

2024 Spring Update Training

Great American Crop Division
Eau Claire, Wisconsin



2024 Re-Insurance Year Spring Update Training

I

Welcome to the 2024 Spring Update Training School. Great American would like to thank you for your business.

We strive to provide excellent Crop Insurance products, superior claims handling and customer service. We also provide some of the best technology solutions in the industry, and take pride in being one of the top insurance providers in the industry.

One of our main goals is to provide accurate and detailed training materials, so our agents can help their clients make the best risk management decisions.

This training manual provides information on industry updates, as well as policy, procedure and actuarial information for the 2024 crop year.



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Great American Insurance is an equal opportunity provider and employer.

2024 MPCCI SPRING UPDATE TRAINING AGENDA

WELCOME, INTRODUCTIONS AND OBJECTIVES

INDUSTRY/COMPANY UPDATE

CLAIMS REVIEW AND UPDATE

BREAK

POLICY, PROCEDURE REVIEW AND UPDATE

BREAK

CIVIL RIGHTS – COMPANY AND AGENT

COMPLIANCE

ACTUARIAL REVIEW AND UPDATES

WRAP UP, REVIEW, QUESTIONS

GREAT AMERICAN CROP INSURANCE – EAU CLAIRE PROFIT CENTER DIRECTORY

(715) 834-8155 * 1-800-826-7090

FAX (715) 834-1899

Territory Director: Wade Eslinger - Ext 66705

BUSINESS DEVELOPMENT

Divisional/Subsidiary Asst Vice President:

Wade Eslinger Ext 66705

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Kristin Schunk..... Ext 66697
School Registrations, Agent Appointments / Education
Tracking, Agent/Agency Address Changes, Mailroom
Supplies

CLAIMS

Senior Claims Manager: Chris Omar..... Ext 66730
In charge of Regional Claims Staff for Iowa and
Wisconsin

Claims Specialist: John Chrystal Ext 66693

Claim Operations Sprv: Lynn Beutz Ext 66706
Internal Claims

Senior Claim Operations Associate:

Sue Joachim Ext 66698
Claims Notification / MPCl Claims / Adjuster Supplies

Jacqueline Gibson Ext 66694
Claims Notification – CH Claims

Claim Operations Associate III:

Jean Schlimme Ext 66719
MPCl Claims / Adjuster Vouchers

COMPLIANCE

Senior Claim Quality Auditor:

Barb Polden Ext 66702

CROP HAIL

Associate Underwriter:

Kristin Schunk..... Ext 66697
Crop Hail Underwriting, Crop Hail Rates, Crop Hail
Forms and Supplies

Associate Underwriter:

Kate Nelson Ext 66726

UNDERWRITING

MPCl UW Manager:

Roxann Brixen Ext 66724

Associate Underwriter: MPCl & Crop Hail

Cathy Olson Ext 66701
Dawn Card – Livestock Underwriter Ext 66709

UNDERWRITING TEAM

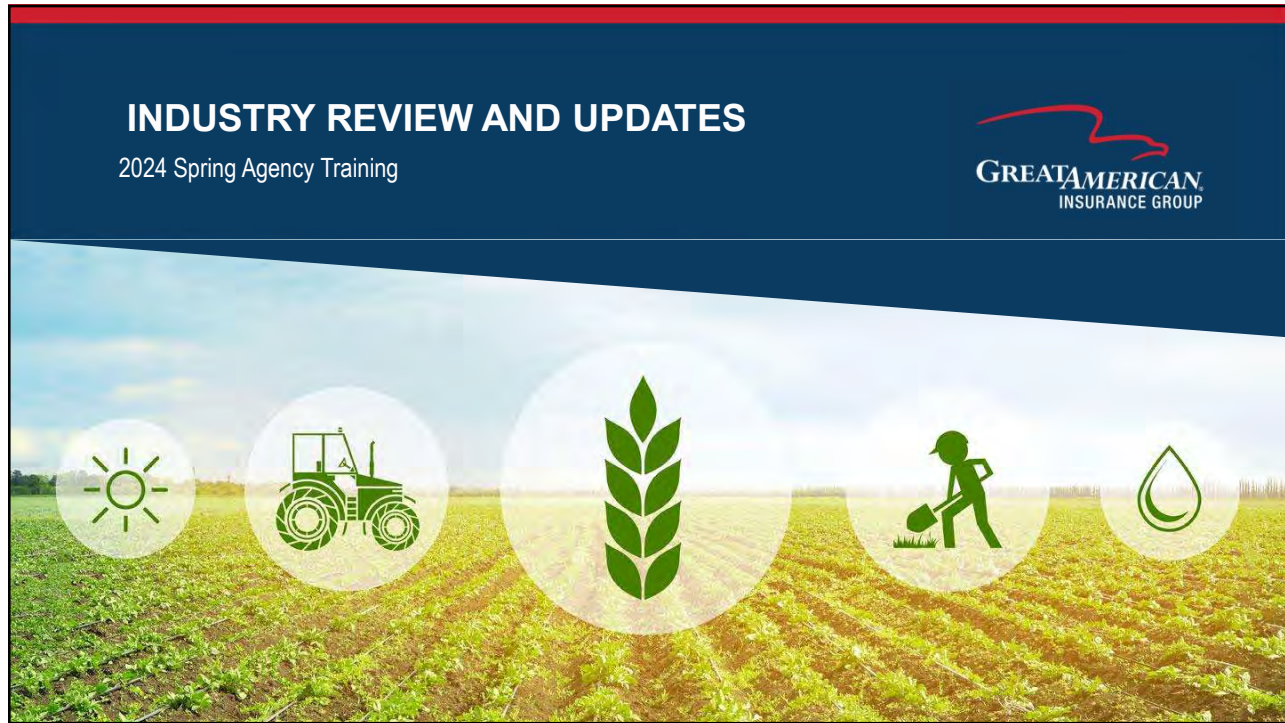
IOWA / WISCONSIN

Brandon Semrow Ext 66721
Joe Gabert – Livestock Underwriter..... Ext 66712
Kate Nelson..... Ext 66726
Sarah Gustafson – Livestock Underwriter Ext 66691
Dustin Price..... Ext 66713

INFORMATION TECHNOLOGY

Sr Tech Analyst: Rosalynn Dressel Ext 66695
PC IT Contact

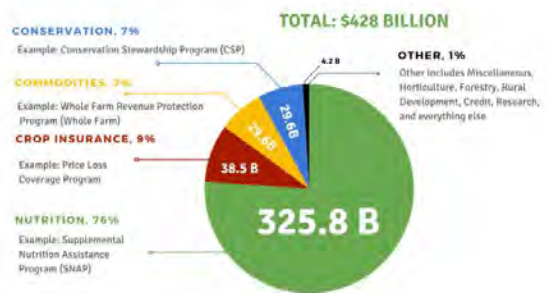
When Rosalynn is out of the office or busy, please contact:
cropsystems@gaig.com or call 866-411-9853



FARM BILL UPDATE

- On Nov. 16, 2023, President Biden signed into law H.R. 6363, the further continuing of the current 2018 Farm Bill (enacted on December 20, 2018.)
- This extension allows authorized programs to continue through Sept. 30, 2024.
- The 2018 Farm Bill highlights were:
 - [Expanded Options for Graze and Grain](#)
 - [Multi-County Enterprise Unit](#)
 - [Native Sod](#)
 - [Specialty Crops](#)
 - [Industrial Hemp](#)
 - [Supplemental Coverage Option \(SCO\) and Stacked Income Protection Program \(STAX\)](#)
 - [Underserved Producers](#)

FARM BILL PROJECTED FUNDING, IN BILLIONS 2019-2023





**FEDERAL CROP
INSURANCE
SUMMARY OF
BUSINESS REPORT
2023 THRU 2024
AS OF
DECEMBER 11, 2023**

	2023 Crop Year To Date	2024 Crop Year To Date
Additional Business:		
Policies with Premium	1,213,868	103,444
Units with Premium	2,852,330	386,087
Net Acres Insured	533,601	202,998
Companion/Endorsed Acres	50,090	7,357
Liability	176,093,543	11,297,541
Total Premium	17,964,379	1,806,674
Subsidy	11,208,253	1,002,842
Indemnity	9,643,412	8,366
Loss Ratio	0.54	0.00
Catastrophic Business:		
Policies with Premium	11,836	2,107
Units with Premium	18,296	2,393
Net Acres Insured	4,872	322
Companion/Endorsed Acres	0	0
Liability	4,559,453	1,959,115
Total Premium	71,494	19,996
Subsidy	71,358	19,450
Indemnity	38,628	20
Loss Ratio	0.54	0.00
Combined Business:		
Policies with Premium	1,225,704	105,551
Units with Premium	2,870,626	388,480
Net Acres Insured	538,473	203,320
Companion/Endorsed Acres	50,090	7,357
Liability	180,652,996	13,256,656
Total Premium	18,035,873	1,826,670
Subsidy	11,279,611	1,022,292
Indemnity	9,682,040	8,386
Loss Ratio	0.54	0.00

	2023 Crop Year To Date	2024 Crop Year To Date
Livestock Business:		
Policies with Premium	16,320	10,361
Units with Premium	62,082	33,992
Liability	26,449,092	14,408,241
Total Premium	1,087,568	597,355
Subsidy	419,265	227,842
Indemnity	815,819	13,204
Loss Ratio	0.75	0.02

	2023 Crop Year To Date	2024 Crop Year To Date
Total RMA Business:		
Policies with Premium	1,242,024	115,912
Units with Premium	2,932,708	422,472
Net Acres Insured	538,473	203,320
Companion/Endorsed Acres	50,090	7,357
Liability	207,102,088	27,664,897
Total Premium	19,123,441	2,424,025
Subsidy	11,698,876	1,250,134
Indemnity	10,497,859	21,590
Loss Ratio	0.55	0.01

(Net Acre and Dollars in Thousands)



2023 - 2024 LIVESTOCK INDUSTRY

Insurance Plan Abbrv	Commodity Name	Reinsurance Year	Policies Sold	Policies Indemnified	Quantity	Quantity Type	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)	Indemnity (\$)	Loss Ratio
DRP	Milk	2023	5,471	1,679	38,633,081,197	Pounds	\$ 9,536,145,159	\$ 339,223,722	\$ 149,435,795	\$ 400,581,505	118%
DRP	Milk	2024	5,067	-	20,640,754,402	Pounds	\$ 4,813,259,842	\$ 167,511,792	\$ 73,743,917	\$ -	0%
LGM	Cattle	2023	155	-	495,619	Head	\$ 925,261,213	\$ 14,203,004	\$ 6,367,058	\$ -	0%
LGM	Cattle	2024	159	-	434,088	Head	\$ 918,427,427	\$ 19,282,815	\$ 9,602,397	\$ -	0%
LGM	Dairy Cattle	2023	546	169	28,073,124	Hundred Weight of Milk	\$ 521,985,061	\$ 20,082,182	\$ 9,625,254	\$ 28,460,312	142%
LGM	Dairy Cattle	2024	581	-	15,653,139	Hundred Weight of Milk	\$ 273,231,898	\$ 9,049,121	\$ 4,331,260	\$ -	0%
LGM	Swine	2023	124	56	14,187,052	Head	\$ 2,392,281,661	\$ 54,888,732	\$ 22,363,138	\$ 67,775,905	123%
LGM	Swine	2024	154	-	4,866,728	Head	\$ 738,263,907	\$ 15,365,655	\$ 6,563,729	\$ -	0%
LRP	Fed Cattle	2023	8,760	3	858,165	Head	\$ 1,862,817,514	\$ 65,457,890	\$ 22,843,293	\$ 1,532	0%
LRP	Fed Cattle	2024	8,851	10	736,612	Head	\$ 1,877,167,094	\$ 74,709,622	\$ 26,014,795	\$ 112,688	0%
LRP	Feeder Cattle	2023	19,249	2,501	4,202,612	Head	\$ 6,916,065,142	\$ 258,633,653	\$ 90,737,811	\$ 40,684,215	16%
LRP	Feeder Cattle	2024	21,089	529	1,982,780	Head	\$ 3,673,223,411	\$ 149,561,710	\$ 52,057,196	\$ 12,535,637	8%
LRP	Swine	2023	1,431	630	22,352,402	Head	\$ 4,294,535,781	\$ 335,078,933	\$ 117,892,841	\$ 278,315,250	83%
LRP	Swine	2024	1,511	65	11,629,860	Head	\$ 2,114,667,122	\$ 161,874,116	\$ 55,529,052	\$ 555,626	0%

RMA Briefing



For Agent/Broker Use Only



SPECIALTY CROPS

Specialty Crop Weather Index Contracted Development Underway

The Contractor delivered RMA the Data Gathering Report which is currently under review.

Tribal Wild Rice (St. Paul Region)

The Contractor is working to schedule listening sessions with two additional tribes.

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Production & Revenue History Cherry Expansion

Based on stakeholder feedback, RMA is pursuing improvements to the current Actual Revenue History (ARH) Cherry programs instead of developing PRH Cherry program

SPECIALTY CROPS

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Island Expansion Workgroup

- Based on grower needs identified during outreach conducted in the Virgin Islands, RMA awarded a 24-month cooperative agreement to provide risk management education to producers in Puerto Rico and the Virgin Islands.
- Outreach is planned to be conducted in Guam in January 2024.

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EU Expansion

- RMA is continuing to research expanding enterprise units to various specialty and non-specialty crops.
- 11/30/23 crops have all been released.

Specialty Crop Weather Index Contracted

Development Underway)

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The Contractor delivered RMA the Data Gathering Report which is currently under review.

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ENTERPRISE UNIT EXPANSION

6/30/23 CCD

- alfalfa seed
- cultivated wild rice
- forage production
- mint*
- onions*
- potatoes*
- (Enterprise units will be available in California for the 2025 crop year)

8/31/23 CCD

- fresh market tomatoes* (insured under the Guaranteed Production Plan policy)
- processing tomatoes* (excluding California)
- safflower

11/30/23 CCD

- Buckwheat
- cabbage*
- extra long staple cotton
- flax
- fresh market tomatoes* (insured under the Guaranteed Production Plan policy)
- millet
- mustard
- processing tomatoes* (excluding California)
- safflower
- sesame

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2024 LOOK AHEAD

January: Nursery Value Select (NVS) expansion

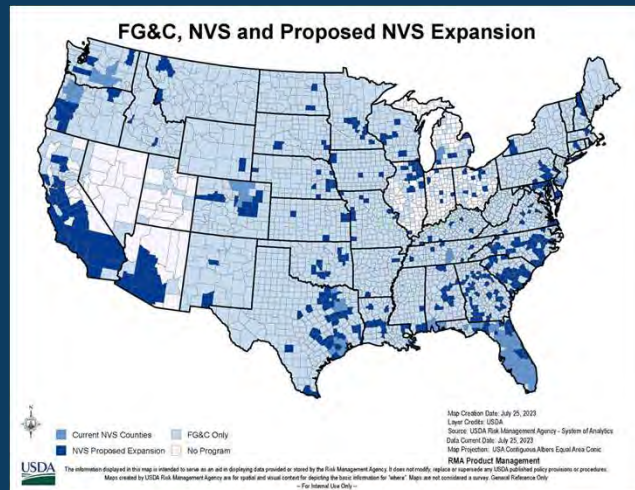
June: Final Rule CCIP, ARPI, and various Crop Provisions

- Allow EU and OU for organic and expand EU to additional crops. (Crop Provisions TBD)
- Respond to Prevented Planting (PP) –Request for Information (RFI) public comments. (TBD)
- Incorporate GFP workgroup recommendations. (TBD)
- Incorporate new breaking & native sod recommendations. (e.g., remove WA requirements) (TBD)
- Incorporate Double Cropping / Annual Forage (AF) Workgroup recommendations. (TBD)
- Revise “Production Reporting Date” to “Insured’s Production Reporting Date” in ARPI.



NURSERY VALUE SELECT

- Board-approved modifications for the 2025 crop year:
 - Expand to 386 counties in 43 states.
 - Allow written agreements for non-program counties. (XC WA)
- Release updated program material by January 31, 2024





ORGANIC

Organic Practice Guidelines (DSSH) – 6/30/24

- Similar in function and structure to the Irrigated Practice Guidelines
- Includes definitions, requirements of insurance, uninsured causes of loss and good farming practices
- CIH will direct AIPS to provide guidelines to organic producers

Enterprise Units by Organic Farming Practice – 6/30/24

- Expand unit structure options to allow EUs by organic farming practices in the BP
- Authorize OUs by organic practice for all crops where OUs are available and organic practice is available

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PREVENT PLANT (PP)

Request For Information (RFI)

- Published: May 23, 2023 | Closed: September 01, 2023
- Extended: September 12, 2023 | Closed: October 12, 2023
- Specific input requested:
 - Harvest Price Option: additional PP coverage based on harvest prices when harvest prices are higher than established prices initially set by FCIC prior to planting
 - 1 in 4: changes to the physically available for planting requirement that land must have been planted, insured, and harvested in at least 1 of the last 4 crop years
 - PP +10 additional coverage option
 - Contracted Crops: basing PP coverage on contract price vs. RMA's established price

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PREVENT PLANT (PP)

591 Individual Comments Logged

COMMENT BREAKDOWN		
#	Individual Comments on Each Topic	%
214	General	36%
174	1 in 4	29%
85	10% Additional Coverage Option (PP+10)	14%
73	Harvest Price	12%
45	Contract Crops	8%
591	Total Comments	

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Contracted Study Updates





CONTRACTED STUDIES

Grain Bag Study

- Conducting a study of current procedure related to the measurement of production stored in grain bags.
- Regions include North Dakota, Tennessee, Kansas, and Minnesota.
- Primarily wheat and corn

Corn Conversion Factors

- Contract to set up field trials to verify the accuracy of the:
- Current FSA silage conversion factor; and
- CIH bushel tonnage conversion calculation for silage.
- Develop factors for corn insured as grain/silage and harvested as earlage/snaplage.
- Field trial studies initiated in May 2023 with planting commencing at all sites.

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CONTRACTED STUDIES

Quality Adjustment Factors

- Study on current discount factors – how they were established, how they are currently used, and potential options to more accurately reflect producer discounts.
- IGCE & SOW are completed
- Requestion sent to contracting office

Lamb

- Contract awarded.
- First deliverable (Draft Data Gathering Report) is due January 19, 2024.
- The objective is to determine the feasibility of, and issues related to, insuring production of lambs.

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CONTRACTED STUDIES

Replant Payment Factor Study

- Contract awarded.
 - Project started in June 2023.
- Two goals:
 - Review existing factors and recommend updates if appropriate.
 - Recommend methodology for future factor updates.
- Study focuses on coarse and small grains: buckwheat, barley, corn, grain sorghum, flax, oats, soybeans, and wheat. Over 90% of the replant payments are made to these crops.
- Expecting report late spring/early summer.

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REMINDER!

SCO/STAX Interaction with ARC/PLC

SCO – Based on producer election

STAX – Based on producer enrollment

➤ Agents should encourage producers to be familiar with what crops they have base acres on for each farm at FSA

SCO – Producer may not participate in SCO on a farm if base acres for the crop have elected ARC

- Example 1: If producer has a farm with corn base acres and elects ARC and plants corn then they may not participate in SCO
- Example 2: If producer has a farm with corn base acres and elects ARC but plants soybeans, they may purchase SCO on the soybeans

STAX – Producer may not participate in STAX on a farm if cotton seed base acres are enrolled in ARC or PLC

- Example 1: If producer has a farm with seed cotton base acres and elects and enrolls in ARC or PLC and plants upland cotton they may not participate in STAX
- Example 2: If producer has a farm with wheat base acres and elects and enrolls in ARC or PLC and plants upland cotton they may participate in STAX
- Example 3: If a producer has a farm with seed cotton base acres and elects but does not enroll in ARC or PLC but plants upland cotton they may participate in STAX

FSA Election/Enrollment for ARC/PLC is March 15th (Regardless of if FSA has an extension RMA will use what the producer selects by March 15th for SCO and STAX – if no selection it will default from the previous year)

Reference: PM-21-068 (STAX Changes)

- *FSA will allow producers to update (unenroll) ARC/PLC until 9/30 – That is irrelevant for STAX, for crop insurance purposes producers are held to what they do by March 15*
- *DO NOT Encourage producers to wait until March 15th to Elect/Enroll in ARC/PLC*

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EMERGENCY RELIEF PROGRAM (ERP)

Statutory Authority

The Disaster Relief Supplemental Appropriations Act, 2023 (Pub. L. 117-328), provides over \$3.74 billion in assistance to agricultural producers impacted by wildfires, qualifying droughts, hurricanes, winter storms, and other eligible disasters experienced during calendar year 2022



EMERGENCY RELIEF PROGRAM (ERP)



ERP 2022 TRACK 1

Payments are based on producer certification. Producers electing to receive Track 1 payments must:

- certify that the calculated RMA indemnity or NAP payment received was due, in whole or in part, to a loss of production caused by a qualifying disaster event or related condition occurring in calendar year 2022
- agree to purchase crop insurance or NAP as applicable for the next 2 available crop years



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ELIGIBLE DISASTER EVENTS

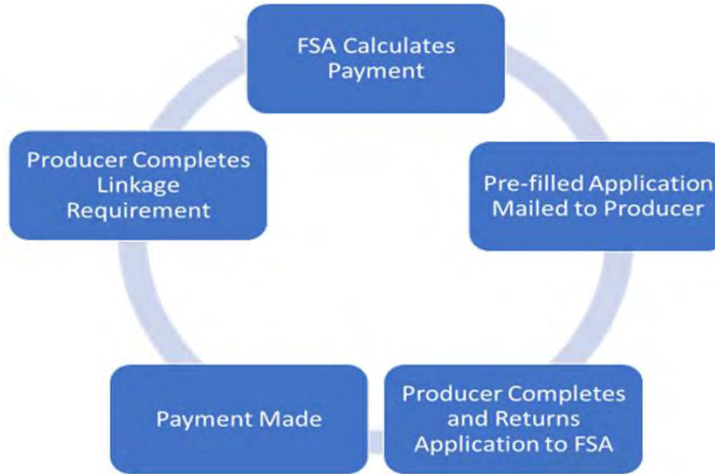
Qualifying Disaster Event	Related Condition
Derecho	Excessive Wind
Flooding	Silt or debris that occurred as a direct or proximate result of flooding
Hurricane	Excessive wind, storm surges, tornado, tropical storm, tropical depression
Winter Storm	Excessive wind, blizzard

Note: ERP 2022 assistance is also available for "qualifying drought" disaster events that occurred in specific counties rated as having a drought intensity of either D2 (severe qualifying drought D2 (severe drought)) for eight consecutive weeks; or D3 (extreme drought) or higher level of drought intensity by the U.S. Drought Monitor.

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TRACK 1 LIFECYCLE



TRACK 1 PAYMENT CALCULATION

- Each payment calculation will use an ERP factor based on the producer’s level of Federal crop insurance or NAP coverage for the eligible crop
- Federal Crop Insurance ERP Factors:

Federal Crop Insurance Coverage Level	ERP Factor (%)
Catastrophic coverage	75.0
More than catastrophic coverage but less than 55 percent.....	80.0
At least 55 percent but less than 60 percent.....	82.5
At least 60 percent but less than 65 percent.....	85.0
At least 65 percent but less than 70 percent.....	87.5
At least 70 percent but less than 75 percent.....	90.0
At least 75 percent but less than 80 percent.....	92.5
At least 80 percent.....	95.0

Note: For underserved producers, the producer’s share of premiums and administrative fees are added to the estimated ERP 2022 payment



TRACK 1 PAYMENT CALCULATION

The calculated amount is then adjusted by progressive payment factoring for RMA insured payments

Payment Range	Progressive Factor (%)
Up to \$2,000.....	100
\$2,001 to \$4,000.....	80
\$4,001 to \$6,000.....	60
\$6,001 to \$8,000.....	40
\$8,001 to \$10,000.....	20
Over \$10,000.....	10

Note: Progressive factoring does not apply to NAP Track 1 payments



TRACK 1 PAYMENT CALCULATION

NAP ERP Factors:

NAP Coverage Level	ERP Factor (%)
Catastrophic coverage.....	75.0
50 percent.....	80.0
55 percent.....	85.0
60 percent.....	90.0
65 percent.....	95.0

TRACK 1 PAYMENT CALCULATION



Applicant must:

- Agree to purchase crop insurance for the next two available crop years
- At a minimum of 60/100 coverage levels for insured crops

OR

- At the basic 50/55 (catastrophic) level or higher for NAP crops

Complete linkage by 2027

ERP TRACK 2



Provides assistance through a more traditional application process and will be available for:

- shallow losses
- quality losses
- producers without crop insurance or NAP coverage



ERP TRACK 2

- Provides assistance for eligible revenue, production, and quality losses of eligible crops not included in Track 1
- Provides alternative options for establishing benchmark and disaster year revenues
- 2 options:
 - Tax year
 - Expected revenue

Option	Benchmark Year Revenue	Disaster Year Revenue
Tax Year	A producer's allowable gross revenue for the 2018 or 2019 tax year, as elected by the producer.	A producer's allowable gross revenue for the 2022 or 2023 tax year, as elected by the producer.
Expected Revenue	A producer's expected revenue from all eligible crops that could have been affected by a qualifying disaster event in calendar year 2022.	A producer's actual revenue from all eligible crops that were included in the producer's expected revenue.



