or
- (iii) Whether any employee or affiliate has a **substantial beneficial interest** in the policyholder.

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- 2023 SRA Appendix I Section VI. Conflict of Interest
 - Disclosure form due annually at earliest acreage reporting date of the agent
 - Example: Corn policy acreage report is 7/15, then the COI for that year will initiate collection 90 days prior to 7/15
 - Completed electronically within GreatAg
 - Consists of 12 questions as outlined by RMA
 - Must be completed by all agents and GAIC employees/adjusters

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Yes

No

Please respond to the following questions

1.

Do you have a share in a Multiple Peril Crop Insurance (MPCI) Crop/Livestock policy with Great American Insurance Company (GAIG)?

2.

Do any of your relatives* have a share/substantial beneficial interest in a MPCI Crop/Livestock policy with GAIG?

3.

Do you have a Power of Attorney to act on behalf of a policyholder or are you an authorized representative of a policyholder with respect to a MPCI Crop/Livestock policy with GAIG?

4.

Do you have an ownership interest in any business (excluding stock in public corporations or other widely held entities with less than a ten percent interest) with any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

5.

Do you have a rental or leasing arrangement for land, buildings, or equipment with any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

6.

Are you an owner/operator of a business or a commission based employee that provides goods or services related to farming operations (custom farming, tractor sales, etc., but excluding insurance services) for which you receive revenue as the owner/operator or a direct commission as an employee with respect to any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

7.

Are you an owner/operator of a business or a commission based employee that provides goods or services NOT related to farming operations (custom farming, tractor sales, etc., but excluding insurance services) for which you receive revenue as the owner/operator or a direct commission as an employee with respect to any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

8.

Are you an employee of a financial institution and part of the approval decision making process of financial arrangements for any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

9.

Do you have an agent compensation, barter or financial arrangement (excluding those reported under question 8 above) for any policyholder whose MPCI Crop/Livestock policy is insured by GAIG?

10.


Do you have a business, familial, financial, or legal relationship with any policyholder with GAIG that has not been disclosed above?

11.

Do you have a relative* who works with the Federal Crop Insurance program for GAIG or any of its affiliates?

12.

Do you perform both agents and loss adjuster activities, possibly for different AIP's?




Agent Compliance – Rebating/COI/CBP/NDS/REG

- Rebating – Prohibited by the SRA per Definitions states:

“Rebate” means to pay, allow, or give, or offer to pay, allow or give, directly or indirectly, either as an inducement to procure insurance or after insurance has been procured, any benefit (including money, goods or services for which payment is usually made [except any service provided to fulfill an obligation of the Company under this Agreement]), discount, abatement, credit, or reduction of the premium named in the insurance policy and any other valuable consideration or inducement not specified in the policy.

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Rebating Prohibition

Premium adjustments are prohibited except for patronage dividends or similar payments as outlined in the Federal Crop Insurance Act (Reference Act for specific language)

-Enforced Violations

Policyholders - Voiding the policy, government-wide suspension, disqualification from crop insurance, civil penalties

Approved Insurance Providers/Agents - Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Rebating Prohibition – RMA Website

<https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions>

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Controlled Business Practice (CBP) - Appendix I Section VII
 - Total compensation must not exceed 30 percent for individual or relative policies for the entire book of business

No individual (including a subagent) may receive directly, or indirectly through a Company or its affiliates, any compensation (including, but not limited to, any commission, profit sharing, bonus, or any other direct or indirect benefit) for the sale and service of an eligible crop insurance contract if:

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Controlled Business Practice (CBP) - All agents must complete this form annually
 - Collection period starts October 1
 - AIP has 90 days to complete
 - Certification is for the prior reinsurance year
 - Example: October 2023 the agent would be certifying for the 2022 RY
 - If agents do not certify by the deadline, the report will go back to RMA and they will be listed as out of compliance

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Controlled Business Practice (CBP) - RMA Compliance
 - Any agent/agency that is reported as out of compliance will be contacted in writing by RMA in January of the following year
 - Agent/Agency will then need to respond directly to RMA's inquiry

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Non-disclosure Statement (NDS) – SRA Appendix I, Section XV
 - (1) Ensure that all persons having access to Protected Information, who are either employed by or have contracted with the Company, sign an Individual Non-disclosure Statement (NDS). If a person employed by or having a contract with the Company has previously executed a NDS with another AIP, that person must either submit a copy of the original NDS to the Company or sign and submit a new NDS.