ERP TRACK 2

Progressive factoring also applies to the calculation of Track 2 payments

An additional 15% ERP payment factor will be added for underserved producers including:

- Beginning farmer and rancher
- Limited resource farmer
- Socially disadvantaged farmers
- Veteran farmers and ranchers



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PAYMENT LIMITATION & ADJUSTED GROSS INCOME (AGI)

- Payments are capped at \$125,000 (for Track 1 and 2 combined) if the farm AGI is less than 75% of the average AGI of 2018, 2019 and 2020 tax years
- If 75% of a producer's average AGI is derived from farm income (i.e., farming, ranching and forestry related activities) they are eligible to receive up to:
 - \$900,000 for specialty crops/high value
 - \$250,000 for all other crops

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ADDITIONAL REFERENCE RESOURCES

Program Overview:

- <https://www.fsa.usda.gov/programs-and-services/emergency-relief/>

Fact Sheets:

- ERP 2022 Track 1: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/emergency-relief-program/pdfs/fsa_erp_2022_track_1_factsheet.pdf
- ERP 2022 Track 2: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/emergency-relief-program/pdfs/fsa_erp_2022_track_2_factsheet.pdf

Notice of Funds Availability –

- <https://www.federalregister.gov/documents/2023/10/31/2023-24009/notice-of-funds-availability-emergency-relief-program-2022-erp-2022>

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COMPANY REVIEW AND UPDATES

2024 Spring Agency Training



Our Management Team

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Our roots go back to the founding of Great American Insurance Company in 1872. Our history, our Purpose, Vision and Values reflect our strength and our optimism for the future. We are committed to providing you with outstanding service.



Great American Crop Sponsored E&O Program

Welcome to the Great American Crop Insurance Errors and Omission Program. Great American Crop, CalSurance Associates and Zurich are pleased to offer a competitive and comprehensive errors and omission program. Coverage is available to agents and agencies contracted to represent Great American Crop Insurance.



CalSurance

- **Multiple Limit Options: \$500K to \$2MM**
- **Low Deductibles - starting as low as \$5,000 per claim**
- **No annual policy aggregate**

<https://www.greatamericancrop.com/agents>



AACI – American Association of Crop Insurers

AACI's mission is to advocate on behalf of all segments of the private sector crop insurance industry with a unified voice in an effort to promote and protect a viable, affordable, and diverse crop insurance program.



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for all the *great* you do®

Who Can Be An AACI AFFLIATE Member?

Great American Crop pays the Affiliate Membership dues for all agents producing \$200K combined premium volume, (MPCI & Crop Hail/Named Peril), as well as all employees. If you meet this criteria, **YOU ARE A MEMBER!**

Affiliate Members

Any individual interested in supporting private sector delivery of the Federal Crop Insurance program, including protecting the availability of the program to all farmers, ranchers and growers across the nation. Affiliate Members receive the *Affiliate Reporter*, which is published three or four times a year. They also have access to the AACI website.



Issue Alert

The Industry's Only Advocate in Washington for All Crop Insurance Sectors

December 1, 2023

USDA Builds Upon its Expansion of Enterprise Unit Possibilities to Offer Greater Options

The following crops will have Enterprise Units available beginning with the 2024 crop year:

- Buckwheat
- Cabbage*
- Extra Long Staple Cotton
- Flax
- Fresh Market Tomatoes* (insured under the Guaranteed Production Plan policy)
- Millet
- Mustard
- Processing Tomatoes* (excluding California)
- Safflower
- Sesame

*Specialty Crop

This furthers RMA's efforts to improve and expand the insurance program for specialty crops as required by the 2018 Farm Bill. RMA plans to expand to more specialty and other APH crop programs with these benefits next year.




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Livestock Accounting Pay Online

I can Pay my Bill Online!



Also, Livestock Direct Deposit coming soon..



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GreatAg Login *Forgot your password? Set up a new account?*
GROWER LOGIN | AGENT/EMPLOYEE LOGIN

Pay My Bills

Due Date ▾ Advanced Search

ALL ▾
HISTORY
Hide Account Groupings
Export

	Due Date	Invoice	Amount Due	Payment Amount
<input type="checkbox"/>	-			
<input type="checkbox"/>		Tax ID Number/SSN (No Dashes) *		
<input type="checkbox"/>	See STMT	Z-3411355-1	0.00	0.00


×

Craig Great American Insurance
301 E 4th St, 265
Cincinnati, OH 45202

Tax ID Number/SSN (No Dashes) *****2968 Amount Due \$0.00

Invoice Z-3411355-1

Due Date See STMT

GAI Accounting – Collections Contacts

MPCI or CH Premium or ITS:
Deidre Widdicombe
Dwiddicombe@gaig.com
888-410-0468

Overpaid Claims:
Jan Hayden
jhayden@gaig.com
800-826-7090



GAI Accounting – Customer Service

Contact

- Phone: 888-410-0468
- E-Mail: cropaccounting@gaig.com
- Hours: Monday-Friday 8:00 AM – 5:00 PM





WHITE GLOVE SERVICE

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Agency informs Business Developer (BD) of intent to move business. BD completes any needed appointment paperwork. BD sends email to the IT team for data importing.

IT imports the policy data into GreatAg as 'Pre-Applications' and a policy review audit is conducted by an underwriter.

The underwriter closes the review audit and converts the policy to a 'Standard' policy. The CRS policy will be cancelled in AEROS™. The BD and agency will be notified.

All policies will need to be moved out of AEROS™ for RY2025.



Crop Division
Business Development | Renewal Support | CRM

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WHITE GLOVE SERVICE

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Transfer Reference Guide

Transferring Policies from AEROS™ to GreatAg
We are one Great American

How do I initiate a transfer request and what is needed?
 Once an agent has indicated they would like to roll policies to Great Ag, the Business Developer emails BD@GREATAMERICANINSURANCE.COM to begin the request, included in the email request be:
 a. Subject Line: "Cross Developer Request - Agency Name"
 b. Include the following information in the email:
 i. Agency Name
 ii. Agency Address
 iii. CRO Agency Code(s)
 iv. How GA Agency Code (if available)
 v. Indicate which policies the agency would like to roll (individual policies, CCR, or entire book)
 vi. Identify Policy Roll type (Permanent or Temporary)
 1. Permanent (signed signature not required, available issue than 45 days prior to CCR)
 2. Temporary (requires insured signature to move to Permanent GA policy)

What policy information will be transferred and how will I know it is complete?
 The transfer team will extract the following policy data from AEROS™ and import into GreatAg:
 a. Producer and SOB information
 b. County/Crop coverage details
 c. AHI information including the 10 year databases
 d. Average loss details
 e. CUI Legal - Legal records include CUI geometry for all shapes. The initial roll will not import mapped fields. Once completed, however, this data will be imported and associated to the legal record at a later time.

The Business Developer & Agency will be notified when the process is complete. At that time, pre-filled applications can be pre-filled in batch from GreatAg by the agent.

What notifications will my insured receive?
 VW will send a notification letter to the insured, informing them of policy transfer from CRG to Great American Insurance.

What next steps will I need to take with policies?
 Policies moved to GreatAg or permanent will be cancelled by VW in the AEROS™ system. Insured signature will not be required on permanent policies. At least 30 days prior to CCR. Policies rolled as temporary will require insured signature. Upon receipt of signed documents, the existing policy becomes permanent and is cancelled in AEROS™. Going forward, agents will need to make any policy additions in GreatAg.

How do Crop Roll policies get transferred?
 Once an AHI policy is established in GreatAg pre-filled crop roll applications can be created by the agent in the system. The insured's information will populate in the pre-filled app, and the agent/insured simply need to make their changes/selections on the application. Once signed, the crop roll app will need to be signed in GreatAg.

What if I have a policy in AEROS™ for RY 2024?
 Policies may be rolled in AEROS™ for the 2024 RY and will then remain on Standard paper. Hundreds of these policies will require a letter notifying them that the policy is now issued under the Great American MA. However, the policy issuing company will remain Standard and the policy will continue to be serviced by their existing agent. All policies will need to be moved out of AEROS™ for RY2025.

White Glove Q&A

What policy information will be transferred and how will I know it is complete?
 The transfer team will extract the following policy data from AEROS™ and import into GreatAg:
 1) Producer and SOB information
 2) County/Crop coverage details
 3) AHI information including the 10 year databases
 4) Average loss details
 5) CUI Legal - This will include mapped fields.
 6) General Forms such as PMA will be moved over and attached there will be added
 7) CUI Legal - This will include mapped fields.
 The Business Developer and Agency will be notified when the process is complete. At that time, pre-filled applications can be pre-filled in batch from GreatAg by the agent.

What if a policy has an open claim?
 Open claims will be worked over the normal process and production loss information in AEROS™ will be transferred to GreatAg.

Will NFP units roll from CRG to GA?
 Yes, NFP units are being rolled.

Will rotating acres be possible?
 There will be the ability to rotate acres in quoting. Mapping does have this functionality but right now is not available for transfer in policies (would have ability to do year two of the policy with GA).

If an insured has an ACH set up will that roll over?
 No, the insured would need a new ACH form filled out on GA paper.

Are there any data that won't roll to GA?
 Mapping - Drive maps linked by a link for that season will roll. Due to the differences in our mapping systems the split or pivots will roll. Any fields that were drawn on a policy with AEROS will pull in the underlying CUI/L. Policy - Only AHI data rolls. No full or general product information will roll over. If there are multiple shareholders on a line the shareholder names will roll to Great Ag, on separate lines, but will show zero for a share percent. CRG did not capture a share percent and so do not have the information to populate. There will be a report that can be pulled to show any shareholders with zero percent. This is not a required field.

When should I be keying production?
 Prior to the roll process you can continue to key in AEROS. Once we start the roll process you will be notified, we will ask that you hold off keying production until the policy is pre-moved in the GreatAg system at which time you can resume keying production in the GreatAg system. The CRG policy will then be cancelled.

Q & A



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All Trainings are recorded and available in Crop U

Quoting: 12/12– There are many different quoting options within GreatAg from batch quoting to crop rotation. Learn about several of these and find out what will work best for you.

Keying an Application: 12/14 – Adding a new policy for 2024? How about adding a new producer? Both will be covered in detail to streamline the application entry and verification process to ensure a successful sales season.

Production Reporting: 12/19 – Still have questions on the new Insured Production Reporting (IPR) requirements? This webinar will provide production reporting examples for existing and transfer in insureds.

Printing and Reports: 12/21 – Review of forms and printing options available and how you as an agent may be able to streamline the printing process. This webinar will also look into agency reports and the uploading procedures into GreatAg’s Crop File Management System (CFMS); also known as the document tree.

Crop UniversitySM

- Shows your stats
- Filter by Favorites
- Browse Library
- Search
- Show by Type
- Filter by Topic

- 3,800+ learners with 243 courses available
- 100-300 lessons taken per week



Weaned Calf

From Dale Perry:

“Since we didn’t have all the information, we needed to adequately support this program, we did decide to not offer this product for the 2024 reinsurance year.”

- *It is important to note the record requirements shown on the next slide, if we do decide to offer for the 2025 reinsurance year.*

What are “Acceptable Records”?

Sale Records

- Crop/Commodity
- Quantity and Weight of Calves Sold (*at weaning time*)
- Name of Insured
- Date of Transaction
- Name of Buyer/Sale Barn
- Unit Number/Location
- Practice/Type of Crop/Commodity
- Crop Year Produced
- Calving Period

Unacceptable Records

- Estimates
- Do not identify commodity, number, or weight
- Not verifiable records


Certified Scale Weight Records

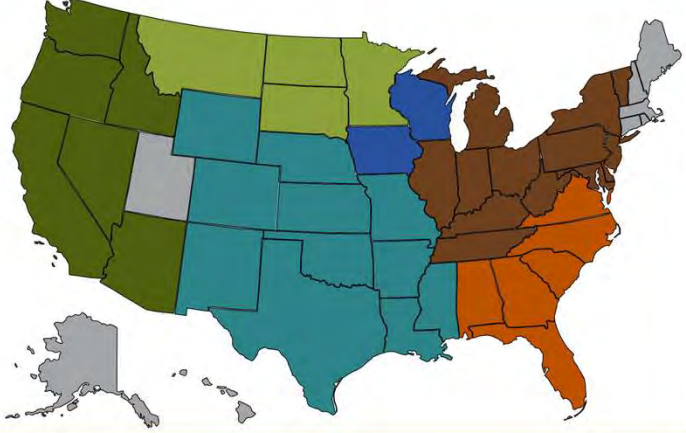
- Name of Insured
- Name of Crop/Commodity
- Date Weaned & Weighed
- Unit Number/Location
- Practice/Type of Crop/Commodity
- Crop Year
- Quantity & Weight of Calves Weighed

New Insureds Requirements- Weaning Weight Records from last four to ten years (*if applicable and if deemed acceptable*), PAW and a Pre-Acceptance Inspection Report will be completed by the AIP.

Regional Offices


As one of the largest crop insurers in the Nation, we have been recognized as an innovative leader in the crop insurance industry. What's more, we are one of the few American-owned and operated Crop insurance carriers. Discover what's made us one of the most respected names in this specialized marketplace.





- Albany, GA**
- Peoria, IL**
- Eau Claire, WI**
- Lawrence, KS**
- Fargo, ND**
- Fresno, CA**


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- We continue to see **hundreds** of new Grower accounts being setup each month.
- Available on Apple and Android devices
- Reviewer – *“Great and easy to use App. App is easy to navigate through and quickly put in planted acres. Also easily allows you to put in the production on a unit basis.”*

Grower Application

“Get your farmers on the ‘Move’ over to Grower Mobile”





Mobile Agent Application


- Allows you to access important information about your growers' policies anytime, anywhere. Also provides for point of sale - sales closing changes, and acreage/production reporting. All in efforts, to have more time for making additional sales.
- 200% increase in agents using this application year after year. Available on Apple devices
- Reviewer – *“No more paper, all the client info is there. Sign forms anywhere. Upload to server from anywhere. I've used this for 9 years and it gets better with every update.”*



Adjuster Mobile Application

- Our claims personnel have policy and claim information at their fingertips, with the added benefit of communicating detailed information gathered during the loss adjustment process to our growers and office staff.
- Adjuster contact log updates that are available to Mobile Agent and Grower application users.
- Adjusters can take photos, add photo notes and upload directly to the related claim.





Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting

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- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSigning
- Grower Communications
- Training and Compliance

Create Cus

Agency

2024 Training and Testing

Forms Due

- ✔ Not to Sue
- ✘ 2024 Conflict of Interest
- ⚠ 2022 Agency Control Business Practice
- ⚠ 2022 Agent Control Business Practice
- ✔ 2024 Agency Non-Disclosure

MATTHEW

DUSTIN

Enter your custom message

Browse Library

Types

All Types

Authors


All Authors

Topics

- MPCCI 52
- GreatAg 47
- Lunchtime Learnings 32
- New 31
- MPCCI - Update 24
- Operations Learning Li... 16
- Livestock 11
- ABC 6
- Competency Test 6


Compliance and Training

166 Total Items




RPowerD Training 2024

1 hr 20 min




Customer Relationship Management (CRM) Training for Business...

35 min



2024 Pasture, Rangeland, and Forage/Apiculture


Completed: 11/06/23



GreatAg - Batch Printing

Completed: 10/15/23

NOTIFY SELECTED



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IPR/APH Production Reporting


Policy: MP-2024-SD-084-901145 MICHAEL A PETERSON 2023 Pending Claims

Union - Corn - RP - EU - 75 Booked: 0 Lines Booked: 0 Unbooked: 0 Lines Unbooked: 0

County Crop Details MPCCI Lines

Line	End	Unit	Selected Unit Str	Applied Unit Str	FSN	Legal	Farm Name	Practice	Type
2		0001-0001	EU		219*	006-084N-049W		NON IRR	GSG

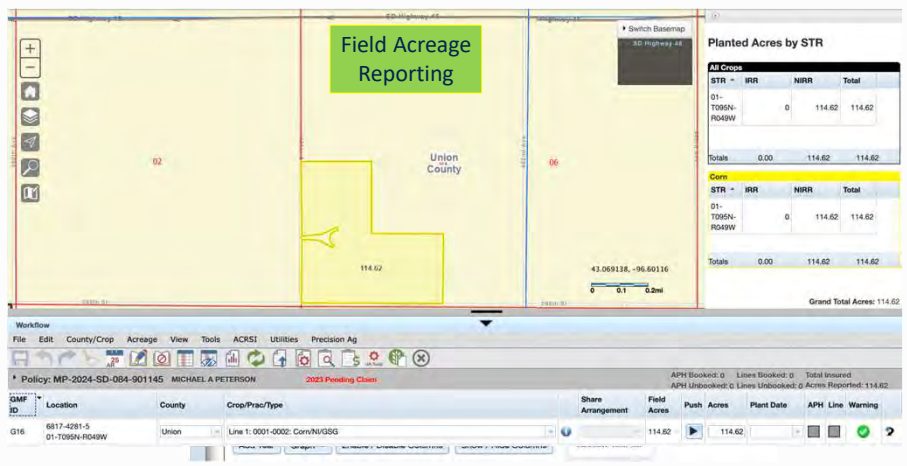
Year	Prod Rec Type	Prod	Acres	Yield	APH Yld	Yield Type	Pre-Quality Prod	Sanity Chk	Prod Lock	Yld w/ YA	Yld w/ TA
2015		20,890.9	98	214	214	A		0	N	0	232
2016		14,035	80.2	175	175	A		0	N	0	191
2017		15,999	80.2	199	199	A		0	N	0	212
2018	E	19,852	79	251	251	A		0	V	0	262
2019	A	14,992.9	66.5	225	225	A		0	N	0	234
2020	M	11,434.7	66.6	171	171	A		0	N	0	178
2021	A	13,197	73.71	179	179	A		0		0	183
2022	M	393.6	12	33	33	A		0	N	100	102
2023		11,995.7	59	203	203	A		0	N	0	0



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Your all-in-one processing system:

- Multi-Peril Crop Insurance



Field Acreage Reporting

Union County

114.62

43.069138, -96.603116


Grand Total Acres: 114.62

STR	IRR	NRR	Total
01-T095N-R049W	0	114.62	114.62
Totals	0.00	114.62	114.62

Workflow: File Edit County/Crop Acreage View Tools ACRS1 Utilities Precision Ag

Policy: MP-2024-SD-084-901145 MICHAEL A PETERSON 2023 Pending Claim

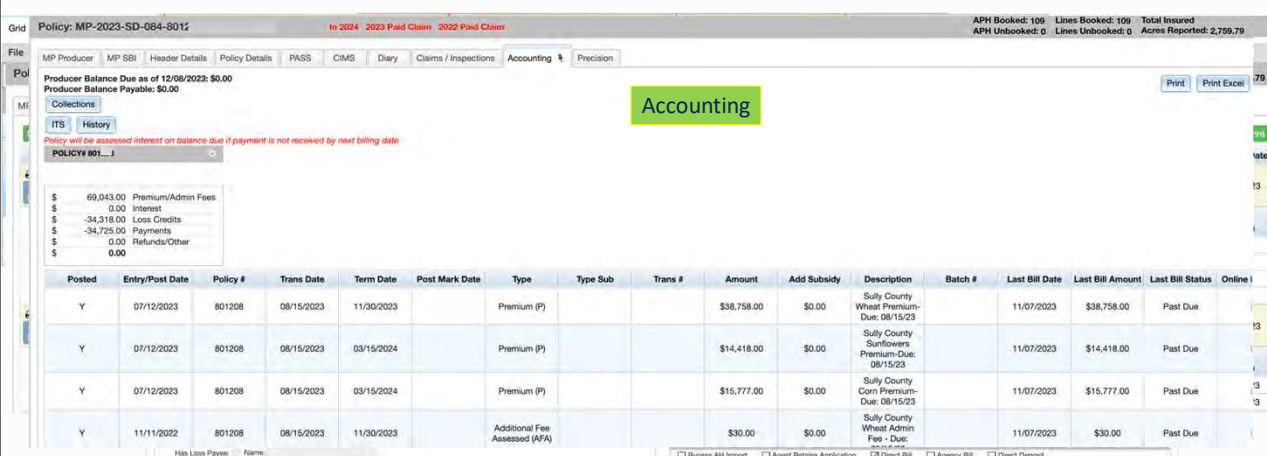
GMF ID	Location	County	Crop/Prac/Type	Share Arrangement	Field Acres	Push Acres	Plant Date	APH Line	Warning
G16	6817-4281-5 01-T095N-R049W	Union	Line 1: 0201-0002: Corn/NGSG		114.62		114.62		



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Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril



Policy: MP-2023-SD-084-8012 In 2024 2023 Paid Claim 2022 Paid Claim

APH Booked: 109 Lines Booked: 109 Total Insured
APH Unbooked: 0 Lines Unbooked: 0 Acres Reported: 2,759.79

MP Producer MP SBI Header Details Policy Details PASS CIMS Diary Claims / Inspections Accounting Precision


Producer Balance Due as of 12/08/2023: \$0.00
Producer Balance Payable: \$0.00

Accounting

Policy: 801...

Posted	Entry/Post Date	Policy #	Trans Date	Term Date	Post Mark Date	Type	Type Sub	Trans #	Amount	Add Subsidy	Description	Batch #	Last Bill Date	Last Bill Amount	Last Bill Status	Online
Y	07/12/2023	801208	08/15/2023	11/30/2023		Premium (P)			\$38,758.00	\$0.00	Sully County Wheat Premium-Due: 08/15/23		11/07/2023	\$38,758.00	Past Due	
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$14,418.00	\$0.00	Sully County Sunflowers Premium-Due: 08/15/23		11/07/2023	\$14,418.00	Past Due	
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$15,777.00	\$0.00	Sully County Corn Premium-Due: 08/15/23		11/07/2023	\$15,777.00	Past Due	
Y	11/11/2022	801208	08/15/2023	11/30/2023		Additional Fee Assessed (AFA)			\$30.00	\$0.00	Sully County Wheat Admin Fee - Due		11/07/2023	\$30.00	Past Due	

Has Loss Payers Name: Bypass AH Import Agent Return Application Direct Bill Agency Bill Direct Deposit



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Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance

Grid | Map
Livestock Insurance

File Edit Livestock View Tools Utilities Help

Policy: LV-2023-ND-084-816
Livestock Available: Feeder Cattle, Fed Cattle, Swine

Adams (1) - Livestock Risk Protection - Feeder Cattle (801)

Practice	Type	Effective Date	End Date	Number Of Head	Target Weight (CW7/Head)	Cov Level	Cov Price	Share	Insured Value	Rate	Total Premium	Producer Premium	Endorsement Length	Agent	Agent Signed Date	Signed Date	Status
Endorsement Ending in November Y2 (311)	Steers Weight 1 (809)	2023-05-15	2023-11-13	50	5.99	0.9994	\$259.590	1.0000	\$7,747.00	0.043671	\$3,395.00	\$2,207.00	26		2023-05-15	2023-05-15	✔
Endorsement Ending in November Y2 (311)	Heifers Weight 1 (811)	2023-05-15	2023-11-13	60	5.75	0.9994	\$235.990	1.0000	\$81,417.00	0.043671	\$3,556.00	\$2,311.00	26		2023-05-15	2023-05-15	✔

MANVATO, MN 56001
Phone: (807) 387
Fax: (807) 387
Email:
Agent:
Agent Email: gres

Entity Info / Name

Business Type: Individual Business

ID Type: SSN ID Number: 809999-2716 View

Business Name: 2nd Name:
All Contact: IRS Legal Name:
POA? Yes No
His Loss Payer: Name:

1. Has had fallen on these crops? No Yes Date: Provide Estimated Carriage

2. List other Hail insurance in force or applied for on above listed crops.
Company: \$/Acre 0.00

3. Do you have additional acres of the above crops not included in the application? No Yes


4. My interest in above crops: Owner Tenant Landlord or

I live 0.0 miles N and 0.0 miles E of the town of

Date Signed: 07/25/2023 at 08:00 AM Effective: 07/25/2023 at 11:00 AM
Submission: 07/11/2023 11:08 AM Approval: 07/11/2023 11:08 AM
Last Date Signed: 6/2/2023 at 08:00 AM Last Effective: 07/25/2023 at 12:01 AM
Last Submission: 07/11/2023 11:09 AM Last Approval: 07/11/2023 11:09 AM
Initiation Date: 06/02/2023 Policy Expiration: 12/01/2023 12:00 AM

Processing Information

Bypass AH Import Agent Retains Application Direct Bill Agency Bill Direct Deposit



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Your all-in-one processing system:

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- Crop Hail and Named Peril
- Livestock Insurance
- Claims

Grid | Map
Claims

File Edit Livestock View Tools Utilities Help

Policy: MP-2023-SD-084-801
In 2024 2023 Paid Claim 2022 Paid Claim
APH Booked: 109 Lines Booked: 109 Total Insured Acres Reported: 2,759.79
APH Unbooked: 0 Lines Unbooked: 0

MP Producer MP SBI Header Details Policy Details PASS CIMS Diary Claims / Inspections Accounting Precision

Submit Loss / Inspection
Advanced Request an Inspection
Dispute Print


Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor	Claim Date	Paid Date	Received Date	Assigned Date	Returned Date
801208-01	Paid Replant Claim	\$9439	\$0	\$9439	MIC (602 mix)	BR (80 bte)	04/25/2023	06/01/2023	04/25/2023	04/25/2023	05/31/2023
Crop	Unit	County	Plan	Level	Type	Dmg Date	Dmg Cause	Dmg %	Insured Sign Date	Harv Completion	
Wheat (11)	00020054	Sully (119)	RP (02)	65	Replant	01/01/2023	Cold Winter	100	05/31/2023		
Wheat (11)	00020056	Sully (119)	RP (02)	65	Replant	01/01/2023	Cold Winter	100	05/31/2023		
Wheat (11)	00020059	Sully (119)	RP (02)	65	Replant	01/01/2023	Cold Winter	100	05/31/2023		
Wheat (11)	00020062	Sully (119)	RP (02)	65	Replant	01/01/2023	Cold Winter	100	05/31/2023		
801208-02	Paid Normal Claim	\$34318	\$34318	\$0	JUSTIN (805) 214 (Jhorpe49)	BRANDON (805) 290-1 (bstanley@)	07/28/2023	09/21/2023	07/28/2023	07/28/2023	09/21/2023
Crop	Unit	County	Plan	Level	Type	Dmg Date	Dmg Cause	Dmg %	Insured Sign Date	Harv Completion	
Wheat (11)	00020061	Sully (119)	RP (02)	65	Normal	07/01/2023	Drought	100	09/21/2023	08/15/2023	
Wheat (11)	00020067	Sully (119)	RP (02)	65	Normal	07/01/2023	Drought	100	09/21/2023	08/15/2023	

All Contact: POA? Yes No
His Loss Payer: Name:

Last Submission: 07/11/2023 11:09 AM Last Approval: 07/11/2023 11:09 AM
Initiation Date: 06/02/2023 Policy Expiration: 12/01/2023 12:00 AM

Processing Information

Bypass AH Import Agent Retains Application Direct Bill Agency Bill Direct Deposit



Your all-in-one processing system:

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- Livestock Insurance
- Claims
- Accounting

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Grid Policy: MP-2023-SD-084-801z In 2024 2023 Paid Claim 2022 Paid Claim APH Booked: 109 Lines Booked: 109 Total Insured Acres Reported: 2,759.79
 APH Unbooked: 0 Lines Unbooked: 0

File MP Producer MP SBI Header Details Policy Details PASS CIMS Diary Claims / Inspections Accounting Precision

Producer Balance Due as of 12/08/2023: \$0.00
 Producer Balance Payable: \$0.00

Accounting

ITS History
 Policy will be assessed interest on balance due if payment is not received by next billing date


POLICY# 801...

\$	69,043.00	Premium/Admin Fees
\$	0.00	Interest
\$	-34,318.00	Loss Credits
\$	-34,725.00	Payments
\$	0.00	Refunds/Other
\$	0.00	

Posted	Entry/Post Date	Policy #	Trans Date	Term Date	Post Mark Date	Type	Type Sub	Trans #	Amount	Add Subsidy	Description	Batch #	Last Bill Date	Last Bill Amount	Last Bill Status	Online
Y	07/12/2023	801208	08/15/2023	11/30/2023		Premium (P)			\$38,758.00	\$0.00	Sully County Wheat Premium-Due: 08/15/23		11/07/2023	\$38,758.00	Past Due	13
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$14,418.00	\$0.00	Sully County Sunflowers Premium-Due: 08/15/23		11/07/2023	\$14,418.00	Past Due	13
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$15,777.00	\$0.00	Sully County Corn Premium-Due: 08/15/23		11/07/2023	\$15,777.00	Past Due	13
Y	11/11/2022	801208	08/15/2023	11/30/2023		Additional Fee Assessed (AFA)			\$30.00	\$0.00	Sully County Wheel Admin Fee - Due: 11/15/23		11/07/2023	\$30.00	Past Due	13

Has Loss Payee: Name:

Bypass AH Import Agent Retains Application Direct Bill Agency Bill Direct Deposit



Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting

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Grid Policy: MP-2023-SD-084-801z In 2024 2023 Paid Claim 2022 Paid Claim APH Booked: 109 Lines Booked: 109 Total Insured Acres Reported: 2,759.79
 APH Unbooked: 0 Lines Unbooked: 0

File MP Producer MP SBI Header D... Quoting

Producer Balance Due as of 12/08/2023: \$0.00
 Producer Balance Payable: \$0.00

ITS History
 Policy will be assessed interest on balance due if payment is not received by next billing date

POLICY# 801...

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\$	0.00	Refunds/Other
\$	0.00	

Posted	Entry/Post Date	Policy #	Trans Date	Term Date	Post Mark Date	Type	Type Sub	Trans #	Amount	Add Subsidy	Description	Batch #	Last Bill Date	Last Bill Amount	Last Bill Status	Online
Y	07/12/2023	801208	08/15/2023	11/30/2023		Premium (P)			\$38,758.00	\$0.00	Sully County Wheat Premium-Due: 08/15/23		11/07/2023	\$38,758.00	Past Due	13
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$14,418.00	\$0.00	Sully County Sunflowers Premium-Due: 08/15/23		11/07/2023	\$14,418.00	Past Due	13
Y	07/12/2023	801208	08/15/2023	03/15/2024		Premium (P)			\$15,777.00	\$0.00	Sully County Corn Premium-Due: 08/15/23		11/07/2023	\$15,777.00	Past Due	13
Y	11/11/2022	801208	08/15/2023	11/30/2023		Additional Fee Assessed (AFA)			\$30.00	\$0.00	Sully County Wheel Admin Fee - Due: 11/15/23		11/07/2023	\$30.00	Past Due	13

Has Loss Payee: Name:

Bypass AH Import Agent Retains Application Direct Bill Agency Bill Direct Deposit

Quoting

GreatAg Quoter: NEW

Sales Analysis: OPEN

Batch Quote: OPEN

GreatAg Yield Optimizer: Quote

IOS Mobile Point of Sale: Quote

Livestock Quoter: OPEN

• BEST USED FOR: primary quoting tool for all insurance plan / crop scenarios
 • Data imported from source policies
 • Detail data can be modified to generate various quote options
 • "Live Reports" tool
 • Add "what if" options to an existing detail quote
 • Ability to generate "Rate Cards" for multi-counties
 • Ability to add Auto Hail & PPE coverages to the underlying MPCI county crop(s)

• BEST USED FOR: What if scenarios
 • Provides Liability, Premium and indemnity calculations at a county crop / weighted average view
 • Supports Corn, Soybeans, and Wheat
 • Graphs display Liability, Breakdown, Premiums, and Indemnity calculations


• BEST USED FOR: creating multiple quotes at once (eg: create quotes from all prior year all policies for entire agency)
 • Options to generate quote worksheet reports as part of batch
 • Ability to rerate an entire batch
 • Common scenario: initial batch created during price discovery period can be rerated when final prices are established

• BEST USED FOR: determining best coverage option
 • Ability to review the various options and how these affect the guarantee for a unit
 • Helps determine the amount of premium paid for coverage
 • Once the live report loads successfully, select the "Yield Optimizer" checkbox next to one or more county crops

• BEST USED FOR: pushing a mobile created quote to GreatAg
 • IOS platform only
 • User can copy existing policy to quote
 • Allows edits and Push to Renew policy
 • Supports endorsements SCCO & ECO

• BEST USED FOR: Generating livestock risk protection (LRP) and dairy revenue protection (DRP) estimates using RMA rates
 • Ability to print & email estimate to an insured
 • Allows estimates to be saved and re-visited at a later time

Scan QR code to download GreatAg Mobile



Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping

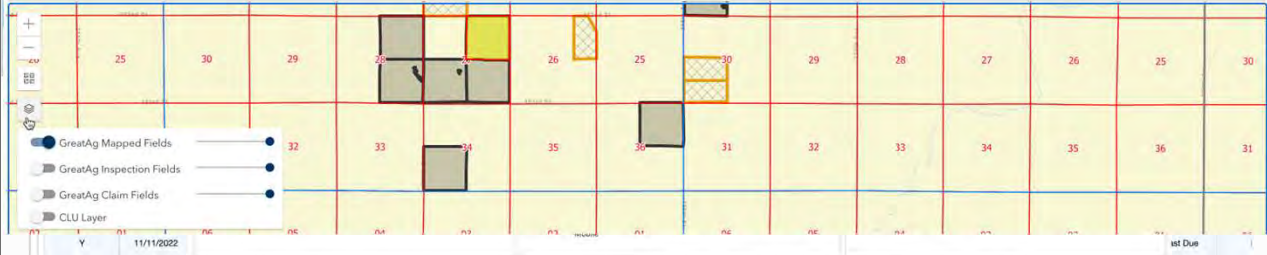
for all the *great* you do®

Save Undo Redo + Add - Delete Vertices Split Combine Cut T1 Label Attributes Symbology

Left click to add/remove to selection. Hold down shift and drag to select multiple.

County	FSN	Tract	Field	Practice	Sub Field	Farm Name	Field Name	STR	Acres
Sully	5325	1979	1	Non Irrigated		FAIRVIEW		27-T115N-R075W	158.43


Mapping



GreatAg Mapped Fields
GreatAg Inspection Fields
GreatAg Claim Fields
CLU Layer

11/11/2022

Bypass All Import Agent Returns Application Direct Bill Agency Bill Direct Deposit



Your all-in-one processing system:

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- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag

for all the *great* you do®

Save Undo Redo + Add - Delete Vertices Split Combine Cut T1 Label Attributes Symbology

Left click to add/remove to selection. Hold down shift and drag to select multiple.

County: Sully

Precision Queue

Connections for ME

MyJohnDeere

Organizations:

Name	Linked
Farm	<input type="checkbox"/>
Farm, Inc	<input type="checkbox"/>
Inc	<input checked="" type="checkbox"/>

Automatically process cloud data into GreatAg

Upload

BROWSE...


REFRESH

Files

File Name	Type	File Size	Created	Acquired Date	Processed Date	Status
Type: Cloud - 18 items						
<input type="checkbox"/> mbbb - 43.07 acres	Planting	dales	9	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 26.54 acres	Planting	dales	-4	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 15.91 acres	Planting	marks	3	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 9.51 acres	Planting	marks	12 s...	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 9.56 acres	Planting	marks	10 n...	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 12.68 acres	Planting	marks	10	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> mbbb - 40.15 acres	Planting	marks	11	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM Processed
<input type="checkbox"/> GIS169536402751_1RW8370DAML802117_09232...	Planting	marks	11	Unkn...	09/24/2023 02:20 AM	10/06/2023 12:20 PM Processed
<input type="checkbox"/> GIS1695378011352_1RW8370DAML802117_09212...	Planting	marks	11	Unkn...	09/22/2023 06:20 AM	10/06/2023 12:20 PM Processed
<input type="checkbox"/> GIS1695378005687_1RW8370DAML802117_09212...	Planting	marks	12 s...	Unkn...	09/22/2023 06:20 AM	10/06/2023 12:20 PM Processed

1 of 1 pages (18 items)

Bypass All Import Agent Returns Application Direct Bill Agency Bill Direct Deposit



Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSigning

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GreatAg DocuSign Form Queue DocuSign **DocuSign eSignature**

Reinyear: 2024 | Regional Office: (21) Lawrence | Agency: (011160) J. | Forms: Z201, Z104, M230, M202, M201, M133, M120, M109, G203 | +674 more... | Allow Subagency

<input type="checkbox"/>	Year	Regional Office	Agency	Producer	Policy	Form	Creation Date	Days Until Expires	
<input type="checkbox"/>	2024	Lawrence		Jose I email: [redacted]	1161722	M230 Annual Forage Acreage Reporting Form	11/16/2023	8	F
<input type="checkbox"/>	2024	Lawrence		Robert email: [redacted]	1166045	M120 Application/Renewal Form	11/27/2023	19	F


1 of 79 pages (938 items)

Upload

GreatA
GreatA
GreatA
CLU La

<input type="checkbox"/>	File Name	Planting	marks	11	WHE...	11/01/2023 09:09 AM	11/01/2023 01:00 PM	Processed	
<input type="checkbox"/>	mbbb - 40.15 acres	Planting	marks	11	Unkn...	09/24/2023 02:20 AM	10/06/2023 12:20 PM	Processed	
<input type="checkbox"/>	GIS1695536402751_1RW8370DAML802117_09232...	Planting	marks	11	Unkn...	09/22/2023 06:20 AM	10/06/2023 12:20 PM	Processed	
<input type="checkbox"/>	GIS1695378011352_1RW8370DAML802117_09212...	Planting	marks	12 s...	Unkn...	09/22/2023 06:20 AM	10/06/2023 12:20 PM	Processed	

1 of 1 pages (18 items)



Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSigning
- Grower Communications

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Create Custom Notification: Please enter a name for this notification

Grower Communications

Reinyear: 2024 | Sales Closing Dates: 08/31/2022, 09/30/2022, 12/01/2022, 03/15/2023

Send as: Send as Agent Send as Agency Send as Agent and Agency

Filter:


Set Delivery Method for All Producers: Set all SMS/PUSH Set all Email

Producer Selection: Select All

<input type="checkbox"/>	Policy Holder	Email Address	Mobile Phone	Delivery Method
<input type="checkbox"/>	RANCH INC			<input type="radio"/> Email <input type="radio"/> SMS
<input type="checkbox"/>	MATTHEW	smadaan@gaig.com	(513) 571-	<input checked="" type="radio"/> Email <input checked="" type="radio"/> SMS
<input type="checkbox"/>	DUSTIN		(618) 925- ✓	<input type="radio"/> Email <input type="radio"/> SMS <input type="radio"/> PUSH

Enter your custom message:

NOTIFY SELECTED



Your all-in-one processing system:

- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSigning
- Grower Communications
- Training and Compliance

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Compliance and Training

Agency: **2024 Training and Testing**

Forms Due

- ✓ Not to Sue
- ⚠ 2024 Conflict of Interest
- ⚠ 2022 Agency Control Business Practice
- ⚠ 2022 Agent Control Business Practice
- ✓ 2024 Agency Non-Disclosure

Users: MATTHEW, DUSTIN

Enter your custom message

Browse Library

Types: All Types

Authors: All Authors


Topics:

- MPCI: 52
- GreatAg: 47
- Lunchtime Learnings: 32
- New: 31
- MPCI - Update: 24
- Operations Learning L.: 16
- Livestock: 11
- ABC: 6
- Competency Test: 6

166 Total Items

- RPowerD Training 2024**
1 hr 20 min
- Customer Relationship Management (CRM) Training for Business...**
35 min
- 2024 Pasture, Rangeland, and Forage/Apiculture**
Completed: 11/06/23
- GreatAg - Batch Printing**
Completed: 10/15/23

NOTIFY SELECTED



Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard
Grower Dashboard

for all the *great* you do[®]

Accounting

My Policy: MP-2023-SD-08 Welcome Mike

Weather

Zip Code: 57564

32.00 F

Wind: 24.17 mph Humidity: 92 %

Dew point: 30.00 F Pressure: 29.77 inHg

Day	Conditions	Hi	Lo	Wind	GDD
Sat	Snow	35	25	19	0
Sun	Cloudy	37	22	5	0
Mon	Partly Cloudy	39	25	11	0
Tue	Clear	34	18	6	0
Wed	Clear	45	23	8	0

Prices

Date	Crop	Close	±/·	High	Low
Dec 23	CORN	4656	-24	4720	4662
Dec 24	CORN	5124	-06	5156	5106
Dec 25	CORN	5092	00	5104	5086

Policy Holder

Policy: MP-2023-SD-084-BC...3

Producer:

Recent Documents

Form	Date
M120 - Application/Renewal Form	12/07/2023
M120 - Application/Renewal Form	12/07/2023
M120 - Application/Renewal Form	12/07/2023
M205 - Schedule of Insurance with Production Report	11/18/2023
M203 - Schedule of Insurance	11/09/2023
M711 - Revenue Loss Worksheet and	

Contacts

Regional Office: Fargo

Billing/Claim Payment Questions
Monday-Friday 8am-5pm ET (888) 410-0468
CropAccounting@gag.com

Agent

Technical Support
(866) 411-9953
croptechsupport@gag.com

User Notifications Edit

Notify me when my Claim Status changes:
No notifications set. Click the Gear on the top right to configure.

All Crops

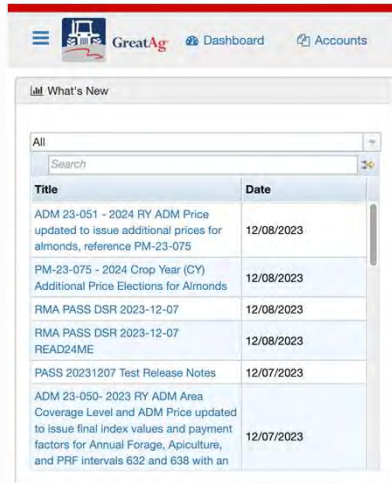
County	Crop	Practice	Int. P	11/15/2022
Sully (119)	Wheat (11)			09/30/2022
Sully (119)	Millet (17)			Sales Clearing
Sully (119)	Corn (41)			Apceage Report
Sully (119)	Grain Sorghum (51)			11/15/2022
Sully (119)	Sunflowers (78)			Production Report



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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

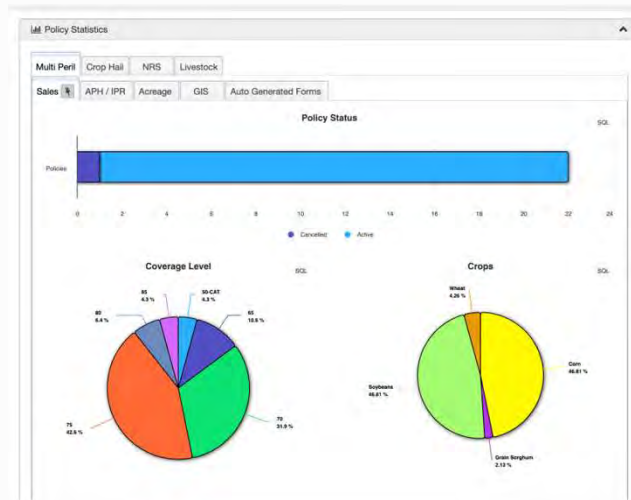
Agency Dashboard




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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard

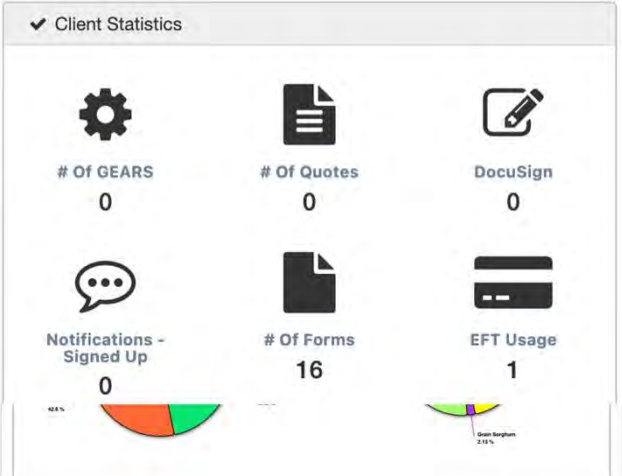


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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard



✓ Client Statistics

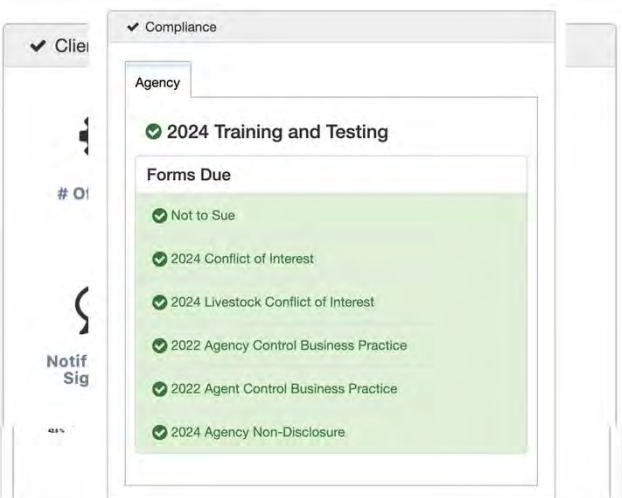
 # Of GEARS 0	 # Of Quotes 0	 DocuSign 0
 Notifications - Signed Up 0	 # Of Forms 16	 EFT Usage 1

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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard



✓ Compliance

Agency

✓ 2024 Training and Testing

Forms Due

- ✓ Not to Sue
- ✓ 2024 Conflict of Interest
- ✓ 2024 Livestock Conflict of Interest
- ✓ 2022 Agency Control Business Practice
- ✓ 2022 Agent Control Business Practice
- ✓ 2024 Agency Non-Disclosure

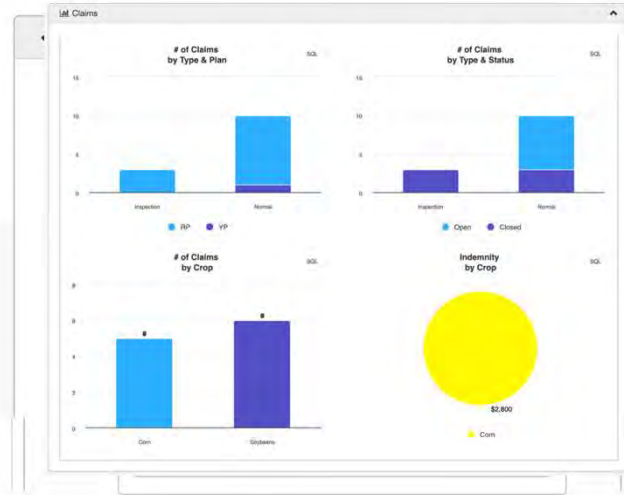


GreatAg®

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Agency Dashboard

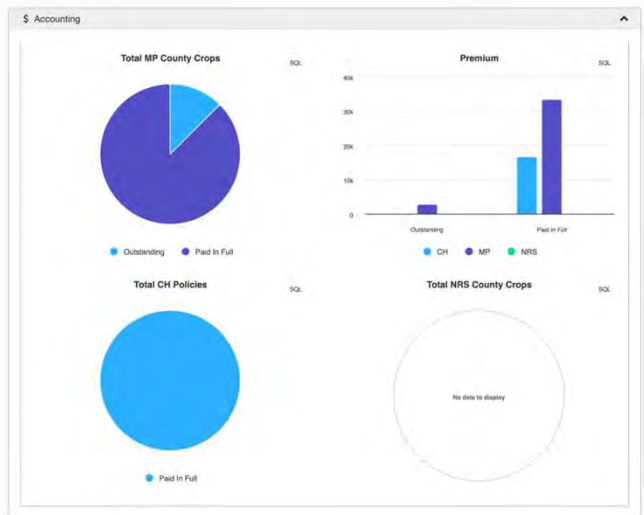



GreatAg®

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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard





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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard

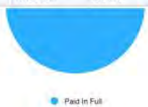
\$ Accounting
Accounting

Paid In Full MP County Crops Display
Close


Export
Total: 35

Paid In Full MP County Crops

Producer Name	Policy	State	County	Crop	Amount Due	Amount Paid	Sales Closing Date	Bill Date	Term Date	Payment Plan
	8457	Missouri	Saline	Soybeans	\$168.00	\$168.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Corn	\$462.00	\$462.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Lafayette	Soybeans	\$679.00	\$679.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Soybeans	\$501.00	\$501.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Corn	\$515.00	\$515.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Soybeans	\$1,305.00	\$1,305.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Corn	\$3,565.00	\$3,565.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Soybeans	\$907.00	\$907.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Corn	\$1,647.00	\$1,647.00	03/15/2023	08/15/2023	03/15/2024	
	8457	Missouri	Saline	Soybeans	\$898.00	\$898.00	03/15/2023	08/15/2023	03/15/2024	



No data to display



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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard

Grower Dashboard

\$ Accounting
Accounting

My Policy: MP-2023-SD
Welcome M

Weather

Zip Code: 57564

Wind: 24.17 mph
Humidity: 92%
32.00 F
Dew point: 30.00 F
Pressure: 29.77 inHg

Day	Conditions	Hi	Lo	Wind	GDD
Sat	Snow	35	25	19	0
Sun	Cloudy	37	22	5	0
Mon	Partly Cloudy	39	25	11	0
Tue	Clear	34	18	6	0
Wed	Clear	45	23	8	0

Prices

Date	Crop	Close	±/	High	Low
Dec '23	CORN	4656	-24	4720	4662
Dec '24	CORN	5124	-06	5156	5106
Dec '25	CORN	5092	00	5104	5086

Policy Holder

Policy: MP-2023-SD-084-8C...3
Producer:

My Crops

County	Crop	Practice	In. P
Sully (119)	Wheat (11)		09/30/2022 11/15/2022
Sully (119)	Millet (17)		Sales Closing Acreage Report
Sully (119)	Corn (41)		
Sully (119)	Grain Sorghum (51)		11/15/2022
Sully (119)	Sunflowers (78)		Production Report

Recent Documents

Form	Date
M120 - Application/Renewal Form	12/07/2023
M120 - Application/Renewal Form	12/07/2023
M120 - Application/Renewal Form	12/07/2023
M205 - Schedule of Insurance with Production Report	11/18/2023
M203 - Schedule of Insurance	11/09/2023
M211 - Revenue Loss Worksheet and	

Contacts

Regional Office: Fargo


Billing/Claim Payment Questions:
Monday-Friday 8am-5pm ET
(888) 410-9488
CropAccounting@gag.com

Agent:

Technical Support:
(866) 411-9853
smptechsupport@gag.com

User Notifications: Edit

Notify me when my Claim Status changes:
No notifications set. Click the Gear on the top right to configure.