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Agent Compliance – Rebating/COI/CBP/NDS/REG

Individual

- Non-disclosure Statement (NDS) – Individual vs Agency
 - All individuals in the agency must complete an Individual Non-disclosure Statement
 - All individual statements must be maintained in the agency
 - RMA will on occasion pull a random audit requesting copies of these forms

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Agent Compliance – Rebating/COI/CBP/NDS/REG

Agency

- Non-disclosure Statement (NDS) – Individual vs Agency
 - Annually, each agency must complete an Agency Certification form
 - This form states that all employees of the agency have completed an Individual NDS form and it is on file if needed
 - Annual certification must be completed on or around March 15th each year
 - This can be a very busy time so we start these collections in early January
 - Annual certification will be for the upcoming Reinsurance Year
 - Example: March 1, 2023 will be certifying for the 2024 RY

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Agent Compliance – Rebating/COI/CBP/NDS/REG

- Race, Ethnicity, and Gender (REG)
 - USDA/RMA required form from all agents starting fall of 2021
 - One time agent certification form disclosing three categories
 - Race
 - Ethnicity
 - Gender
 - Individuals have the ability to opt-out of this information
 - GAIC is using the NCIS form
 - Initial collection has been completed on all active agents
 - Going forward, all new agents will be required to complete form with appointment paperwork

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Agent Compliance – Rebating/COI/CBP/NDS/REG

REG DISCLOSURE STATEMENT		2021 NCIS 944
DISCLOSER INFORMATION		REG INFORMATION
Discloser's Name	<input type="checkbox"/> Opt-Out By selecting the above box, I am opting out of providing all race, ethnicity, and gender information.	
Discloser's Street and/or Mailing Address	Please select an option in each category below	
Discloser's Identification Number	RACE <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native American or Alaska Native <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Two or more races <input type="checkbox"/> Prefer not to respond	ETHNICITY <input type="checkbox"/> Hispanic origin <input type="checkbox"/> Not of Hispanic origin <input type="checkbox"/> Prefer not to respond
AIP assigned code/AIP identification number	GENDER <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to respond	
Discloser is:		
<input type="checkbox"/> Agent <input type="checkbox"/> Adjuster		

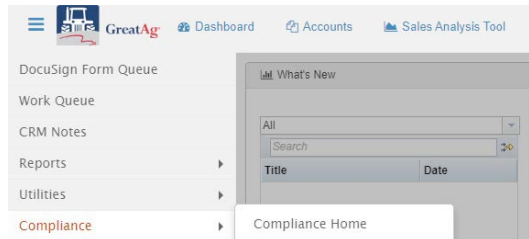
COLLECTION OF INFORMATION AND DATA (PRIVACY ACT) STATEMENT
Agents, Loss Adjusters and Policyholders

206



Compliance Form Completion

To complete compliance forms online you will still go to the hamburger icon, then clicking on compliance, then compliance home as seen below.

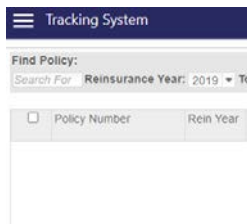


207



Agent Compliance – Rebating/COI/CBP/NDS/REG

Once you have selected compliance home you will be redirected to another window at the compliance home screen.

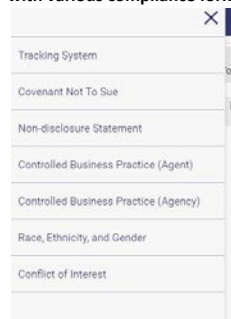


208



Agent Compliance – Rebating/COI/CBP/NDS/REG

Once you have then clicked on the hamburger icon in the upper left a menu with various compliance forms will populate for completion.