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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard
Grower Dashboard

Accounting

DATE	CROP	QTY	UNIT	PRICE	TOTAL
Nov 24	SOYBEANS	12704	bu	13.88	176,156.32
Nov 25	SOYBEANS	12406	bu	12.52	155,279.12
Nov 26	SOYBEANS	11886	bu	0.00	0.00
Nov 27	SOYBEANS	11290	bu	0.00	0.00
Jul 24	WHEAT HRW	6696	bu	67.72	453,648.32
Jul 25	WHEAT HRW	6834	bu	19.00	130,846.00
Jul 26	WHEAT HRW	6400	bu	19.00	121,600.00

Weather

Zip Code: 57564

32.00 F

News

USDA Reports Review

12/08/2023
What we learned from USDA's December World Agricultural Supply and Demand Estimates released on Friday, Dec. 8.

USDA Reports Summary

12/08/2023
USDA on Friday released its latest December Crop Production and World Agricultural Supply and Demand Estimates (WASDE) reports.

Taxlink

12/05/2023
Spill-related land purchases are making a comeback because of economics and estate planning. While there could be issues, it might be worthwhile to look into them.

Best Young Farmers/Banchemers-3

12/07/2023
Bryan and Rachel Kappy set aside corporate life for a gift that brought them home.

Policy Packets

Dec '23 COF
Dec '24 COF
Dec '25 COF

View E-Provisions

Click the policy packet that you wish to view

Field Summary

Fields: 19 Acres: 2,761.79 Irrigated Acres: 2,759.79

My Claims


Claim #	Status	Adjuster
80120801	Paid	MIC (\$0)
80120802	Paid	JUL (\$0)
80120803	Closed	JUL (\$0)

My Farm

Field	Acres
5325-511-1-025 GLANZER	158.8 ac
5325-601-1-020 PLEASANT	159.34 ac
5325-504-1-011 FAIRVIEW	160.34 ac
5325-528-1-034	78.26 ac

Map Legend

No Crop Specified



E-Sign Queue

Documents: No records to display


Links

- Online Bill Payment
- Direct Deposit Sign-up
- 1099 Detail Report
- County/Crop Provisions

Grower Mobile for iPhone
Grower Mobile for Android

Settings

Settings changes: in the top right to configure.



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Dashboards – Provides easy access to important information all on one page. The charts provide drill down data grids that can be exported.

Agency Dashboard
Grower Dashboard

Policy Packets

View E-Provisions

Click the policy packet that you wish to view below.

MP-2023-SD-084-30

E-Provision Elections

Receive MPC provisions electronically.

Receive all Private Product provisions electronically.

SUBMIT

CONSENT AND DISCLOSURE

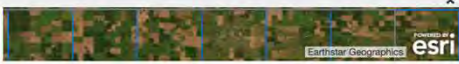
Dec '23 COF
Dec '24 COF
Dec '25 COF

View E-Provisions

Click the policy packet that you wish to view

Accounting

No Crop Specified



Map Precision

Connections: John Deere **AUTHORIZE**

Automatically process cloud data into GreatAg


Upload

BROWSE

Automatic Renewal

No Open Automatic Renewal Notifications.

No Crop Specified



Grower Mobile for iPhone
Grower Mobile for Android

Accounting

ONLINE BILL PAYMENT DIRECT DEPOSIT SIGN UP

MP PAYMENT INFORMATION (3401424)

Premium Total	\$69,043.00
Loss Credits	\$34,318.00
Payments	\$0.00
Refunds	\$0.00
Total Payments	\$34,318.00
Policy Balance	\$34,725.00

Settings changes: in the top right to configure.





AGENDA

- Notice of Loss Deadlines
- Reporting a Claim
- Delayed Notice
- Delayed Claim
- Claim Types
- Agent Dashboard
- Claim Inspection Tab
- Accessing Proof Of Loss
- Paid Claim Documentation (Tree)
- Replants (Self Certs)
- 3rd Party Damage
- 180 Day Extensions
- Indemnity Check Processing
- Direct Deposit (EFT)
- Claim Notifications
- DocuSign for Claims
- Claim's Technology

77



NOTICE OF LOSS (NOL) DEADLINES

Production Loss

Must be reported within 72 hours after the discovery of damage, but no later than 15 days after the end of the insurance period

Revenue Loss

(No Production Loss)

Must be submitted no later than 45 days after the release of the harvest price.

Prevented Planting (PP) Loss

Must be reported within 72 hours after:

- The final plant date if there is no intention to plant during the late plant period, or if the late plant period is not applicable; or
- Producer determines they will be unable to plant within any applicable late plant period

78



NOTICE OF LOSS / INSPECTION SUBMISSION

This is a quick reminder of the process that allows a Notice of Loss or Inspection to be entered in a single submission screen.

PLEASE MAKE SURE YOU ARE SUBMITTING A CROP CLAIM FOR THE CURRENT YEAR. THIS IS IMPORTANT SO CLAIMS WILL BE WORKED IN A TIMELY MANNER.

The “Submit Loss/Inspection” button is available under the Claims/Inspection tab.

Policy Information
Policy: MP-2023-KS-084-123456 Zack Farmer

MP Producer MP SBI Header Details Policy Details PASS CIMS Diary Claims / Inspections Accounting Precision

Submit Loss / Inspection Advanced Request an Inspection

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor
No Claims						

79



REPORTING A CLAIM

In the event you are prevented from planting an insured crop that has prevented planting coverage, you must notify us within 72 hours after:

- 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

- You determine you will not be able to plant the insured crop within any applicable late planting period.
- Example: The FPD for soybeans is June 10, 2023 with a LPP of 25 days. GAIG must receive within three days of the insured determining he will not plant in the LPP OR not later than three days after July 5th, 2023.

80

REPORTING A CLAIM



- When losses are widespread, first discuss with producers whether they may have a claim or not
- It is easier to setup a claim and withdraw it rather than have it be late and denied down the road
- “Claim dumping” a book of business is not permitted
 - Creates unnecessary work for adjusters which slows claim turnaround time not only for your agency but across the territory.
 - Generates unnecessary expenses for company and can negatively influence adjuster data.

81

REPORTING A CLAIM

For a planted crop, when there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of damage or loss of production (but not later than **15 days after the end of the insurance period**, even if you have not harvested the crop).

Example: The final unit of wheat is harvested August 25, 2023 – GAIG must receive notice by September 10, 2023 to be considered timely



82

REPORTING A CLAIM

For crops for which revenue protection is elected, if there is *no damage or loss of production*, you must give us notice not later than **45 days** after the latest date the harvest price is released for any crop in the unit where there is a revenue loss.

Example: Harvest price for corn released November 1, 2023 – GAIG must receive notice by December 16, 2023 to be considered timely.



83

DELAYED NOTICE



For a planted crop (for production losses and dollar losses under dollar plans of insurance) is within **72 hours** of initial discovery of damage or loss of production but not later than 15 days after the EOIP, even if crop has not been harvested (by unit, for each insured crop in a county).

For crops for which Revenue Protection is elected, if there is no damage or loss of production, not later than **45 days** after the latest date the harvest price is released for any crop in the unit where there is a revenue loss.

84

DELAYED NOTICE



For PP notices, the notice must be filed within 72 hours:

- After the Final Planting Date if the insured does not intend to plant during the Late Planting Period, or if a Late Plant is not applicable
- OR
- When the insured determines the crop will not be able to be planted within any applicable Late Planting Period.

For perennial crops and other plans of insurance, the specified timeframe for filing notices may differ from the preceding information; refer to the specific policy provisions for these crops.

DELAYED NOTICE EXCEPTIONS



1. When there is a companion policy that has a timely NOL or accepted delayed NOL for the same unit/crop, the information from the companion claim may be used to complete the insured's claim
2. The insured has other units of the same crop in the county having a timely NOL or an accepted delayed NOL that is not past the time specified for submitting claims.

DELAYED NOTICE



Note:

- Accepting a delayed NOL does not constitute acceptance of the insured's claim. Acceptance of the insured's claim is still dependent upon whether all loss determinations are satisfactorily made.
- Adjuster will not sign the Production Worksheet

DELAYED CLAIM



- If the claim is not completed in the 60 days, it becomes a "Delayed Claim"
- Acceptable Reasons to go past the 60 days:
 - Adjuster workload
 - Production evidence not available (poor quality production not sold)
 - Quality adjustment delays (Mycotoxins over limit)
 - Harvest extension
- NOT Acceptable Reasons to go past the 60 days:
 - Insured wishing to delay claim payment into next calendar year



CLAIM TYPES

The entry screens will change or adjust based on the Claim Type selected

The available Claim Types are:

- Normal
- Prevented Plant
- Replant
- Inspection

Examples of each type are illustrated in the next slides

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CLAIM TYPES

NORMAL

Claims for crops that need an appraisal or are going to harvest

- A Simplified Claim option is available
- All LAM requirements must be met in order to work as a simplified claim

Submit Loss / Inspection Close

DETAILS	COUNTY/ CROPS	COMPANIONS	STATUS
Claim Type	Normal Loss		
Simplified Claim	<input type="checkbox"/>		
Line of Business	Line of Business		
Cause of Loss	Cause of Loss		
Loss Date	Date of Loss		
Policyholder Intention	Policyholder Intention		
Immediate Inspection Required	<input checked="" type="checkbox"/>		
Comments / Contact Information (250 Character Max) Enter comments here			

NEXT

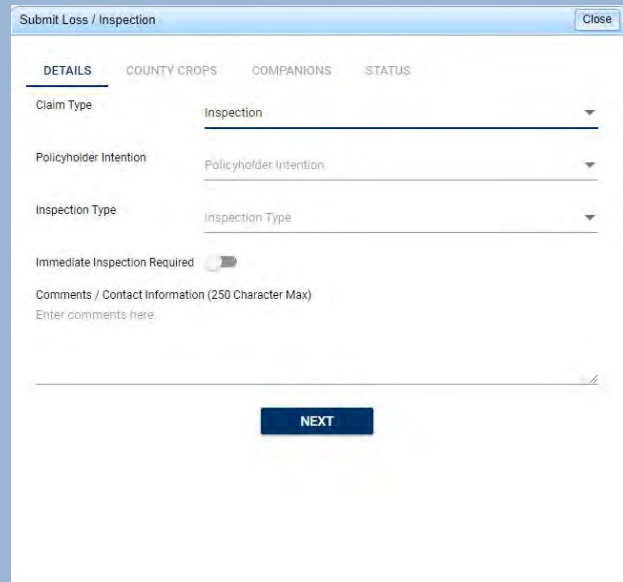
90

CLAIM TYPES

INSPECTION

Non-Loss situation where insured needs a crop inspected for:

- APH Appraisal
- Bin Measurement
- Pre-Acceptance
- Late-Filed Acreage Report
- Revised Acreage Report
- Appendix IV Review



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SUBMISSION EXAMPLE

Steps to submit a Normal Claim:

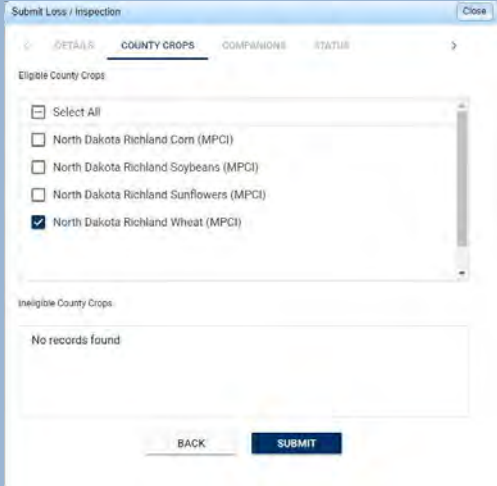
1. Select the "Normal Loss" Claim Type
 - Enable *Simplified Claim* option, if applicable
2. Select Line of Business
 - Both, MPCl, or CH
3. Select Cause of Loss
4. Select Loss Date (normally not the same as current date)
5. Select Policyholder Intention
 - Enable *Immediate Inspection Required* option, if needed
6. Enter any comments
7. Hit NEXT



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SUBMISSION EXAMPLE CONTINUED




8. Select all county/crops with a loss.
 - Ineligible County Crops displays any that are not eligible based on the details submitted in the previous screen.

9. Click SUBMIT

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SUBMISSION EXAMPLE CONTINUED

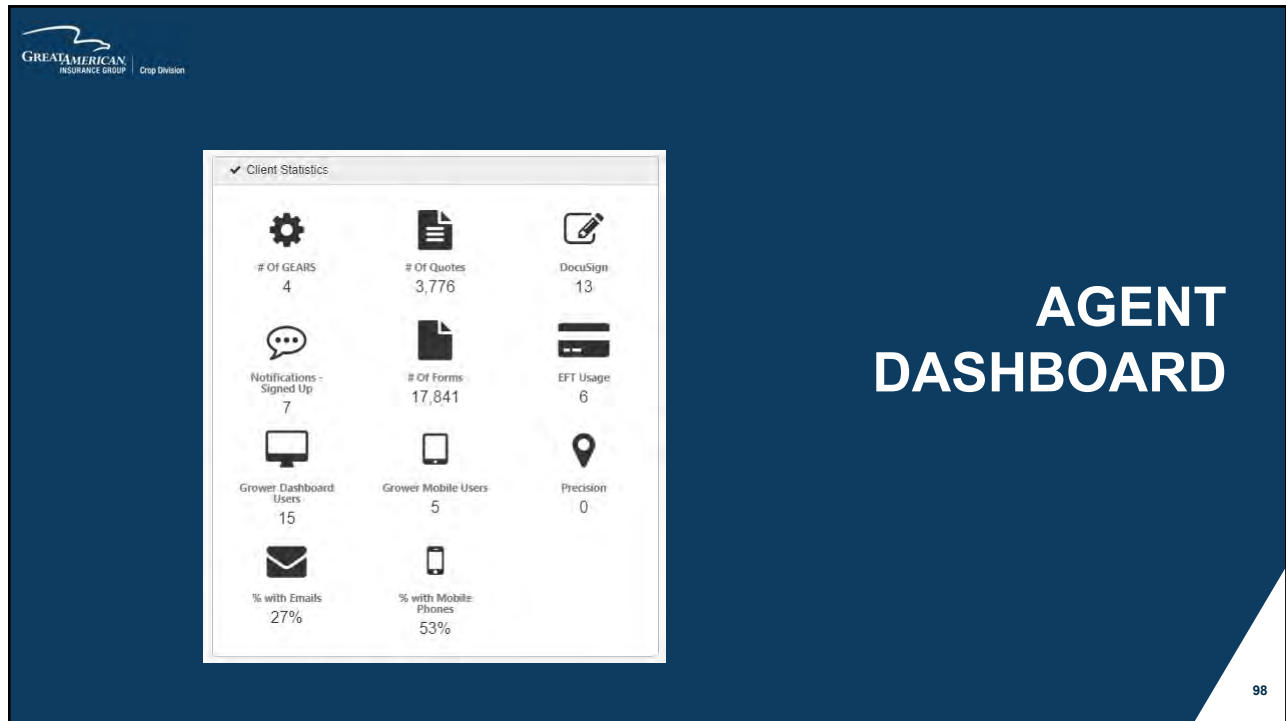


10. If companions* are setup in GreatAg, you will be presented with a list of potential companions on the next screen
 - Check the box to automatically set up a similar claim/inspection for that insured

11. Click CONTINUE

***Companions** are linked/setup in the "I Want To" box in Policy Maintenance. If you have not established companion policies in GreatAg, it will skip this window and display the STATUS screen

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CLAIMS / INSPECTION TAB

Once the claim/inspection has been fully processed (shows status of "Complete"), it will be available to view on the Claims/Inspection Tab.

PLEASE NOTE: It can take several minutes (there is a delay) before a newly submitted claim/inspection displays in the Claims/Inspection Tab.

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor
123456-01	Assigned Normal Claim	\$0	\$0	\$0	DALE LONG (620) 794-5577 cdlong@galg.com	DALE LONG (620) 794-5577 cdlong@galg.com

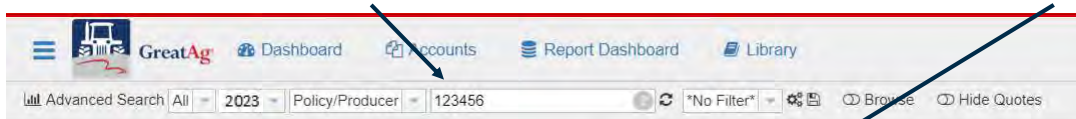
Crop	Unit	County	Plan	Level	Type	Dmg Date
Corn (41)	00050001	Bourbon (11)	RP (02)	75	Normal	

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ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



Select the printer icon

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor	Claim Date	Paid Date
123456-01	Paid Normal Claim	\$8988	\$1447	\$7541	BRETT M ATKINSON (806) 422-1632	THOMAS HENLEY (806) 773-4823	03/14/2022	07/05/2022

Crop	Unit	County	Plan	Level	Type	Dmg Date	Dmg Cause
Wheat (11)	00080001	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought
Wheat (11)	00080002	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought

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ACCESSING A PROOF OF LOSS

Claim : 123456-01

Selecting the printer icon will open a new window where you can choose a proof of loss, then submit

Output <input checked="" type="radio"/> PDF	Version <input type="radio"/> Official <input checked="" type="radio"/> Draft	Options <input type="checkbox"/> Include Zero Acre Lines <input type="checkbox"/> Use Comment Screen
---	--	---

Forms

<input type="checkbox"/>	M202 - Production and Yield Reporting Form (APH) ☆	⚙
<input type="checkbox"/>	M203 - Schedule of Insurance ☆	⚙
<input type="checkbox"/>	M313 - Prevented Planting Liability Report ☆	⚙
<input type="checkbox"/>	M701 - Claim Receipt Letter ☆	⚙
<input type="checkbox"/>	M702 - Policy Information Sheet ☆	⚙
<input type="checkbox"/>	M903 - Notice of Loss ☆	⚙
<input type="checkbox"/>	M918 - Four Year Prevented Planting Eligibility Report ☆	⚙
<input checked="" type="checkbox"/>	M926 - Proof Of Loss ☆	⚙

SUBMIT

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PAID CLAIM DOCUMENTS

- All claim documents (appraisals, production worksheet or claim information)
 - Inspections, compliance
- CFMS – Claim File Management System

Report a Claim

	Claim Number	Claim St
<input checked="" type="checkbox"/>	[Redacted]	Assigned

Add Damage

Crop

Corn (41)

Corn (41)

I am Farmer

Filter

Sort Order

- ▾ 2024
- ▾ 2023
 - ▾ Policy
 - ▾ Claims
 - ▾ Claim 1134118-01
 - ▾ Claim 1134118-02
- ▾ 2022
- ▾ 2021
- ▾ 2020
- ▾ 2019

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REPLANT REMINDERS

Submit a timely Replant notice

There is only one replant payment type and whether it will be worked as a “Regular Replant” or a “Self-Cert” replant will be determined by the adjuster after discussing affected acres with the insured

Must be authorized to replant by a Great American adjuster prior to replanting

Self Certifications

Adjusters may authorize replants to be self certified up to 100 acres per underlying optional unit structure

20/20 Rule

Acres replanted must at least be the lesser of 20 acres or 20% of the insured planted acreage in the unit to qualify for MPCI replant payment

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REPLANTS

Replant payments must meet the requirements as outlined in the Basic Provisions:

- 20/20 rule on a unit basis (MCEU – determined based on the entire unit)
- Can only receive one replant payment on the acreage
- **Must have Prior Authorization before Replanting**



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REPLANTS – SELF CERTIFIED

- Self certified replants are a streamlined option when the farmer qualifies
 - Up to 100 gross acres OU and up to 100 gross acres on a BU/EU basis for underlying databases
- Insureds must complete the SCRPF form and provide receipts for the seed they used to replant the crop
- All SCRPF are assigned to an adjuster so they can field any questions an insured may have
- **Must have Prior Authorization before Replanting**

The form is titled "MPCI SELF-CERTIFICATION REPLANT WORKSHEET" and includes sections for:

- 1. Insured Information: Name, Address, Phone, Email, and Policy Number.
- 2. Crop Information: Crop Name, Variety, and Planting Date.
- 3. Field Information: Field Number, Size, and Location.
- 4. Replanting Details: A table with columns for "ORIGINAL" and "REPLANT" with rows for "Cultivar", "Seed Source", "Seed Quantity", "Seed Cost", "Planting Method", and "Other".
- 5. Seed Receipts: A section for recording seed receipts, including quantity and cost.
- 6. Declaration: A statement from the insured regarding the accuracy of the information provided.



3RD PARTY / UUF DAMAGE

Damage to a crop that results from the actions of a 3rd party, outside of the control of the insured

- The insured must be able to document
- Example: a neighbor negligently applies chemicals, and the resulting spray drift damages the insured's crop





3RD PARTY / UUF DAMAGE

- Must submit a claim as soon as potential damage is evident
- Adjuster will inspect field to see if there is potential damage
- U/W will rely on claims documentation (usually from 3rd party) to verify if yield can be ignored at reporting time
- Harvest yield will be used for APH if claims department is not notified in time to assess potential field damage



FARM STORED GRAIN

- May request in writing to delay measurement of farm stored grain up to 180 days after the EOI to haul grain out.
- This must be done during the 60 days to submit a timely claim.
- **OTHERWISE- GRAIN BIN MEASUREMENTS ARE FINAL WHEN THE CLAIM IS SIGNED -** unless we can prove later that incorrect diameters were used



FARM STORED GRAIN

**REQUEST FOR 180-DAY EXTENSION
TO MEASURE FARM-STORED PRODUCTION**


GREAT AMERICAN
INSURANCE GROUP

Insured Name: _____ Policy Number: _____
 County: _____ Crop: _____ State: _____
 Crop Year: _____ Harvest completion date for final crop-unit harvested: _____
 End Of Insurance (Period Date): _____ Unit number(s): _____

*The Basic Provisions state the EOP is the earlier of: (1) The total destruction of the insured crop on the unit; (2) abandonment; (3) harvest of the unit; (4) final adjustment of a loss on a unit; (5) The calendar date for the EOP; or (6) As otherwise specified in the Crop Provisions.

I understand that a request to delay the measurement of farm-stored production must be submitted within 60-days of the EOP date. LAM, FCIC 20010-1 (09-2010), PAR 69 A(2)

I further understand that this is only a delay for measurement determination of the gross production, including deductions for losses, expenses, full active discharge (as applicable). Any quality deductions must be measured no later than 60 days after the calendar date for the EOP. Samples to determine all substances and conditions inherent to human or animal health must be tested prior to production storage, except for Venturian disease for crops having a CCD after 1/1/2017. LAM, FCIC 20010-1 (09-2010), PAR 69 A(2)(c)

On _____ a request was made to delay measurement of farm-stored production for up to 180-days after the date harvest was completed on the last crop/country unit designated above.

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 violation of the policy, and is criminal or civil penalties (U.S.C. §1005 and §1014, 7 U.S.C. §1506, 31 U.S.C. §5729, §7502 and any other applicable federal statutes).

Insured Signature: _____ Date: _____
 FOR CROPPING USE:

Per the policy requirements, this request is: Approved NOT Approved

Reason request was not approved, if applicable: _____

Authorized Company Signature: _____ Date: _____


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THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

1. Receive MPCI and Private Product (CH, Livestock, etc.) checks at the agency location
2. Checks mailed directly to all insureds
3. Payments received via EFT (direct deposit)

***EFT is the fastest and most secure – sign up insureds anytime!**

****An agency can have MPCI sent to their location and Private Product sent to insureds or vice versa but CANNOT elect based on policy**

OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

Note: Proof of Losses (POL) and File copies will not be mailed out with the checks regardless of which election is made.

- POLs can be accessed by any agency and by insureds who are signed up for Great Ag access anytime after the claim has been paid.
- If either the agent or insured wishes to receive up-to-date notifications of their claim status, these can be setup in Great Ag so they know when to access their POL.
- Processing and claims systems are being modernized to facilitate additional batch printing options for POLs by agency.



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

One-Day Review Period

- Gives opportunity to review claims prior to funds being transferred
- Example: if a claim is released at 9:00 AM today, the funds transaction will be initiated 4:30pm tomorrow



DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Sales Closing and Acreage Reporting
is the ideal time for insureds to sign up for
Direct Deposit

Insured must have
email address for setup process

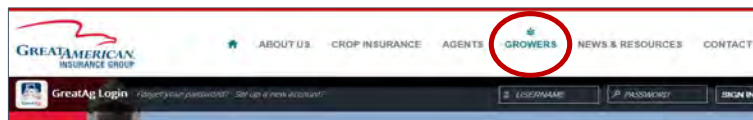


DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

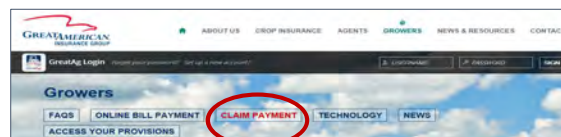
Encourage customers to sign up for Direct Deposit for claim payments.

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



DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

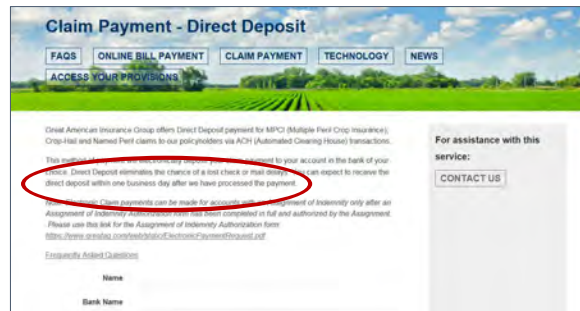
Hard Copy
Enrollment Form
can be mailed or
emailed



DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

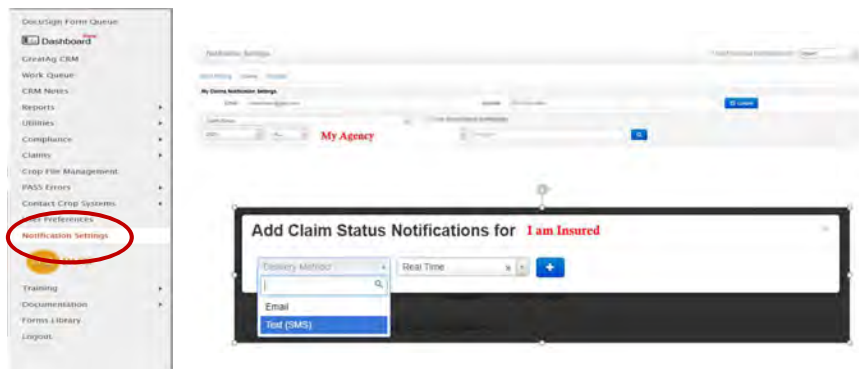
If policy contains an Assignment of Indemnity the form cannot be completed electronically – must be done via hard copy paper form

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



CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



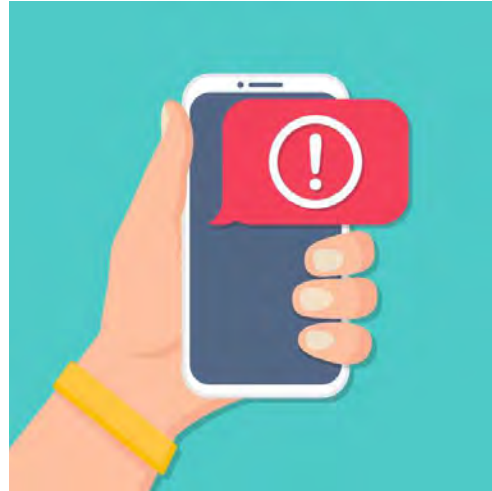
CLAIM STATUS NOTIFICATION

Agents and Policyholders can elect to receive real-time notifications as their claims move through our system

- Can be notified via e-mail and/or text

Claim status categories

- Claim Received and Assigned
- Claim Paid



CLAIM STATUS NOTIFICATION

- Example e-mail
- Can elect to receive notifications for all your policyholders or only for select accounts

From: DoNotReply-GreatAgNotifications@gaig.com
Sent: Thursday, October 15, 2015 3:41 PM
To: I.M. Insured
Subject: Claim Status Notification for I.M. Insured (Policy # 2015-IL-1234567)

I.M. Insured,
 Great American Insurance Company has received the Notice of Loss for policy 2015-IL-1234567.

Your claim number is 2015-IL-123456-01 and includes DeKalb – Corn, DeKalb – Soybeans

We will contact you shortly to discuss the details of your claim. The claim has initially been assigned to the following member of our claim team:

I.M. ADJUSTER
 (123) 456-7890
 IADJUSTER@GAIG.COM

Our Electronic Funds Transfer (EFT) process can expedite receipt of your claim payment by depositing it directly in your bank account. [Click here to sign up.](#)

We appreciate your business!

Great American Insurance Company – Crop Division



You are currently signed up to receive periodic notifications as your claim progresses through our system. If you no longer wish to receive these notifications, please contact your Great American contact.

Please do not reply to this email. If you have any questions or concerns, please contact your Great American contact.



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

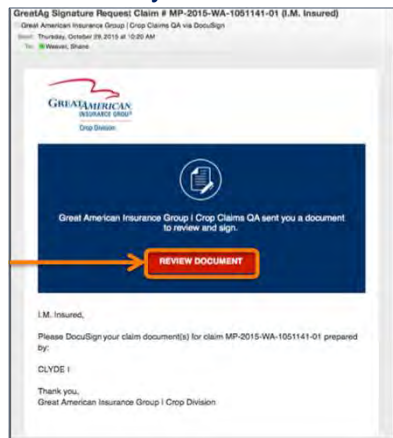
- Adjuster will have a quick-card available to help walk through this process with the policyholder



DOCUSIGN FOR CLAIMS



Policyholder e-mail



Policyholder Signature



Policyholder Print/Save Options

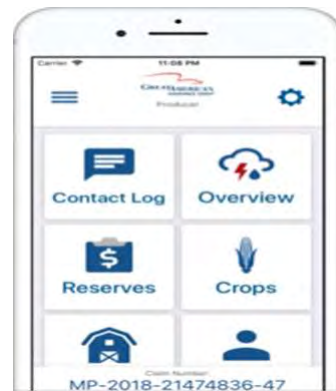


CLAIMS TECHNOLOGY



Adjuster Mobile APP

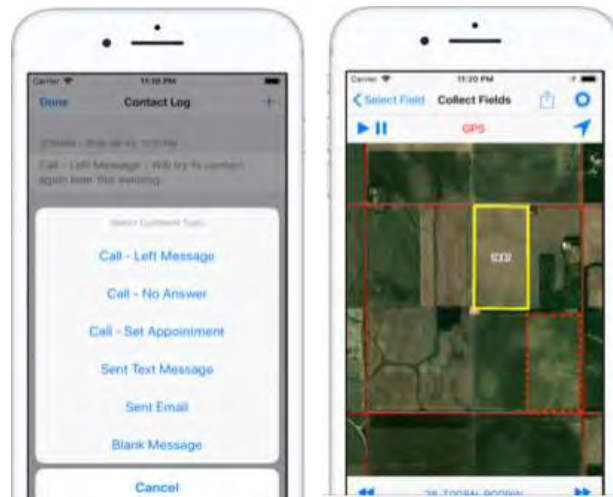
- Application for Field staff
- Intuitive and user-friendly
- Ongoing project to increase functionality of the app



ADJUSTER MOBILE APP

Adjusters now have the ability to:

- Update contact logs in real time
- Ability to set reserves quickly
- GPS fields and push measurement to the claim file
- Take photos and push to claim file
- Access maps for directions to field
- Access Weather Information
- Upload documents – production records



CLAIMS TECHNOLOGY TOOLS IN ADJUSTER MOBILE



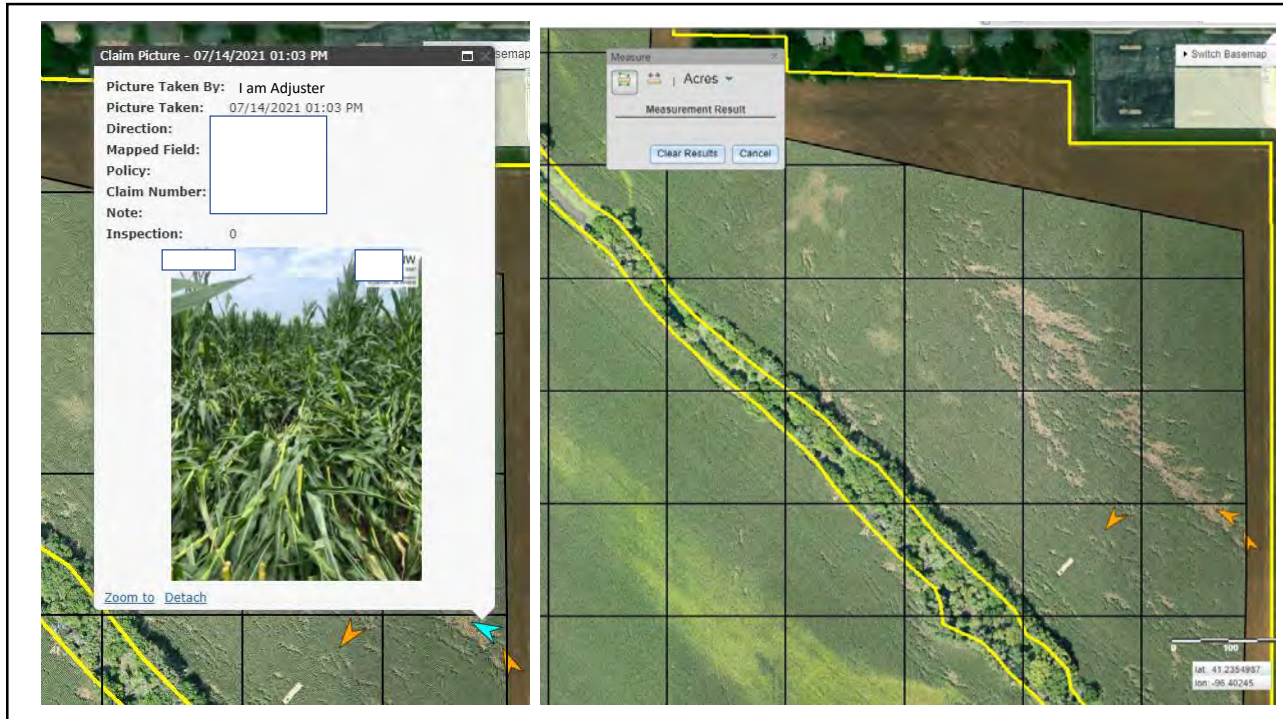
Location Services

- Roving "Blue Dot" – See where you are compared to damaged areas/acres.
- GACF – Identify areas/acres to inspect/count if drawn and saved in GreatAg Maps.
- One Acre Grid Overlay – Location and perspective assistance.
- Field Photos – Take a GIS located photo and annotate count on the photo.
- Collect Fields – Could measure and save damaged areas/acres in the field.



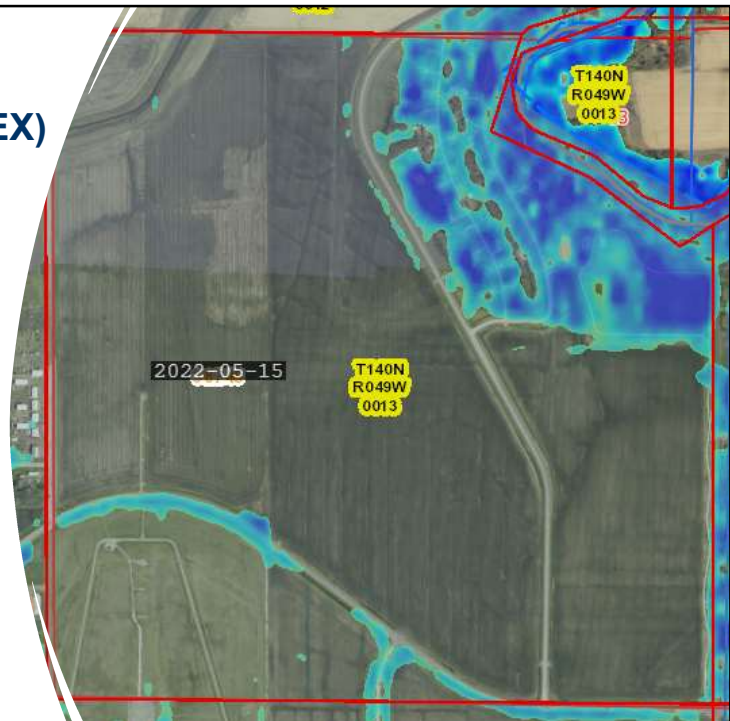
CLAIMS TECHNOLOGY





CLAIMS TECHNOLOGY SATELLITE IMAGERY (NDVI, SAVI, MOISTURE INDEX)

- Gives real time imagery. (Every 3 Days)
- Shows areas of the fields with declining production
- Ability to pinpoint adjuster location in field
- Giving the adjuster ability to accurately adjust claim in the given location
- Comparison of multiple days (shows if crop is declining or improving)



Thank You
for the opportunity to meet with you today.

We appreciate your business!





GREAT AMERICAN
INSURANCE GROUP | Crop Division

KEY CHANGES

<ul style="list-style-type: none"> • 2024 CCIP & ARPI BP updates for 11/30 CCD • Margin Protection ISH update • Rainfall Index ISH updates 	<p>Crop-Specific Document Updates:</p> <ul style="list-style-type: none"> • Hemp • Kiwifruit • Olives • Shellfish • Sesame • Sugar Beets • Sweet Potatoes 	<p>NCIS Form Updates</p>
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PROVISION & HANDBOOK UPDATES

Basic Provision Updates
Common Crop Insurance Policy, Basic Provisions (CCIP BP)
Area Risk Protection Insurance, Basic Provisions (ARPI BP)

Margin Protection (MP) and Rainfall Index (RI) Insurance Standards Handbook (ISH) Updates

Crop Provision (CP) & Crop-Specific ISH Updates



CCIP & ARPI BP UPDATES – PM-23-064

Changes effective for 2024 crop year (CY) for crops with a 11/30/23 contract change date (CCD)



Changes effective for 2025 CY for crops with a CCD prior to 11/30/23

Clarify an approved insurance provider (AIP) may only cancel a policy with express written consent from FCIC in the CCIP and ARPI BP.



For Agent/Broker Use Only

CCIP and ARPI UPDATES

Section 2(d) clarified:

You may cancel this policy after the initial crop year by providing written notice to us on or before the cancellation date showing in the Crop Provisions. We may cancel this policy with express written consent from FCIC.



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MP ISH CLARIFICATION (ISSUED 10/4/23)

Exhibit 5 clarified:

New MP Plan Disclaimer applies to new and carryover policies starting in the 2025 crop year.



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RAINFALL INDEX ISH (ISSUED 11/30/23)

- Exhibit 3 – Lease Certification Form:
Added new field(s) for Landowner/Landlord (Lessor) Address and Phone Number
- Exhibit 6A – Insurable Interest for Pasture, Rangeland, Forage with Intended Use of Grazing

Clarified that livestock disposition records are an acceptable record, when destocking due to natural causes, to use for verifying insurable interest in the livestock.



RAINFALL INDEX ISH (ISSUED 11/30/23)

Exhibit 6E – Insurable Interest for Pasture, Rangeland, Forage with Intended Use of Grazing

Clarified that Active Use animal unit months (AUMs) should be utilized when determining shares on **Bureau of Land Management (BLM) acreage**

GOOD FARMING PRACTICE DETERMINATION HANDBOOK (ISSUED 11/20/2023)

Reference	Description of Change
Throughout this handbook	For consistency, the term "producer" has been replaced for "policyholder".
Reason for Issuance	Page TP1: Reason for Issuance language modified to include language from Filing Instructions
Control Chart	Page TP3: Section removed to comply with new EHS requirements.
Filing Instructions	Page TP3: Section removed, and language merged with Reason for Issuance section to comply with new EHS requirements.
Para. 1B(5)	Page 2: Added Agriculture General Administrative Regulation for consistency with GSH.
Para. 1F	Page 4: Mailing address updated.
Para. 1G(1)	Page 5: Added "If not resolved" to match the language used in the GSH.



For Agent/Broker Use Only

HEMP CP & ISH UPDATES (ISSUED 11/15/23)

PM-23-069 announced the Hemp CP & ISH updates on 11/15/23.



For Agent/Broker Use Only

HEMP CP UPDATES (ISSUED 11/15/23)

Hemp coverage was expanded to MO and SD for 2024

Section 5 of the Hemp CP was updated to include cancellation and termination dates for MO and SD (March 15)

Reminder: Hemp is insurable in IL, IN, KS, MI, MN, MO, ND, SD, WI + more



For Agent/Broker Use Only

HEMP ISH UPDATES (ISSUED 11/15/23)

Para. 23B now includes Sales Closing Dates and Cancellation Dates for MO and SD (March 15)

Para. 23C includes Termination Dates for MO and SD (March 15)

Exhibit 3B – Rotation Requirements:

SD added to list of states where insurance will not attach to any acreage on which *Cannabis*, canola, dry beans, dry peas, mustard, rapeseed, soybeans, or sunflowers were grown the preceding year

MO added to list of states where insurance will not attach to any acreage on which *Cannabis*, canola, dry beans, dry peas, mustard, rapeseed, or sunflowers were grown the preceding year



For Agent/Broker Use Only

SESAME CP & ISH UPDATES (ISSUED 11/16/23)

PM-23-071 issued 11/16/23:

- Allows for WA's for sesame without geographical restrictions
- Updates the cancellation and termination dates to be reflective of WA's being expanded nationwide
- Allow Enterprise Units (EU) in the AD



SESAME CP UPDATES (ISSUED 11/16/23)

Section 9 – Insurance Period – Updated reference to actuarial documents to Special Provisions:

In accordance with the provisions of section 11 of the Basic Provisions, the end of the insurance period dates apply to the calendar year in which the crop is normally harvested unless otherwise stated in the ~~actuarial documents~~ Special Provisions:

- (a) December 10 for Kansas, Oklahoma, and Texas; or
- (b) December 31 for Alabama and Georgia



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SESAME ISH UPDATES (ISSUED 11/21/23)

- Para. 22B – Insurable Coverage Levels and Units – Added enterprise units to list of units available for sesame
- Para. 32 – Specific Handbook Information
 - CIH Part 10 – Section 3 - Added EU are available when allowed by the AD.
 - CIH Part 17 – Clarified that Yield Floors do not apply.
- Exhibit 1 – Acronyms – Added four new acronyms:

OPI- Office of Primary Interest	SP – Special Provisions
SRA – Standard Reinsurance Agreement	USDA – United States Dept. of Agriculture

SUGAR BEET UPDATES (ISSUED 11/2/23)

PM-23-068 issued 11/15/23:

Converted Early Harvest Adjustment (EHA) to an option

Increased the acreage threshold to trigger an adjustment for early harvest

Increased the EHA cap to accommodate a limited situation where the actual yield from early harvested acreage (prior to any adjustment) was already higher than the previous cap



SUGAR BEET UPDATES (ISSUED 11/2/23)

PM-23-068 issued 11/15/23:

Converted Early Harvest Adjustment (EHA) to an option

Increased the acreage threshold to trigger an adjustment for early harvest

Increased the EHA cap to accommodate a limited situation where the actual yield from early harvested acreage (prior to any adjustment) was already higher than the previous cap



UNDERWRITING FORMS

MPCI Underwriting Forms	
753_ Rev 08-2023	Acreage Report
753RI_ Rev 08-2023	Acreage Report for RI
754_ Rev 08-2023	Policy Change Form
764_ Rev 08-2023	High-Risk Land Exclusion Option
800_ Rev 08-2023	Sprinkler Irrigated Rice Endorsement Application
838_ Rev 08-2023	FL Citrus Fruit Producer's Pre-Acceptance Worksheet
840FT_ Rev 08-2023	FL - TX Fruit Tree Grove Producer Pre-Acceptance Worksheet
855_ Rev 08-2023	Agreement to Combine Optional Units
865_ Rev 08-2023	Pre-acceptance Perennial Crop Inspection Report
870_ Rev 08-2023	Producer's Pre-Acceptance Worksheet
898_ Rev 08-2023	Veteran Farmer or Rancher Application

UNDERWRITING FORMS

NCIS Form #	Form Name
801	HIP-WI Protection Endorsement Application
844	Grove-Vineyard ID Map
845	Grove-Vineyard ID Map Continuation Sheet
1014	Grapevine PAW
1015	Grapevine PAIR
1016	Livestock TOR

LIVESTOCK TRANSFER OF COVERAGE & RIGHT TO INDEMNITY

This form is used to transfer the right to indemnity from the original policyowner to a new policyowner. It includes sections for:

- 1. Policy Information: Original Policy No., New Policy No., and Effective Date.
- 2. Policyowner Information: Name, Address, and Phone Number.
- 3. Livestock Information: Species, Breed, Sex, and Age.
- 4. Terms and Conditions: A detailed list of conditions for coverage, including requirements for identification and proof of ownership.



For Agent/Broker Use Only

UNDERWRITING FORMS

NCIS Form #	Form Name
961-23	Margin Protection Plan Disclaimer

MARGIN PROTECTION PLAN DISCLAIMER

This form is a disclaimer for the Margin Protection Plan. It includes:

- 1. A statement that the plan does not cover a loss of actual production on your acres.
- 2. A statement that the plan does not cover a loss of actual production on your acres.
- 3. A statement that the plan does not cover a loss of actual production on your acres.
- 4. A statement that the plan does not cover a loss of actual production on your acres.



For Agent/Broker Use Only

UNDERWRITING FORMS

Controlled Environment:

- CE Biosecurity Self-Certification
- CE Catalog Checklist
- CE UW Inspection Report
- CE Monthly Unit Value Plan (MUVP)
- CE Value Report (CEVR)

Shellfish:

- Shellfish Producer PAW
- Shellfish PAIR
- Shellfish Commodity Report
- Shellfish Producer Price Option Wkst.
- Shellfish APH Database

WCRP:

- WC APH Database
- WC Background Adjustment Report
- WC Report
- WC PAIR
- WC Producer PAW
- WC Weaning Weight Report



For Agent/Broker Use Only

UNDERWRITING FORMS

- 2024 CCIP & ARPI BP updates for 11/30 CCD
- Margin Protection ISH update
- Rainfall Index ISH updates

Crop-Specific Document Updates:

- Hemp
- Kiwifruit
- Olives
- Shellfish
- Sesame
- Sugar Beets
- Sweet Potatoes

NCIS Form Updates



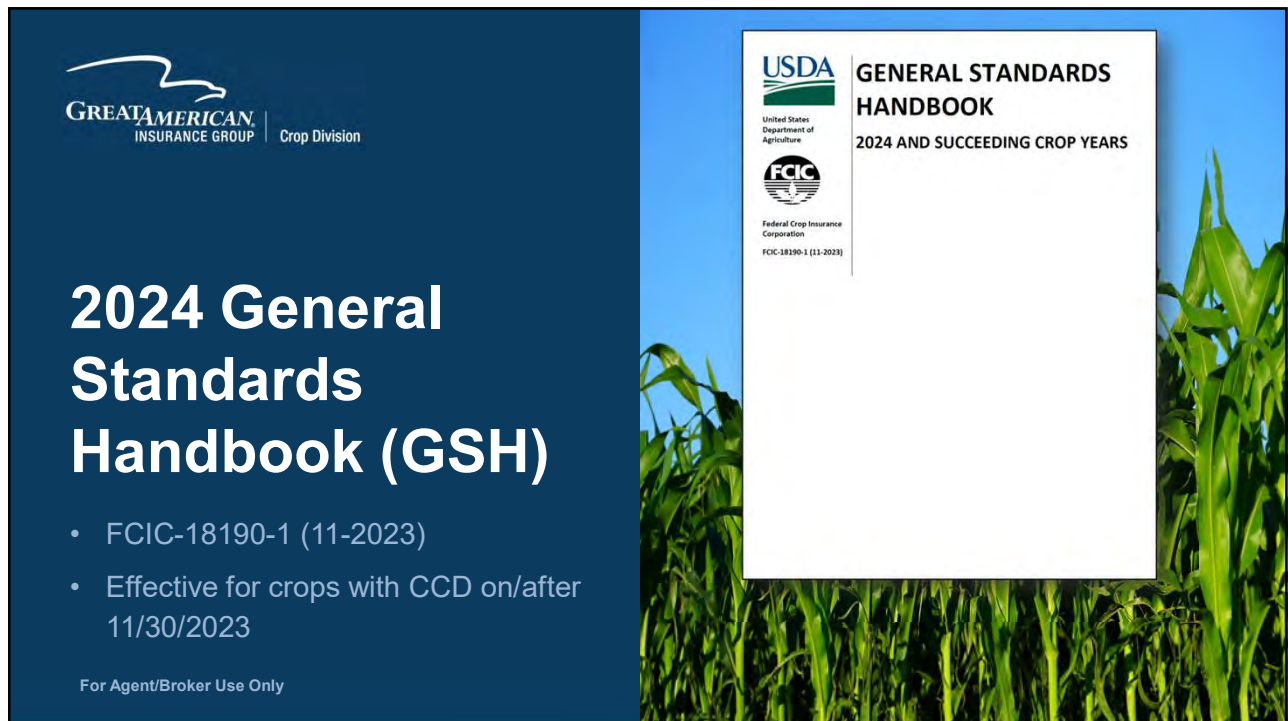
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GREATAMERICAN
INSURANCE GROUP | Crop Division

2024 GSH and CIH

For Agent/Broker Use Only



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2024 General Standards Handbook (GSH)

- FCIC-18190-1 (11-2023)
- Effective for crops with CCD on/after 11/30/2023

For Agent/Broker Use Only

USDA
United States Department of Agriculture

FCIC
Federal Crop Insurance Corporation
FCIC-18190-1 (11-2023)

GENERAL STANDARDS HANDBOOK

2024 AND SUCCEEDING CROP YEARS



TAKEAWAYS

Summary of Changes

- Lists all 2024 changes by date
 - 11/2023
 - 6/2023

GSH

- Good Farming Practices (GFP) information
- Surviving spouse
- Cancellation by AIP