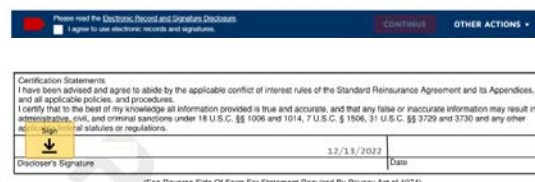
A screenshot of a dropdown menu with a close button (X) at the top. The menu lists the following items: Tracking System, Covenant Not To Sue, Non-disclosure Statement, Controlled Business Practice (Agent), Controlled Business Practice (Agency), Race, Ethnicity, and Gender, and Conflict of Interest.

209



Agent Compliance – Rebating/COI/CBP/NDS/REG

- Review the form and complete the required items.
- Agree to use the electronic signature.



A screenshot of the electronic signature and disclosure section of the form. At the top, there is a blue bar with the text "Please meet the Electronic Record and Signature Disclosure" and a checkbox labeled "I agree to use electronic records and signatures." To the right of the bar are buttons for "Continue" and "OTHER ACTIONS". Below the bar, there is a section titled "Certification Statements" with the following text: "I have been advised and agree to abide by the applicable conflict of interest rules of the Standard Reinsurance Agreement and its Appendices, and all applicable policies, and procedures. I certify that to the best of my knowledge all information provided is true and accurate, and that any false or inaccurate information may result in administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1906, 31 U.S.C. §§ 3729 and 3730 and any other applicable federal, state, or local statutes or regulations." Below this text is a signature line with a yellow box containing a signature and a date field showing "12/15/2022". At the bottom, there is a line for "Discloser's Signature" and a line for "Date".

210

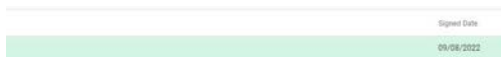


Agent Compliance – Rebating/COI/CBP/NDS/REG

Once signed, click finish.



Once signed the main screen on the compliance home page will typically say pending, this will update momentarily with a signed date as the DocuSign process completes.

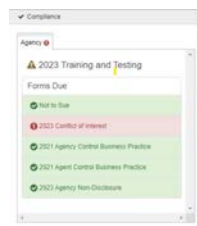


211



Agent Compliance – Rebating/COI/CBP/NDS/REG

Agents will still utilize the agent/agency dashboard as a tool to monitor and track and stay current on pending compliance forms or testing and training.



212



Agent Compliance – Rebating/COI/CBP/NDS/REG

- An email notification process will now be in place as well, once each form collection is initiated, an email notification will be in place to agents with “verified” email addresses. Agents with verified emails will typically get a weekly email on Mondays until the form has been completed.
- Any time an agent logs in and they do not have a “verified” email address a pop-up box will prompt them to complete the verification process. Once the verification process has been completed within our system the agent will be able to complete the form online.

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Agent Compliance – LEP

Who is an LEP individual?

An individual who does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English

- **Executive Order 13166:** The Executive Order requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- **AIP LEP Plan:**
 - If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual.
 - If a LEP individual requests oral translation services, the AIP will contact the Regional Office LEP Coordinator in that region for a listing of RMA accepted translation services, or use another accredited translation service of their choosing
- **Contact your GAIG Compliance staff for details or visit our website below:**