CIH

- Sugar Beet Early Harvest Adjustment moved to option
 - Paragraph 1923C to 923C
- (This will be covered in separate section)



11-2023 GSH SUMMARY OF CHANGES

REFERENCE	DESCRIPTION OF CHANGE	DIRECTIVE
Para. 10	Added the GFP Handbook to the table of related handbooks.	18190-1
Para. 10	Added the contact information for the subject Good Farming Practice.	18190-1
Para. 10B	Removed language requiring the surviving spouse submit a new application in the subsequent crop year.	18190-1
Para. 15B	Updated language to coincide with the FASIS change allowing a policy to convert to the form of a surviving spouse.	18190-1
Para. 30C	Changed filing with 30 days to received or postmarked within 30 days and added a reference to the GFP Handbook when there is more detailed information regarding requesting reconsideration of an RMA determination.	18190-1
Para. 31	Updated the example for non-business day deadlines.	18190-1
Para. 33B	Clarified when an AIP may cancel a policy.	18190-1
Para. 33B	Added language to the note related to an insured reporting their current year's production when transferring a policy to a new AIP that the production report will be used to establish approved yields for the	18190-1

REFERENCE	DESCRIPTION OF CHANGE	DIRECTIVE
Para. 10	Adjusted "insured's FIB" to include FIB on the subgraph and when assigned yield projections apply to carryover insureds.	18190-1
Para. 11	Added the acronym FIB, and added the acronym TS that was inadvertently omitted in the June issuance.	18190-1
Para. 11	Updated the following definitions: Added Land/Tree Database With Records, Added Land/Tree Database Without Records, Approved Field, Insured's Production Reporting Date, Leaf Year, Production Report, and Production Reporting Date (PDC) - CIP.	18190-1
Para. 11	Updated language to coincide with the FASIS change allowing a policy to convert to the name of a surviving spouse.	18190-1
Para. 11	Updated Policy/Crop Provisions. Added benefit to AIP Crops, Grapevines to Tree Based Dollar Crop, Controlled Environment to Dollar Crops, Waxed Call to Insected & CIP, and Strawberry to a new AIP FC table. Added CIP by Type for Foragegrain. Added EU availability by AD to Buckwheat, Cabbage, U.S. Cotton, Tea, Malt, Orchard, and Sesame.	18190-1
Para. 11	Corrected the source authority referenced for RFDORA. Added the Drug Abuse Prevention and Control, Title 21 U.S.C., Chapter 33 source authority to the listing.	18190
Para. 11	Updated the related handbook purpose statements for the CH, DSH, IT, and SPSP handbooks.	18190
Para. 11	Updated language to reflect a FASIS change allowing a policy to change to the name of a surviving spouse.	18190
Para. 21	Clarified that any person(s) may insure their land(s) and/or their tenant(s) share.	18190
Para. 21	Added Space Force/Space service to VIF qualifications.	18190
Para. 31B	Clarified that a VIF may receive VIF benefits after receiving RFB benefits in certain circumstances.	18190
Para. 31B	Changed all instances of Approved AIP (Policy) to Approved Field(s).	18190
Para. 31B	Updated language to be consistent with the GFP handbook.	18190
Para. 31B	Expanded the digital policy exception for HLEO consistent with the HLEO changes. Removed the HLEO duplicate policy exception.	18190
Para. 31B	Updated to reflect HLEO changes with HLEO being incorporated into CIP/SP. Added that a high-risk policy is changed to separate administrative fee.	18190
Para. 31B	Adjusted electronic communication language to match the DP.	18190
Para. 31B(A)(2)	Updated terminology to reflect HLEO changes with HLEO being incorporated into CIP/SP.	18190
Para. 31B	Modified the added county election deadline language to match the corresponding HLEO changes.	18190

"18190" changes (6-2023) on pages TP-2 & TP-3

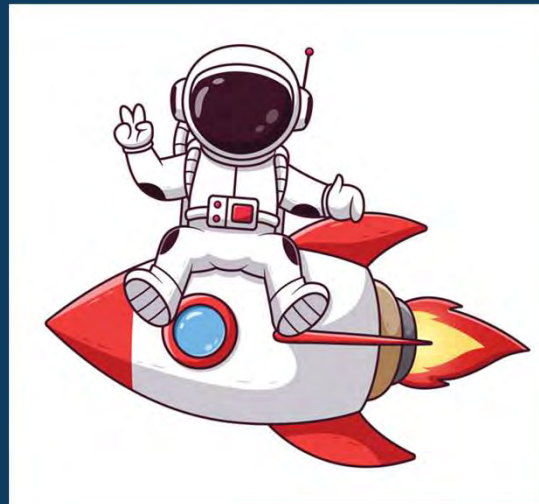
GSH 231B(1) – SURVIVING SPOUSE

- Change is *** deletion
 - If named insured for spousal policy dies, disappears, etc. policy defaults to surviving spouse if three requirements met (1)a-c
 - Cannot change level, price, etc., after SCD
 - ***
 - DELETED requirement for surviving spouse to submit a new application to have coverage for the subsequent crop year

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VFR QUALIFICATIONS

- Space Force/space service was added to VFR qualifications



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INSURED QUALIFIES FOR BOTH VFR AND BFR

Example

- Insured qualified as a BFR and received BFR benefits from CY 2013 to CY 2018
- Insured subsequently served in active military duty in the US Army and was discharged on July 1, 2022
- For CY 2024, Insured meets the VFR criteria as a veteran who has first obtained status as a veteran during the most recent five-year period, even if that veteran has previously operated a farm or ranch for more than five years
- Insured will be eligible to receive VFR benefits through July 1, 2027, provided other eligibility requirements are met



GSH 456D – SURVIVING SPOUSE

GSH Para. 456D	If a married individual and named insured dies, disappears, or is judicially declared incompetent ...	Then for Current RY Premium Subsidy Eligibility...	And for Subsequent RY Premium Subsidy Eligibility...
6-2023 ed.	and spouse is SBI, has a share in crop, and the named insured's share does not convert to an estate or is not legally transferred to a person other than a spouse,	the policy remains under the named insured until the end of the current CY and the named insured must have timely filed Form AD-1026 for the RY or signed the applicable conservation compliance certification statement,	the policy is changed to the surviving spouse's name for the subsequent CY and they must have timely filed Form AD-1026 for the RY or signed the applicable conservation compliance certification statement.
11-2023 ed.	[unchanged]	the policy defaults to the surviving spouse and the original named insured must have timely filed Form AD-1026 for the RY or signed the applicable conservation compliance certification statement,	the surviving spouse must have timely filed Form AD-1026 for the RY or signed the applicable conservation compliance certification statement. ***



GSH 605C – REQUESTING RECONSIDERATION OF GFP

Requesting Reconsideration of RMA RO GFP Determination

- Insureds may request reconsideration if they disagree with RMA Regional Office GFP determination
- Request must be **received or postmarked** within 30 days of receipt of written notice of determination
 - Previously “filed” in 605C(2)
- Request is considered filed if timely postmarked or when emailed request is **received** by RMA
 - Changed “acknowledged” to “received”
 - Added reference to **GFP Handbook for more information**

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GSH 811 – NON-BUSINESS DAY DEADLINE

Unchanged

- Deadlines like SCD/PRD/ARD that fall on Saturday, Sunday, or Federal legal holiday are extended to the next business day
- Subsequent deadlines remain based on original deadline, not the extended date

Updated Example

- July 10 FPD is five days before July 15 ARD
- If crop planted within five days before FPD (ex: July 9), can submit acreage report by July 20 (5 days after July 15 ARD)
- If July 15 is a Sunday
 - Standard ARD is extended to July 16
 - ARD + five date still counts from original July 15 ARD (July 20, not July 21)

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GSH 833A – POLICY CANCELLATION

- Para. 833A split into A(1) for insureds & new (2) for AIPs
- **(1)** The AIP or insured may cancel... following the initial CY
 - (a) Notify the other party **AIP**...
- **(2) The AIP may only cancel a policy with express written consent from FCIC unless provided for in the BP:**
 - No premium for three consecutive years
 - Insured died, disappeared, judicially declared incompetent, or dissolved [see Part 2 Section 3]
 - Insured is ineligible due to violation of controlled substance provisions of the Food Security Act...

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GSH 846A – TRANSFER TO ANOTHER AIP

11-2023 Revision to last sentence of 6-2023 Note

- “Transferring a policy to a new AIP does not change the requirement that an insured must report their current year’s crop production by the insured’s PRD to their ceding AIP.
- “However, insureds who transferred their policy to a new AIP may provide the new AIP with a copy of the completed and signed production report submitted to the previous AIP for the prior APH crop year. This production report will be used to establish...
 - [6-2023] ...the insureds approved yield(s) for the **current** crop year.”
 - **[11-2023] ...approved yield(s) for the following APH crop year, if there are no changes to the basis used to establish the insured’s approved yield(s)."**

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GSH 853G – TRANSFER OF COVERAGE

G: APH Impact of TOC in subsequent crop years

- Revised references to deadline for certifying acreage & production history
 - 6-2023 “insured’s PRD”
 - 11-2023 “**applicable** PRD”
- Assigned yields apply ~~the following CY~~ if carryover insureds do not certify

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GSH EXHIBIT 1 – ADDED ACRONYMS

11-2023 additions

- EHA: Early Harvest Adjustment
- TS: Tropical Storm

6-2023 additions

- HRLEO: High Risk Land Exclusion Option
- DELETED – HRACE: High Risk Alternate Coverage Endorsement

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GSH EXHIBIT 2: APPROVED YIELD

- 1st sentence:
 - 6-2023 highlighting
 - 11-2023: Changed “verifier” to “AIP”
- Rest of 6-2023 definition deleted
 - [Details covered elsewhere]
- **Approved Yield:** The yield calculated by the ~~verifier~~ **AIP**, or any other person authorized by FCIC, based on annual yields contained in the APH database to establish the production guarantee calculated in accordance with the policy. *The approved yield is calculated by summing the yearly actual, assigned, adjusted or unadjusted T yields and dividing the sum by the number of yields contained in the database, which will always contain at least four yields. The database may contain up to 10 consecutive CYs of actual or assigned yields. The approved yield may have yield adjustments elected under applicable policy provisions, yield revisions/reductions or other limitations according to FCIC approved procedures applied when calculating the approved yield.*

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GSH EXHIBIT 2: PRODUCTION REPORT AND PRD REVISIONS

NOTE

- 11-2023 revisions shown here in bold underlining
- 6-2023 text deleted for 11-2023 in ~~strikeout italics~~
- 6-2023 highlighted text is underlined

- **Insured’s Production Reporting Date:** The date provided in the AD, ~~when by which the insured is required to submit~~ a production report for the current crop year is due, unless otherwise specified in the policy or FCIC-approved procedures.
- **Production Report:** A written report provided by the insured in accordance with Section 3 of the BP showing the insured’s annual production that will be used to determine the insured’s approved yield for insurance purposes in accordance with the applicable policy. The report contains yield information for the current and previous APH crop year(s), when applicable, including planted acreage and production. This report must be supported by acceptable production records.
- **Production Reporting Date (PRD) - CCIP:** The date, provided in the AD, ~~when by which the insured is required to provide~~ a production report ~~is due~~-at the beginning of a crop year if the insured meets the requirements in the policy.

If a crop has both a fall/winter and spring and fall-SCD, and Application for insurance is made after the fall/winter SCD or land is added after the PRD (e.g., leased after the PRD) on which the spring type will be planted, the initial PRD is the earlier of the ARD or 45 calendar days after the spring-SCD-spring PRD in the AD. If Application is made after the fall/winter SCD and acreage is planted for that type, insurance is not available for the crop until the subsequent CY.

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GSH EXHIBIT 8: CROP POLICY INFO

New Crops

- Kiwifruit Pilot (APH)
- Grapevine Pilot (Tree-based Dollar)
- Shellfish Pilot (new APH-Price Component)
- Controlled Environment Pilot (Dollar)
- Weaned Calf (APH Livestock)

Unit Info

- OU by Type
 - Pomegranate
- EU Availability by AD
 - Buckwheat
 - Cabbage
 - ELS Cotton
 - Flax
 - Millet
 - Mustard
 - Sesame

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TAKEAWAYS

Summary of Changes

- Lists all 2024 changes by date
 - 11/2023
 - 6/2023


GSH

- Good Farming Practices (GFP) information
- Surviving spouse
- Cancellation by AIP

CIH

- Sugar Beet Early Harvest Adjustment moved to option
 - Paragraph 1923C to 923C


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2024 Crop Insurance Handbook (CIH)


- FCIC-181010-1 (11-2023)
- Effective for crops with CCD on/after 11/30/2023

For Agent/Broker Use Only



CROP INSURANCE HANDBOOK


United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-18010-1 (11-2023)

2024 and Succeeding Crop Years



11-2023 CIH SUMMARY OF CHANGES

UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY

TITLE: CROP INSURANCE HANDBOOK	NUMBER: FCIC-18010-1
EFFECTIVE DATE: 2024 and Succeeding Crop Years	OP: Product Management
SUBJECT: 2024 Crop Insurance Handbook	ISSUE DATE: November 16, 2023
	APPROVED: /s/ John W. Underwood for Deputy Administrator for Product Management

REASON FOR ISSUANCE
This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, 7 CFR Part 400, Common Crop Insurance Policy Regulations, Basic Provisions, 7 CFR § 457.8 including the Catastrophic Risk Protection Endorsement, 7 CFR Part 402, and the Area Risk Protection Insurance Regulations, 7 CFR Part 407 for the 2024 and succeeding crop years. This handbook replaces FCIC-18010-1 Crop Insurance Handbook, dated June 30, 2023, for all crops with a contract change date November 30, 2023, or later. This handbook is effective upon approval and until obsolete.

SUMMARY OF CHANGES
Listed below are the changes to the 2024 FCIC-18010-1, Crop Insurance Handbook with significant content change. All changes, and additions are **highlighted**. Minor changes and corrections are not included in this listing. **NEW** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change	Directive
Para. 1028	Added procedure for the Sugar Beet EHA.	18010-1
Para. 1027 (3)(4)	Corrected and clarified language on reporting production record type on the production report.	18010-1
Para. 1026(3)(b) and (c)	Clarified that UUF election must be made on the APH database instead of the production report.	18010-1
Para. 1038 (5)	Clarified that QL replacement yields are still subject for APH reviews.	18010-1
Para. 10310	Deleted reference to RO UG.	18010-1
Para. 1002	Corrected numerical error in chart for Almond Post Harvest Irrigation APH Adjustment.	18010-1
Para. 10101	Corrected reference to Subpart G to BP.	18010-1
Para. 10220	Corrected Subpara. numbering.	18010-1
Para. 10240	Moved sugar beet EHA calculation to 9250 to the Sugar Beet EHA procedure.	18010-1
Para. 10216	Added "pounds of raw sugar" as an acceptable delivery or settlement sheet record for sugar beets.	18010-1
Exhibit 110	Clarified existing Skip-Row Planting Pattern Table 1 language.	18010-1

RISK MANAGEMENT AGENCY CROP INSURANCE HANDBOOK
SUMMARY OF CHANGES (Continued)

Reference	Description of Change	Directive
Exhibit 116	Clarified existing Skip-Row Planting Pattern Table 2 language.	18010-1
Exhibit 117	Clarified existing Skip-Row Planting Pattern Table 3 language.	18010-1
Exhibit 15(2)	Added VE procedure for special case indicators.	18010-1
Exhibit 15(3)	Corrected "EK" T-yield descriptor to "EK".	18010-1
Exhibit 17	Added additional master yield crops to Iowa, Minnesota, and Wisconsin.	18010-1
Exhibit 20	Deleted reference to "chart below" and corrected references throughout the chart.	18010-1
Throughout Handbook	Updated years throughout the handbook.	18010
TP Pages	Removed control chart and combined the filing instructions with the reason for issuance.	18010
Para. 500	Updated HRLEO procedures to reflect High-Risk Alternative Coverage Endorsement being incorporated into the CCIP.	18010
Para. 545	Updated to reflect HRLEO changes with HR-ACE being incorporated into CCIP-BP.	18010
Para. 1081 (2)	Modified to reflect change made in CCIP-BP of allowing AD to dictate EU availability.	18010
Para. 1024	Modified to reflect change made in CCIP-BP of allowing AD to dictate WU availability.	18010
Para. 10205	Clarified when under-reporting provisions in BP section 6 apply for uninsurable acreage of small grain crop.	18010
Part 13	Moved section one to section two and moved section two to section one while incorporating language for insured production reporting into section one.	18010
Para. 10120	Deleted stonefruit in California and added coffee to the list of crops that a yield descriptor of "U" can apply.	18010
Para. 1011	Deleted Multi-Year Production Report paragraph that referenced an example that is no longer in the exhibits.	18010
Para. 1411	Added Putachios as a crop requiring verifiable records.	18010
Para. 1407 and 1451	Provide purpose, clarification, and reporting requirements of Marketing Certification.	18010
Para. 1401	Provide clarification, add and change elements to align with DSSH Exhibit 60.	18010
Para. 1404	Added clarifying language on insured transferring from previous AIP to their new AIP.	18010
Para. 10004 (4) Part 16, Section 1	Clarified how to calculate the weighted average T-yields.	18010
Part 16, Section 1	Added QL procedure for Category C crops and clarified the term QL replacement yield.	18010

November 2023 [FCIC-18010-1](#) TP 1 November 2023 [FCIC-18010-1](#) TP 2

"18010" changes (6-2023) on pages TP-2 through TP-5

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CIH 1031 & 1051: UNIT AVAILABILITY ALLOWED BY AD

- 2024 CCIP BP allows AD to dictate availability of EU and WU
 - 1031 (2): “EUs are only available on additional coverage policies **as allowed by the AD.**”
 - Reworded from previous (2)(c)
 - *[Deleted (2)(a) and (b) regarding whether revenue protection is/is not available]*
- 1051: “WUs are only available for additional coverage policies **as allowed by the AD.**”
 - *[Deleted (1) and (2) regarding whether revenue protection is/is not available]*

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CIH 1307 (3)(g) – RECORD TYPE ON PRODUCTION REPORT

6-2023 edition	11-2023: Corrected and clarified
(g) Record type: Indicate the type of acceptable records maintained for the last year in the base period:	(g) Record type: Indicate the type of acceptable records maintained; <u>if multiple record types apply, report the record type that applies to the majority of acreage and production:</u>

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CIH 1309G(5)

UUF/THIRD PARTY DAMAGE

- If insured chooses not to include acreage and production damaged by UUF/third party, request must be made the initial year the acreage and production is included in the APH database
- Change from "...reported on the production report"



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CIH 1442A: MARKETING CERTIFICATION

- Waives disinterested third-party requirements for acceptable verifiable records if insured:
 - Completes the Marketing Certification form, and
 - Does not have acceptable production records from a disinterested third party
- Helps AIP and insured determine:
 - What acceptable production record requirements apply for the crop, and
 - If the insured needs to complete the Certification form to be eligible to use production records from a non-disinterested third party but meet all the other requirements

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CIH 1442A: MARKETING CERTIFICATION

- Certification allows a (vertically integrated) producer who does not have disinterested third-party records to request a pre-harvest appraisal in some situations if the AIP agrees
 - Process for requesting appraisal follows [Para. 1442A(1)(b); essentially unchanged]
 - More information on pre-harvest appraisals is in Para. 1417A(3)(a)

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CIH 1451B: DIRECT MARKETING AND MARKETING CERT.

- *[Added]* If insured fails to notify the AIP and complete the Marketing Certification, assigned yields apply to the following crop year's APH database

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CIH 1638 (5)

Quality Loss Option (QL) Replacement Yields

- Para. 1638 [6-2023]: Clarified that QL replacement yields are considered actual yields
- Para. 1638 (5) [11-2023]: Clarified that “**QL replacement** yields that replace **actual yields (post quality adjustment)** are still subject to APH reviews.”
 - Changed from “Eligible actual yields that are replaced...”

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CIH 1903A(1): CORN HARVESTED AS EARLAGE/SNAPPLAGE

[Clarified/reworded]

- Insurable acreage insured as the type(s) reported by ARD as allowed by type(s) offered in the AD
- Pre-harvest appraisal required for any acreage insured as grain or silage that will be harvested as earlage or snaplage
- No conversion factors:
 - Cannot convert earlage/snaplage to grain or silage
 - Do not include earlage/snaplage production (including prior production history) on APH database

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CIH 1923B: SUGAR BEETS

- Unharvested, non-loss
 - Procedure unchanged but Para. 1923B reorganized and re-numbered to better distinguish between when an appraisal is or is not required for these non-loss units
- B. Determining APH Production on Non-loss Units when Unharvested Due to Processor's Lack of Capacity**
- (2) If >50% of the acreage in a field/unit is harvested, may use the harvested production from acreage in same unit for APH purposes for unharvested acres...
 - (4) If ≤50% harvested, appraisal is required...

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CIH 1923C: SUGAR BEETS

- EHA calculation in previous Para. 1923C moved to 9230
 - [EHA changed from mandatory to option]
 - Will be covered in separate section

Redesignated 1923C

- For sugar company delivery records or settlement sheets to be acceptable supporting documentation, must show:
 - Pounds of raw sugar, net paid tons or pounds of beets delivered
 - Percent of raw sugar

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CIH EXHIBIT 11D

Skip-Row Planting Pattern Table 1

[For AR, LA, MO, and states east]

- Deleted columns for "Plant to Plant Width" and "Skipped Width" and related footnote 2
- Previous footnote 3 now footnote 2
- Yield Conversion Factor: added footnote 3 [minimum skip widths in Para. 1144]
- "Other pattern..." rows clarified:
 - 1st if skip does not exceed 40"
 - 2nd if skip exceeds 40"
 - Footnote 4: Added that if crop row widths >40", excess inches considered a skip and any skip >40" is uninsurable

Exhibit 11D Percent Planted Factor, Yield Conversion Factor, and PASS Skip-Row Code Applicable to Arkansas, Louisiana, Missouri, and All States East of those States

The following table, Table 1, provides skip-row planting information applicable to Arkansas, Louisiana, Missouri and all states east of those states.

Skip-Row Planting Pattern Table 1	Row Widths	Percent Planted Factor	Yield Conversion Factor	PASS Skip-Row Code
Solid planted or non-qualifying skip-row patterns, as determined by FSA or RMA	30 to 40 inch	FSA Rules	1.0 ¹	No PASS skip-row code
2 rows planted 1 row skipped	30 to 40 inch	0.6667	1.33	102
2 rows planted 1 row narrow skip (40-40-24")	30 to 40 inch	0.7692	1.23	102
2 rows planted 1 row narrow skip (38-38-26")	30 to 40 inch	0.7451	1.25	102
2 rows planted 2 rows skipped	30 to 40 inch	0.5000	1.50	103
2 rows planted 4 or more rows skipped	30 to 40 inch	FSA Rules	1.67	118
4 rows planted 1 row skipped	30 to 40 inch	0.8000	1.20	106
4 rows planted 2 rows skipped	30 to 40 inch	0.6667	1.33	107
4 rows planted 4 rows skipped	30 to 40 inch	0.5000	1.33	108
6 rows planted 1 row skipped	30 to 40 inch	0.8571	1.14	111
6 rows planted 2 or more rows skipped	30 to 40 inch	FSA Rules	1.20	112
Other pattern not listed above (skip does not exceed 40 inches)	30 to 40 inch	FSA Rules	RMA Rule 8.1	117
Other pattern not listed above (skip exceeds 40 inches)		FSA Rules	Uninsurable	No PASS skip-row code

¹ All rows in the planting pattern are of equal width, unless otherwise specified.
² Skip-row yield conversion factors are not applicable to, and are not used for, RW cotton or RW ELS cotton.
³ To qualify for a yield conversion factor of greater than 1.00, the minimum skip widths specified in Para. 1144 must be met.
⁴ For crop row widths exceeding 40 inches, the inches exceeding the 40 inches are considered a skip. Any skip over 40 inches is uninsurable.
 See RMA Rules for Calculating Yield Conversion Factor for Table 1.
⁵ 42-inch planted row width with 24-inch skip row width.
⁶ 38-inch planted row width with 26-inch skip width.



CIH EXHIBIT 15V(2) SPECIAL CASE YIELD INDICATORS

- Added **YE** in references to "...No YA, YE, or QL" in Special Case Yield Indicators table
 - ["...or QL" was added in 6-2023 edition]

Special Case Yield Indicators	When Applicable
H	Higher yield than the average is approved for the block or unit. No YA, YE, or QL.
R	Productivity is reduced. No YA, YE, or QL.
N	Non-conventional farming practice is carried out. No YA, YE, or QL.
NS	When a non-conventional farming practice is carried out and is determined to be a sustainable practice. YA, YE, and QL may be applicable if authorized by the RO Determined Yield.
I	Irrigation water supply is not adequate. No YA, YE, or QL.
AF	High variability (Alternate Bearing) of actual yields with adjustment made by the AIP according to the CIH formula. No YA, YE, or QL.
D	Database met high variability (Alternate Bearing or Downward Trending) test as defined by the CIH formula, but RO UG waived adjustment. YA, YE, and QL may be applicable if authorized by the RO UG.
DF	High variability (Downward Trending) of actual yields with adjustment made by the AIP according to the CIH formula. No YA, YE, or QL.
F	Database met high variability (Alternate Bearing or Downward Trending) test defined by the CIH formula, however, the RO UG modified the high variability testing and subsequent database modification OR the RO provided a RO Determined Yield. YA, YE, and QL may be applicable if authorized by the RO.
PS	For Pecan Revenue. Productivity is reduced. No YA, YE, or QL.
P	Change in practice or production methods that result in an increase in approved yield or revenue. Applicable to Category C crops or Pecan Revenue. No YA, YE, or QL.
PM	Change in practice or production methods that result in a decrease in approved yield or revenue. Applicable to Category C crops or Pecan Revenue. No YA, YE, or QL.
UC	Crop is underage as specified in the policy or special provision statement(s). No YA, YE, or QL.
PB	Unusual cases submitted to the RO that meet the procedure listed in Para. 1881E. YA, YE, or QL may be applicable if authorized by the RO.
M	Databases that do not meet the required production minimums specified in the policy or special provision statement(s). No YA, YE, or QL.

CIH EXHIBIT 17C(1) MASTER YIELDS

Additional Master Yield crops

- IA: Dry Beans, Green Peas, Potatoes and Sweet Corn (processing)
- MN: Dry Beans, Green Peas, Potatoes, Processing Beans, Sweet Corn (processing), Sugar Beets and Sunflowers
- WI: Dry Beans, Green Peas, Potatoes, Processing Beans and Sweet Corn (processing)

Exhibit 17C Category B Crops - Master Yields

(1) MY List by State and Crop. Check the actuarial documents for applicable crop programs, practices and maps or supplements.

State	Crops
Alaska	Potatoes
Arizona	Dry Peas, Potatoes
California	Alfalfa Seed, Dry Beans, Dry Peas, Onions, Potatoes, Sugar Beets, and Tomatoes (Processing & Fresh Market)
Colorado	Potatoes, Onions, Sugar Beets and Sunflowers
Idaho	Alfalfa Seed, Dry Beans, Canola/Rapeseed, Onions, Dry Peas, Green Peas, Mustard, Potatoes, Safflower, Sugar Beets, and Sweet Corn (Processing)
Indiana	Tomatoes (Processing)
Iowa	Dry Beans, Green Peas, Potatoes, and Sweet Corn (Processing)
Kansas	Potatoes and Sunflowers
Missouri	Potatoes
Michigan	Dry Beans, Sugar Beets, and Tomatoes (Processing)
Minnesota	Dry Beans, Green Peas, Potatoes, Processing Beans, Sweet Corn (Processing), Sugar Beets and Sunflowers
Montana	Alfalfa Seed, Buckwheat, Canola/Rapeseed, Dry Beans, Dry Peas, Mustard, Safflower, Sugar Beets and Sunflowers
Nebraska	Potatoes, Sugar Beets and Sunflowers
Nevada	Alfalfa Seed, Potatoes
New Mexico	Potatoes
North Dakota	Buckwheat, Dry Peas, Potatoes and Sugar Beets
Ohio	Tomatoes (Processing)
Oregon	Alfalfa Seed, Dry Beans, Processing Beans, Canola/Rapeseed, Dry Peas, Green Peas, Mustard, Onions, Potatoes, Sugar Beets, and Sweet Corn (Processing)
South Dakota	Dry Beans, Dry Peas, Potatoes, Safflower and Sunflowers
Texas	Potatoes
Utah	Alfalfa Seed, Onions
Washington	Alfalfa Seed, Buckwheat, Dry Beans, Processing Beans, Canola/Rapeseed, Dry Peas, Green Peas, Mustard, Onions, Potatoes, Sugar Beets, and Sweet Corn (Processing)
Wisconsin	Dry Beans, Green Peas, Potatoes, Processing Beans, and Sweet Corn (Processing)
Wyoming	Alfalfa Seed, Dry Beans, Potatoes, Sugar Beets and Sunflowers

MASTER YIELD OPTION

- Available as authorized by RMA
- Where crop rotation and leasing practices limit the APH crop years of yield history available on individual units and APH databases
- N/A for CAT policies
- Simple Average T-yield procedure is n/a where MYs are elected and approved
 - Regardless of insured election to use
- Same policy cannot have both MY and approved APH yields except in the following
 - Acreage emerging from USDA program
 - New Breaking acreage the initial year
 - Native Sod
 - APH database utilizing a different production method resulting in a lower actual yield
 - Acreage transitioning to organic without an organic plan or documentation from a certifying agent



APH AND MASTER YIELD COMPARISON

APH

- Guarantee based on each unit's history
- Simple Average by individual APH database
- Land based guarantee
- Cups, TA, YA, Yield Floors and Yield Exclusion applied to each database

Master Yield

- Guarantee based on operator history
- Simple Average by MY summary level – T/P/map area
- Producer based guarantee
- Cups, TA, Yield Adjustment (YA) and Yield Exclusion (YE) at MY summary level only

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REMINDER OF KEY TAKEAWAYS

Summary of Changes

- Lists all 2024 changes by date
 - 11/2023
 - 6/2023

GSH

- Good Farming Practices (GFP) information
- Surviving spouse
- Cancellation by AIP

CIH

- Sugar Beet Early Harvest Adjustment moved to option
 - Paragraph 1923C to 923C

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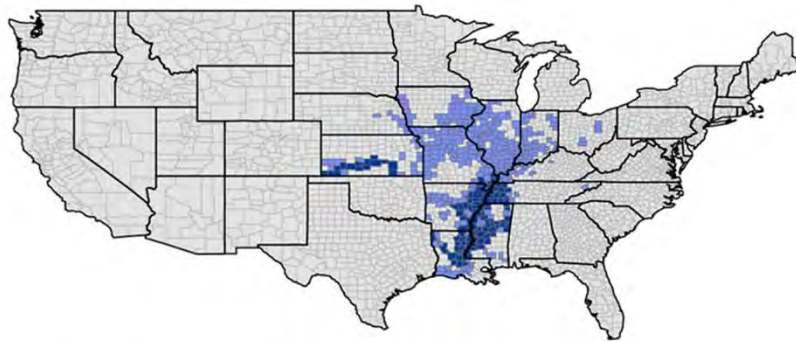
High Risk Land Exclusion Option (HRLEO)



For Agent/Broker Use Only



HRLEO High-Risk Policy Option





2024 HRLEO AND 2023 HR-ACE INTERACTION

- High-Risk Alternate Coverage Endorsement (HR-ACE) now part of HRLEO
- AIPs *may* advise (in writing) insureds with 2023 HR-ACE that the HR-ACE will convert to HRLEO with same elections/options unless:
 - Insured or AIP cancels HR-ACE by the cancellation date, or
 - Insured makes changes to the base policy by the sales closing date (SCD)

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HRLEO CHOICES

Exclude HR land under base policy and report uninsured

Reminder!

- Excluded acreage may affect FSA program eligibility
- Insured should contact FSA
- (formerly HRLE)

Insure HR land under a separate CAT policy

- CAT coverage = 50/55% of YP price

Insure HR land on a separate HR policy (where available in AD)

- Additional coverage, higher than CAT, less than base policy
- Formerly HR-ACE

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HRLEO TERMINOLOGY

Policy terminology for HRLEO

Base policy Additional coverage policy for the crop/county covering all insurable non-HR acres

Excluded HR land will be insured on one of the following if HRLEO elected:

CAT policy HR land excluded from base policy & covered under CAT Endorsement

High-risk policy HR land excluded from base policy and covered on separate additional coverage policy (if available in AD)

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SEPARATE CAT OR HR POLICY

Clarified]

- HR land on separate CAT or HR policy is considered a separate crop for:
 - Administrative fee
 - Unit division
 - Added land
 - All other insurance purposes
- Exception
 - Yield floor and variable T-Yield %
 - Use total # of years of actual/assigned yields by crop/county for base policy and CAT or HR policy



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COVERAGE LEVEL FOR HR POLICY

HR policy can have any additional coverage level (> CAT) not exceeding base policy coverage	
Base policy with:	Then the HR policy
YP plan	Is limited to a lower YP coverage level
YP for Corn at 85%	→ YP at 80% level or less
RP plan	Coverage options:
	<ul style="list-style-type: none"> • RP at lower level than level on base policy; or • YP at same or lower level than RP level on base policy
RP for Corn at 85%	→ RP at ≤ 80% level, or YP at ≤ 85% level
RP-HPE plan	Coverage Options:
	<ul style="list-style-type: none"> • RP-HPE at lower level than level on base policy; or • YP at same or lower level than RP-HPE level on base
RP-HPE for Wheat at 85% level	→ RP-HPE at ≤ 80% level, or YP at ≤ 85% level

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LEVELS BY PRACTICE FOR HR POLICY

If the base policy has different coverage levels by practice (LP), the HR policy may insure IRR and NI acreage at different coverage levels not exceeding the base policy coverage

If the base policy has RP or RP-HPE...	and the HR policy has YP...	Then the HR policy's IRR and NI acreage can have the <u>same or lower</u> level as the levels for respective practices on the base policy
--	-----------------------------	---

Otherwise:	The HR policy's coverage levels for IRR and NI practices <u>must be lower</u> than the levels for the respective practices on the base policy
YP on both base and HR policies;	
RP on both base and HR;	
RP-HPE on both base and HR	

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ENDORSEMENTS AND OPTIONS FOR HR POLICY

- HR policy endorsement and option elections must match base policy
- N/A to unit structure elections



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HR OR UC WRITTEN AGREEMENT

- Insured must have a base policy in force to request reclassification of HR or unrated land
- Procedure now includes information for two WA types
 - High-Risk WA Requests (HR type)
 - Unrated Land WA Requests (UC type)
- Land insured by WA will be insured on the HR policy or base policy, as applicable [*tables follow*]
- WA not allowed on a CAT policy

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HIGH RISK (HR) WA REQUESTS

IF the insured has a...	AND the RO issues a UC WA that...	THEN the...
CAT policy	Does not provide standard rating	HRLEO prevails and insured must report acreage as UNINSURABLE .
	Reclassifies the unrated land to standard rating	(1) WA is effective <u>when signed by the insured, AIP, and RO</u> , and (2) Insured must report acreage as insurable under the <u>base</u> policy.
High-risk policy	Does not provide standard rating	HRLEO prevails and insured must report acreage on the <u>HR</u> policy as INSURABLE .
	Reclassifies the unrated land to standard rating	(1) WA is effective <u>when signed by the insured, AIP, and RO</u> , and (2) Insured must report acreage as insurable under the <u>base</u> policy.

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Double and Relay Crop



CURRENT MILESTONES & NEXT STEPS

Blanket Written Agreements ~ 2,306

- Producer elected by 3/15/23
- AIP submitted to RMA by 4/15/23

Traditional Type / Practice Written Agreements -1,860

- Producer apply by 7/15/23
- AIP submitted to RMA 8/4/23

Acreage Reports 7/15/23

- AIP submitted to RMA 8/15/23

Estimated Double Crop Acres Mid Sept. – Sept 5th – Sept 15th

- Preliminary as of 10/22/23 Included

2024 changes draft plans included – filing season 9/5-11/30

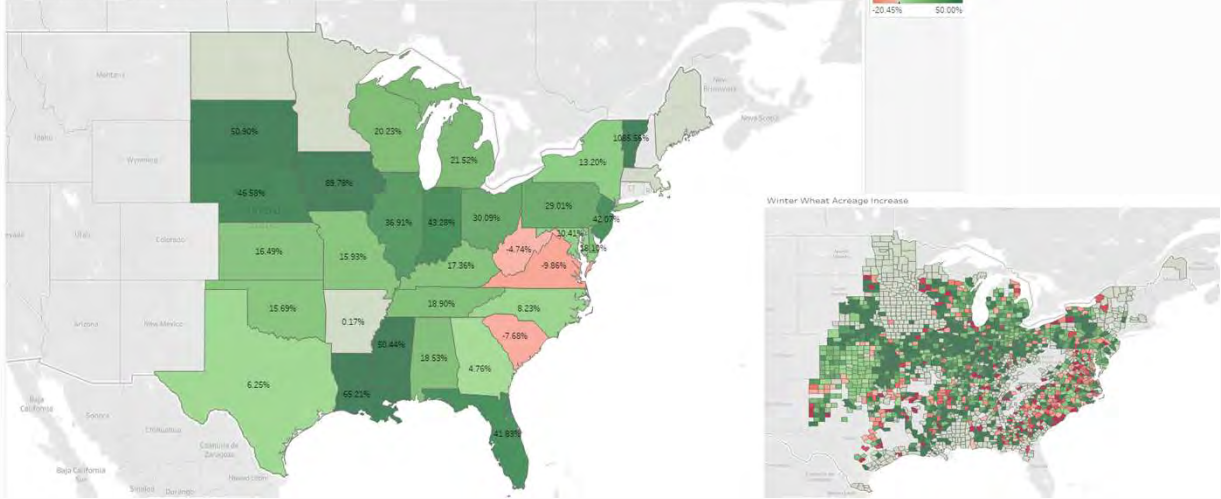


Results



2023 WINTER WHEAT PLANTINGS

Winter Wheat Acreage Increase



Winter Wheat Plantings by option

Detailed Option (group)	Prior 5 Year Average	Sum of 2023	Percent Increase / Decrease
01 - Already Available	5,024,256	5,852,025	16.5%
02 - Program Expansion	679	270	-60.3%
03 - Blanket Written Agreement	467,721	583,216	24.7%
04 - No History Written Agreement	602,838	752,896	24.9%
05 - Reduced Written Agreement Histo...	1,029,838	1,100,898	6.9%
06 - Written Agreement - Full History	1,988,458	2,277,890	14.6%
07 - Relay Cropping Only	394,443	582,526	47.7%
08 - Processing Crops / Relay	95,789	115,722	20.8%
09 - Irrigated Double Cropping Only	5,620,434	6,544,869	16.4%
10 - XC Written Agreement Available	464,965	514,698	10.7%
Grand Total	15,705,690	18,342,869	16.8%

Winter Wheat Plantings

State Name	Prior 5 Year Average	Sum of 2023	Percent Increase / Decrease
Alabama	100,070	118,617	18.5%
Arkansas	160,370	160,639	0.2%
Delaware	28,583	33,755	18.1%
Florida	1,405	1,992	41.8%
Georgia	58,414	61,192	4.8%
Illinois	494,911	677,563	36.9%
Indiana	169,035	242,201	43.3%
Iowa	3,717	7,055	89.8%
Kansas	6,992,241	7,679,282	16.5%
Kentucky	388,442	455,870	17.4%
Louisiana	36,907	60,975	65.2%
Maine	99,046	98,315	-0.7%
Maryland	99,046	98,315	-0.7%
Massachusetts	384,649	467,440	21.5%
Michigan	384,649	467,440	21.5%
Minnesota	58,161	97,497	50.4%
Mississippi	451,351	523,230	15.9%
Missouri	256,206	375,535	46.6%
Nebraska	10,261	14,577	42.1%
New Jersey	78,963	89,386	13.2%
New York	423,011	457,811	8.2%
North Carolina	296,847	386,169	30.1%
North Dakota	2,902,275	3,357,594	15.7%
Ohio	52,976	68,342	29.0%
Oklahoma	107,107	98,876	-7.7%
Pennsylvania	150,888	227,695	50.9%
South Carolina	282,294	335,643	18.9%
South Dakota	1,894,110	2,012,399	6.2%
Tennessee	11	134	1085.6%
Texas	11	134	1085.6%
Vermont	123,021	110,891	-9.9%
Virginia	2,235	2,129	-4.7%
West Virginia	108,182	130,065	20.2%
Wisconsin	15,705,690	18,342,869	16.8%
Grand Total	15,705,690	18,342,869	16.8%

2023 WINTER WHEAT PLANTINGS

DOUBLE CROP PROCESSING STATISTICS



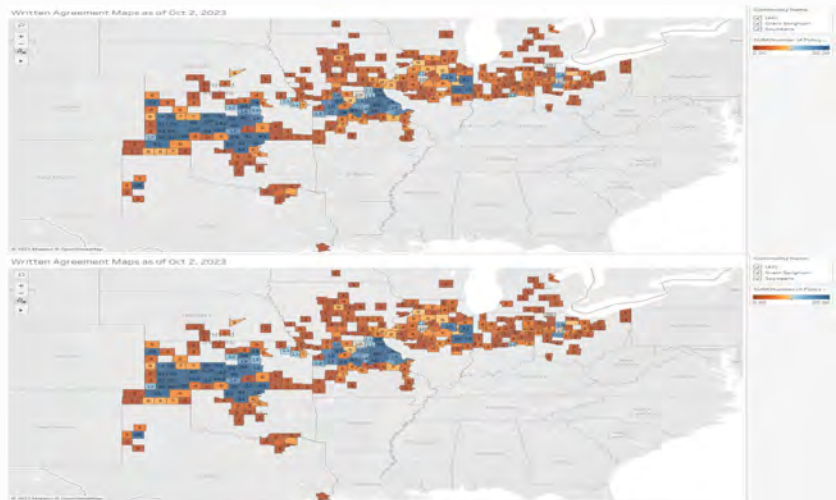
205

WRITTEN AGREEMENT STATISTICS



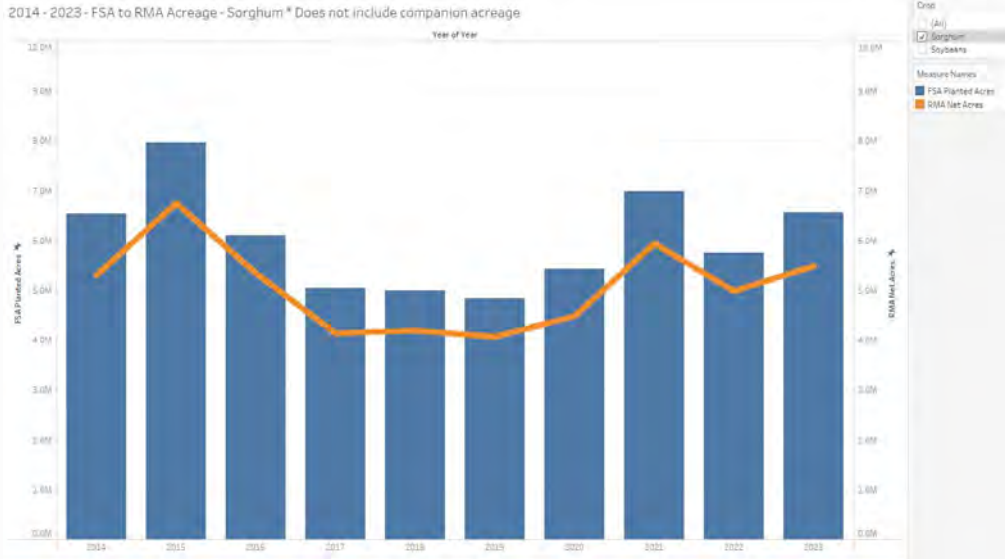
Written Agreement Crops as of Oct 2, 2023

Crop	State Name	Written Agreement Type		Grand Total
		Blanket	Type/ Practice	
Soybeans	Arkansas	914	449	1,363
	Missouri		22	22
	Oklahoma	150	17	175
	Texas	51		51
	Total	1,123	489	1,611
Corn	Illinois	160	106	271
	Indiana	95	24	100
	Iowa		76	76
	Kansas	609	255	1,072
	Michigan		20	20
	Minnesota		1	1
	Missouri		791	791
	Nebraska		15	15
	Ohio	77	47	124
	Oklahoma	17	37	54
	Texas	30	1	31
Wisconsin		1	1	
Total	1,183	1,372	2,555	
Grand Total	2,306	1,860	4,166	



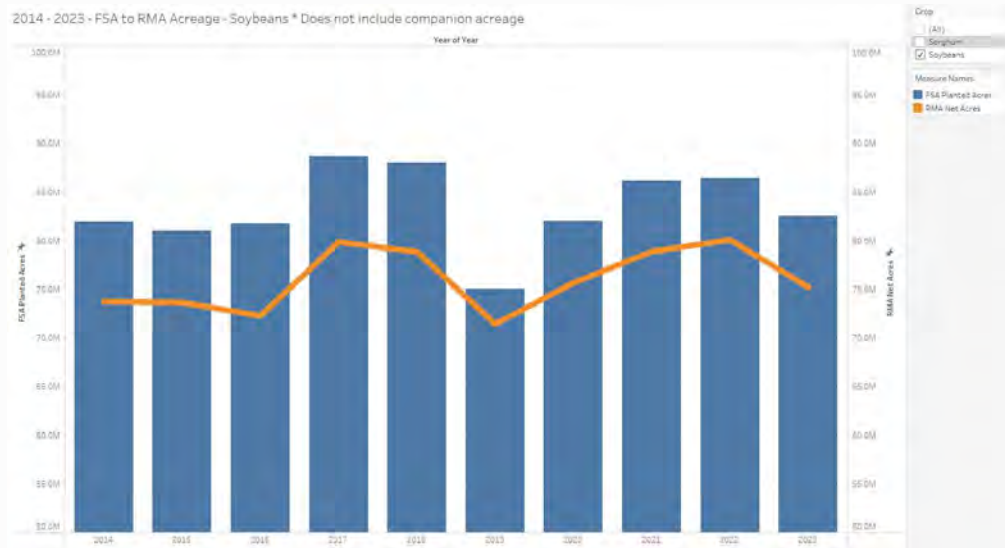
206

FSA/RMA – GS TOP LINE ACREAGE (PRELIMINARY)



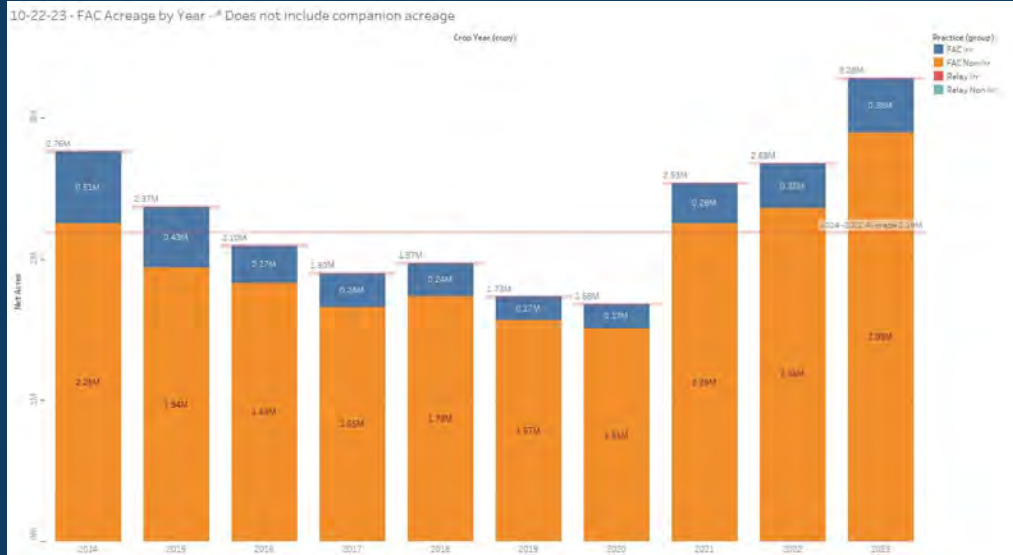
207

FSA/RMA – SOYBEAN TOP LINE ACREAGE (PRELIMINARY)

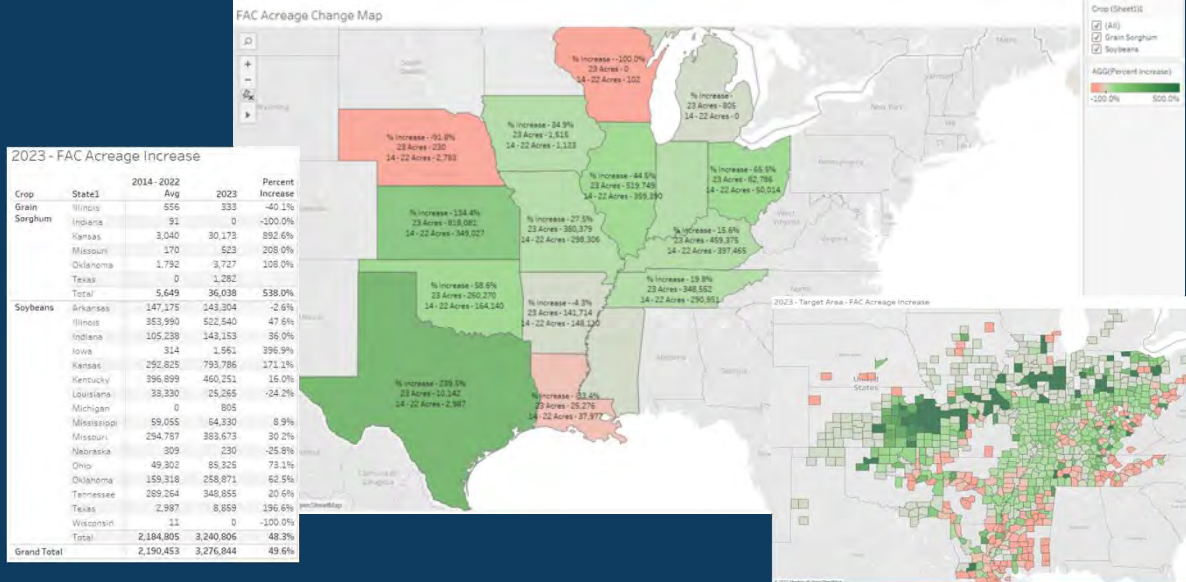


208

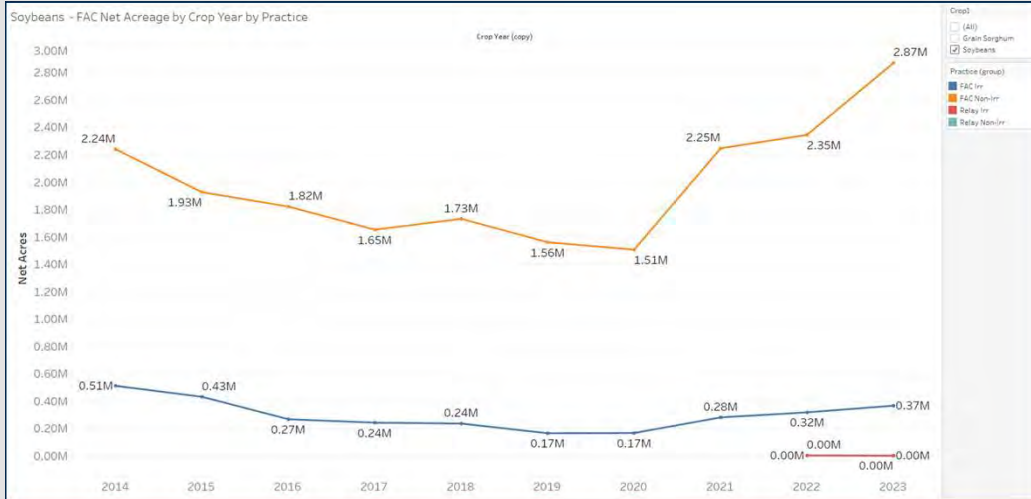
RMA – FAC ACREAGE (PRELIMINARY) – 10/22/2023