<https://www.greatamericancrop.com/language-assistance>

214







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

1

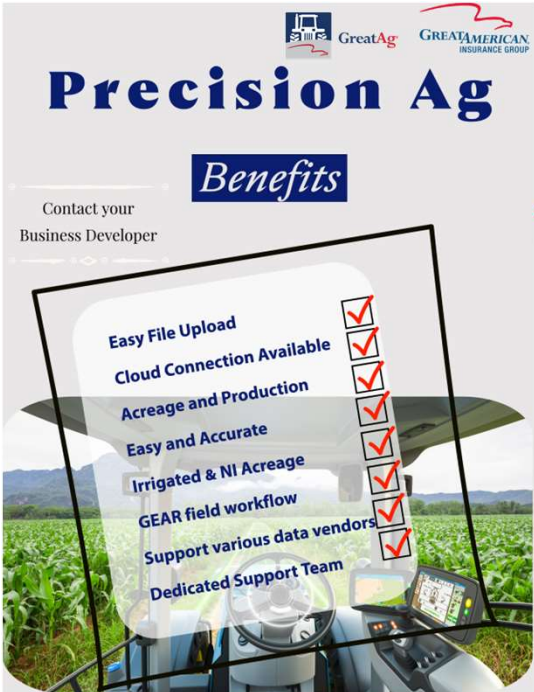
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2



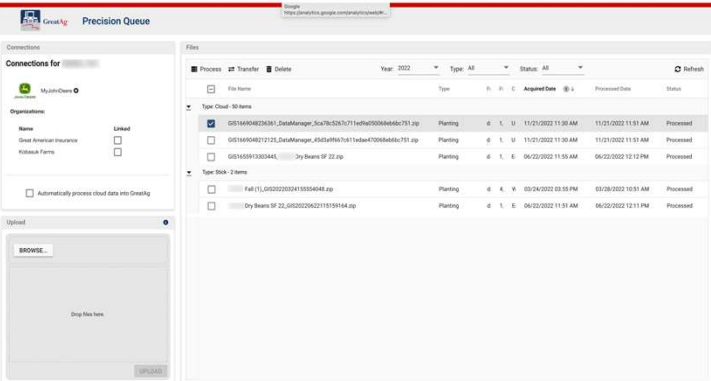
Precision Ag

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- Easy and Accurate
- Irrigated & NI Acreage
- GEAR field workflow
- Support various data vendors
- Dedicated Support Team


New Precision Ag Queue




3


Lunchtime Learning

All Lunchtime Learnings will begin at 12:30 PM CST, so grab your lunch and hang around with us to learn something new.





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Classroom
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Date	Course	Regional Office	Register
02/21/2023	Lunchtime Learning - Quoting - Sales Anal...	Cincinnati	Register
02/28/2023	Lunchtime Learning - Sales Review 2023	Cincinnati	Register

4




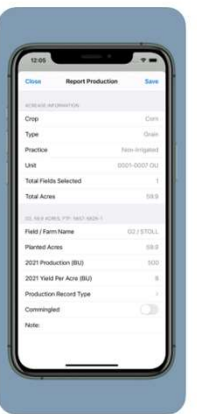
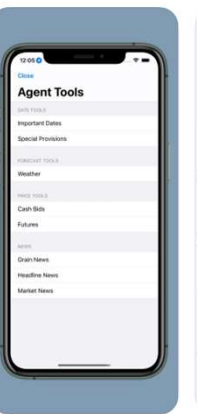
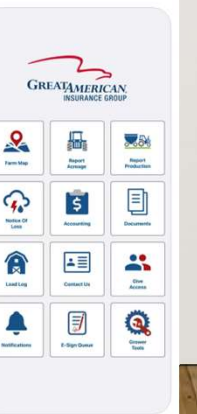
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5


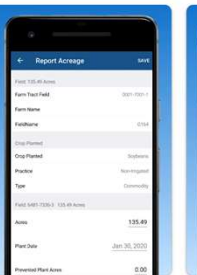
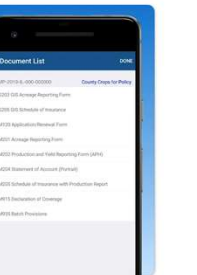
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6






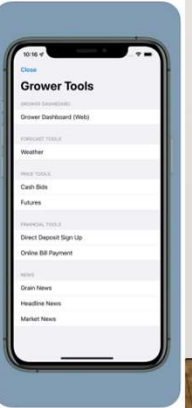
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7