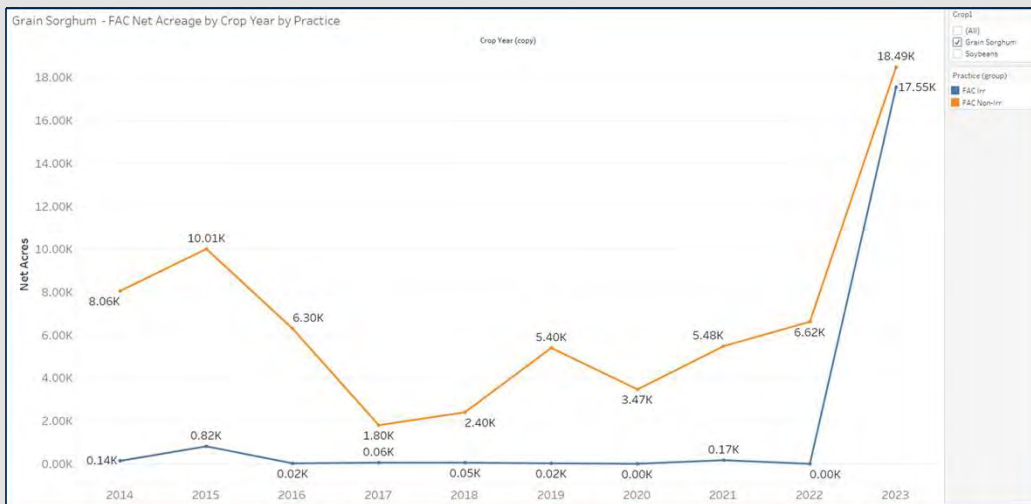
FAC ACREAGE CHANGE MAP - STATE



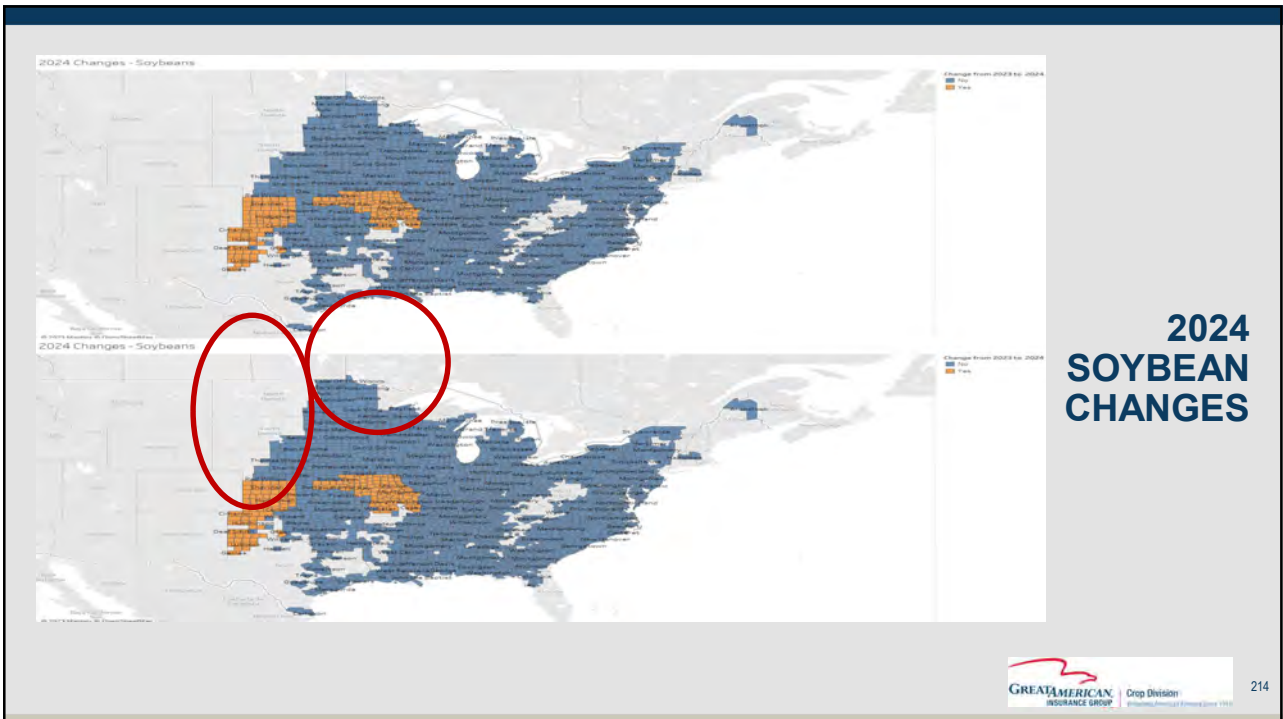
FAC ACREAGE – 10/22 – RMA SOYBEAN DATA

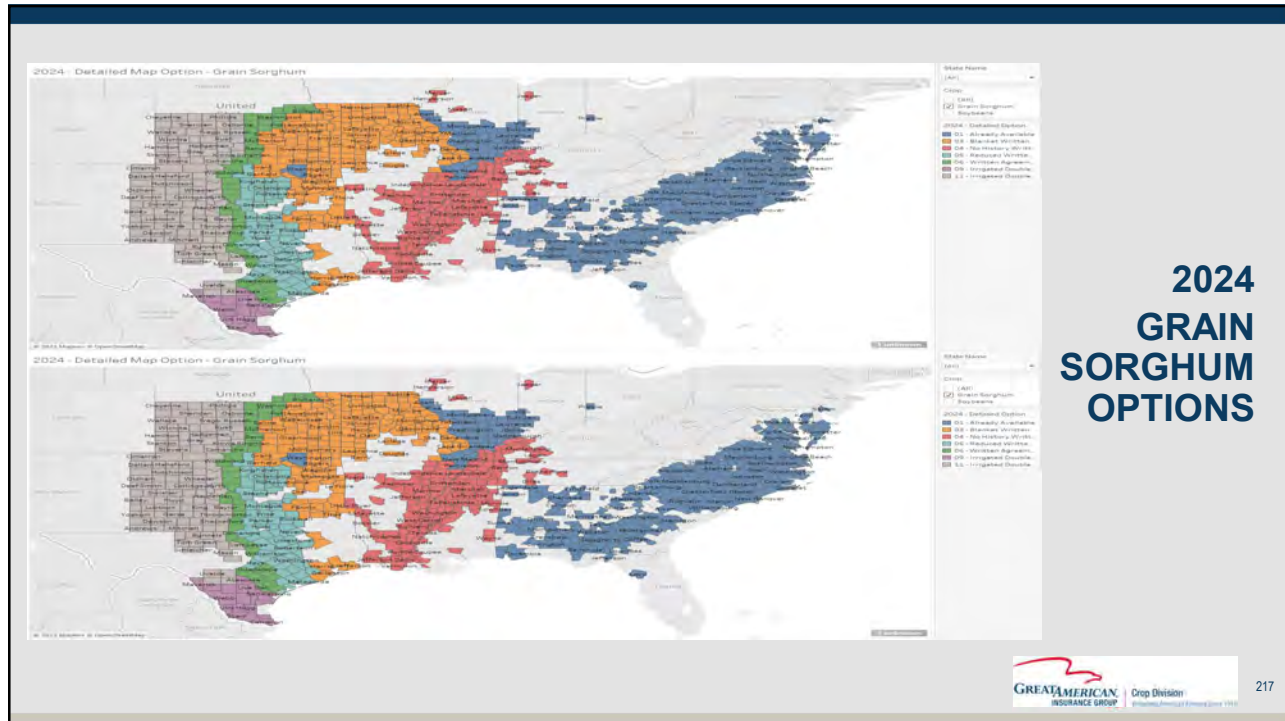


FAC ACREAGE – 10/22 – RMA SORGHUM DATA




2024 Draft Changes and Impacts





2024 GRAIN SORGHUM OPTIONS



2024 ESTIMATED IMPACT OF CHANGES

2023 to 2024 Changes - Written Agreement Impact

2023 - Detailed Option	2024 - Detailed Option	Change from 2023 to 2024		
		No	Yes	Grand T.
01 - Already Available	01 - Already Available	19		19
03 - Blanket Written Agreement	03 - Blanket Written Agreement	604		604
04 - No History Written Agreement	04 - No History Written Agreement	92	1,210	1,210
	05 - Written Agreement - Full History		78	78
05 - Reduced Written Agreement History	05 - Reduced Written Agreement History	43		43
06 - Written Agreement - Full History	06 - Written Agreement - Full History	210		210
07 - Relay Cropping Only	07 - Relay Cropping Only	14		14
08 - Processing Crops / Relay	08 - Processing Crops / Relay	5		5
09 - Irrigated Double Cropping Only	09 - Irrigated Double Cropping Only	0		0
	11 - Irrigated Double Cropping Expansion		1,870	1,870
Grand Total		1,008	3,158	4,166

Dec 2024 Blankets Entry

State Name	Crop		Grand Total
	Grain Sorghum	Soybean	
Illinois	59		59
Indiana	50		50
Kansas	46	11	57
Missouri	86	81	167
Ohio		38	38
Oklahoma	30	3	33
Texas	38	21	59
Grand Total	200	263	463

2024 - Workload Estimate

2024 - Detailed Option	2024 Underwriting Effort (group)			Grand Total
	Blanket	Expanded	Relay in Coverage Ave...	
01 - Already Available			19	19
03 - Blanket Written Agreement	1,834			1,834
04 - No History Written Agreement			93	93
05 - Reduced Written Agreement History			43	43
06 - Written Agreement - Full History			288	288
07 - Relay Cropping Only			14	14
08 - Processing Crops / Relay			5	5
09 - Irrigated Double Cropping Only	0			0
11 - Irrigated Double Cropping Expansion		1,870		1,870
Grand Total	1,834	1,870	462	4,166



PERSPECTIVE

Statistics as of Oct 22nd

- Blanket WA ~ 1,150 with acreage
- Traditional WA ~ 1,350 with acreage
- Turnaround time – 5 days + or -

Increase of insured acres

- Wheat up 16.8% - 2.6 MM acres
- Soybeans and Grain Sorghum up 1MM+ ~ 48%
- FAC acreage growth of 16.2% from average
- Increase in the percent of acres insured up from around 53% to 69%

2023 – 80 Relay Cropping WA offers

- Up 15% from 2022
- 63 accepted
- About 3000 acres in as of 10/22/23


 Crop Division
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THOUGHTS, LESSONS LEARNED, CHANGES

Challenges

- Timing – this effort from outline to implementation happened very quickly
- Heavy workload and many questions
- Major drought conditions in key wheat and double crop sorghum / soybean areas
- Blankets

Successes

- Good, early dialogue with hard questions
- Advertisement and communication
- 800% increase in written agreement demand for coverage
- +1 Million acre increase in insured acres for FAC Soybeans and Grain Sorghum ~48%+ increase



THOUGHTS, LESSONS LEARNED, CHANGES

Misunderstandings and misconceptions on written agreement procedure

- Crop inspections
- 1st crop / 2nd crop rules
- History Requirements
- What is required

Changes

- Expansion of Type / Practices and Blanket Written Agreements
- Updating IS-22-003 Double Crop Written Agreements
- Updating MGR-22-009 Relay Cropping



REVIEW AND REMINDERS



For Agent/Broker Use Only



OPTIONS TO INSURE FAC PRACTICE

Coverage is available in the AD

- No additional requirement for requesting coverage (FAC practice is insurable in the county)
- Check AD for T/P availability
- Check Special Provisions

Blanket Written Agreement

- Pre-constructed insurance offer available for the county
- Requested by SCD

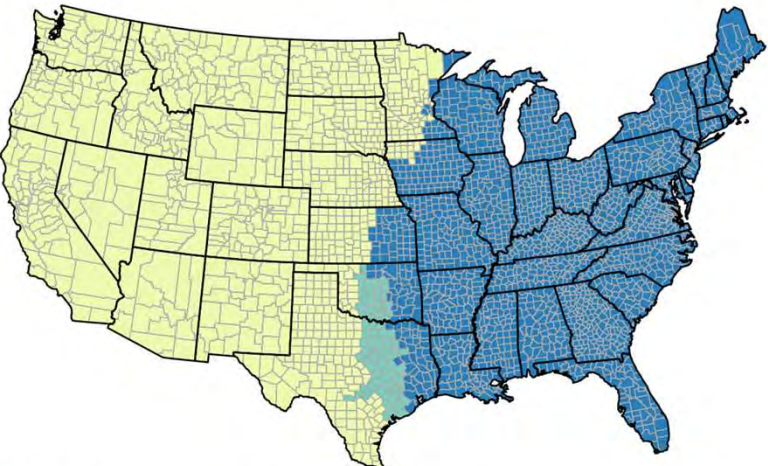
T/P Written Agreement

- Reduced years of history required (or none) – check AD
- Must be requested by SCD (renewal); ARD (new)

XC &/or Relay Crop Written Agreement

- Option for western states/counties for Soybeans only – see map

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RELAY CROP ZONES

Relay Crop Zones

- Zone 1 - No Records Required
- Zone 2 - Two Year Records Requirement
- Zone 3 - Three Year Records Requirement

This map depicts written agreement record requirement zones for relay crops. Insurance is available, by written agreement, in all of the contiguous United States. Counties without soybean actuarial documents must submit an XC type written agreement for the crop to be insurable.

Map Creation Date: October 03, 2022
 Layer Credits: PRISM & USDA RMA
 Source: USDA Risk Management Agency
 Data Current Date: October 03, 2022
 Map Projection: USA Contiguous Albers Equal Area Conic
RMA Insurance Services



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FAC VS DOUBLE CROPPING – WHAT’S THE DIFFERENCE?

- Following Another Crop (FAC) is a cropping practice where a crop is planted following another crop
- Definition varies slightly by region, refer to Special Provisions for specifics
- Double cropping is defined as producing two or more crops for harvest on the same acreage in the same crop year
 - Crop year is designated by the calendar year in which the insured crop is normally harvested
- Used mostly in the context of first and second crop provisions, which are unchanged

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DOUBLE CROPPING WRITTEN AGREEMENT REQUIREMENTS

Blanket Written Agreement

- Pre-constructed insurance offers available for the county
- Request by SCD
 - Utilize the Request for Actuarial Change Form & appropriate Blanket Offer #
 - No records/additional documentation required
 - Cannot reject terms after the SCD
- After SCD, coverage request can be made via the T/P WA process
- EC is NOT available

T/P Written Agreement

- Renewal request deadline -3/15/24
- New requests by ARD - 7/15/24
- General WA procedures apply
 - APH for requested practice/type
 - Dates the crop is normally planted/harvested
 - Land/location information
 - Crop inspection (if after SCD)
 - Production history when required
 - Irrigation or organic info, if applicable
 - *Evidence of adaptability/ag expert - waived w/except for relay cropping*
 - *Evidence of viable market option - waived*

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WHAT IS NOT ALLOWED VIA WA (BLANKET OR STANDARD)?

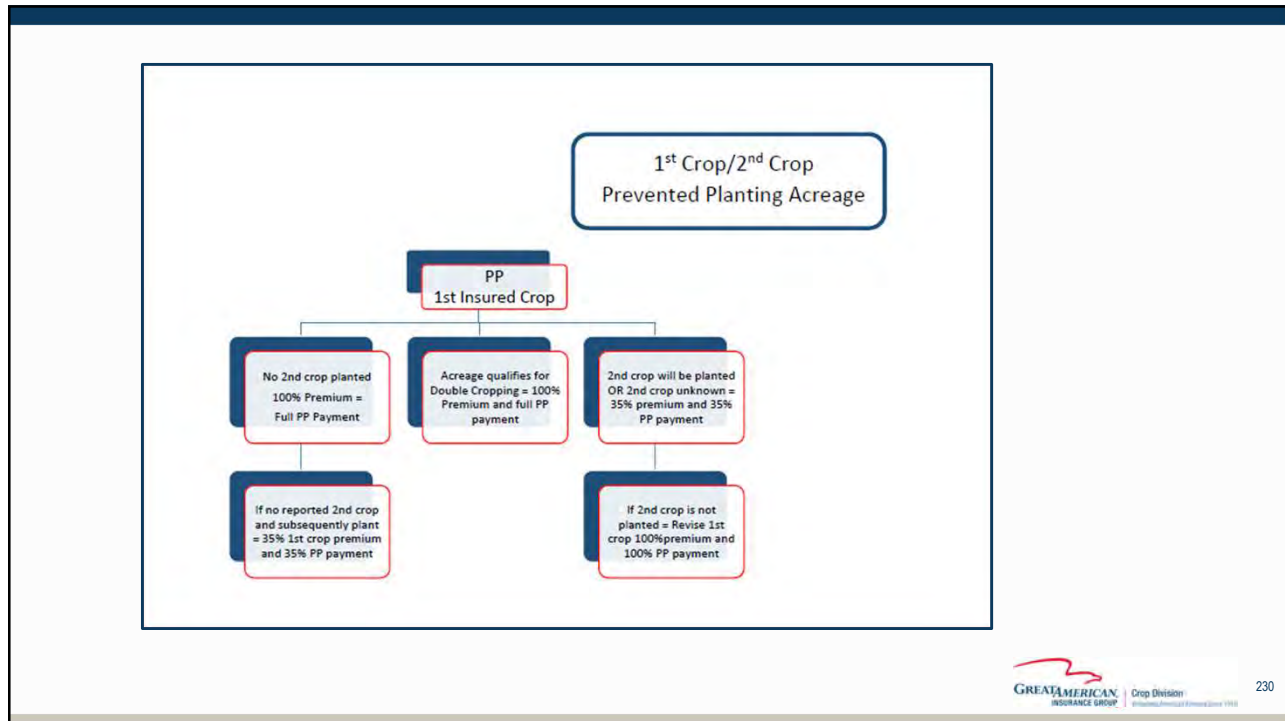
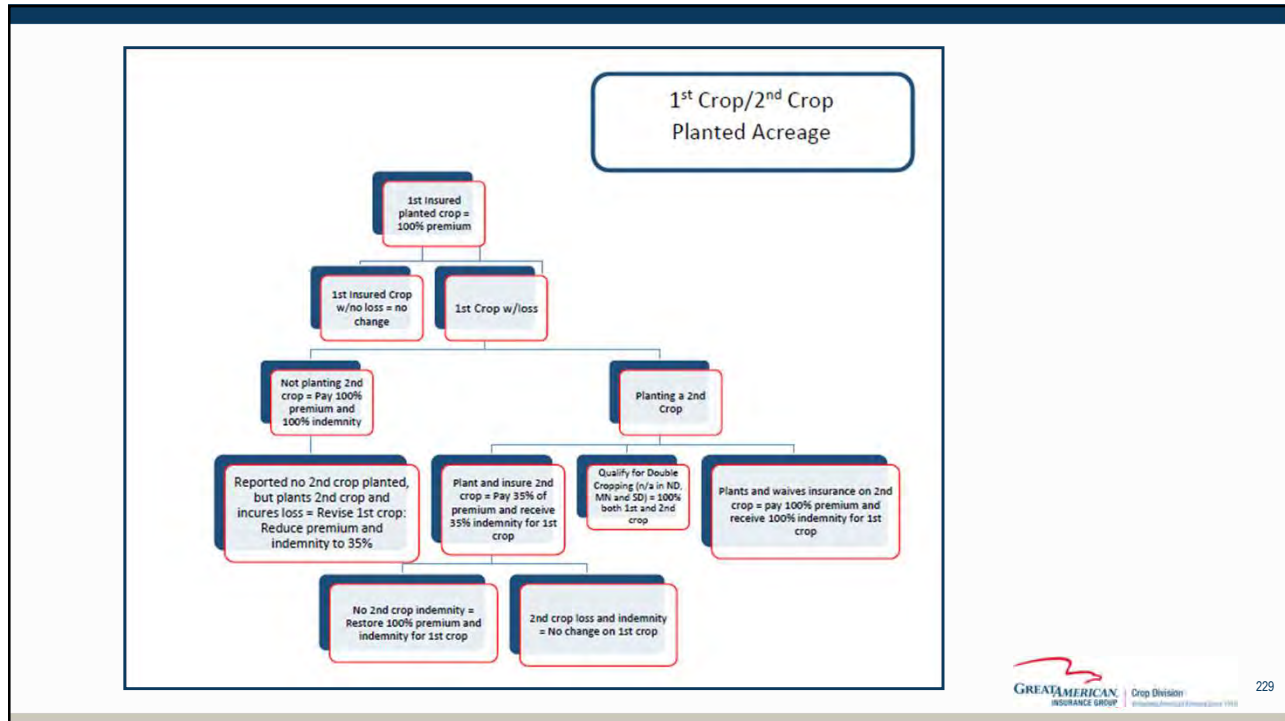
- Optional units by Cropping Practice
 - APH databases rules apply (i.e.: established by crop/practice/type/variety, etc.)
- Enterprise Units by Cropping Practice (EC)
 - When an enterprise unit is elected, it will consist of ALL acres of that crop in the county or all IRR or NI acres of that crop in the county (EI) depending on insured election
 - EC is not available by WA regardless of electing to insure by double cropping/relay cropping practices
- Trend Adjustment (TA)
- Supplemental or Enhanced Coverage Options (SCO or ECO)

DOUBLE CROPPING PROVISION REMINDERS

Producers not meeting the double cropping provisions will follow first crop/second crop provisions

Written Agreements do not change any double cropping or PP policy requirements

A WA does not exempt the insured from following policy and procedures for double cropped acreage



DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

What is a written agreement?

- A written agreement can provide crop insurance coverage for crops, types, or practices when coverage or rates are not published in the actuarial documents
- A written agreement is an individually underwritten insurance offer you request through your agent and is issued through a RMA Regional Office (RO)
- **Written agreements cannot provide coverage for separate Enterprise Units (EC) by cropping practice, Trend Adjusted APH (TA), Supplemental Coverage Option (SCO), or Enhanced Coverage Option (ECO)**

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

What are the basic requirements to qualify for full indemnities on both crops that are double cropped?

Three basic requirements of the double cropping provisions apply:

1. Planting an insured crop for harvest following harvest of the first insured crop must be a practice that is generally recognized by agricultural experts in the area;
2. Federal crop insurance must be offered in the county for both crops in the same crop year; and
3. Producer must provide acceptable records to establish double cropping history showing:
 - For planted crops: the producer has double cropped acreage in the county in at least 2 of the last 4 crop years in which the first insured crop was grown.
 - For crops prevented from planting: the producer has double cropped acreage in the county at least 2 of the last 4 crop years in which the insured crop that is prevented from being planted in the current crop year was grown.
 - Note: A producer may use another producer's acceptable double cropping records that are specific to the acreage. History established from those records cannot be applied to any other acreage in the county.

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

Do the rules surrounding two indemnities on two crops (first and second crop provisions) in the same year still apply under this initiative?

- Yes. Due to statutory requirements, there are policy provisions that allow for full indemnities on both crops when the producer meets the double cropping requirements
 - If these requirements are not met, the crops do not qualify and are subject to the first and second crop provisions which typically result in reduced indemnities

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

If I have a written agreement to insure the FAC practice, am I exempt from meeting all double cropping policy provisions and procedural requirements?

- No, a written agreement does not exempt you from following the policy guidelines for double cropped acreage
- “No history” means that you are not required to have previously double cropped acreage to be eligible for a written agreement to insure the FAC practice
- Counties identified on the [maps](#) as “no history” are suitable for the growing and harvesting using the FAC practice
 - Previously, most of these areas required 3 years of double cropping history to qualify for a FAC practice written agreement
 - All other policies and procedures regarding double cropped acreage are applicable
- If double cropping provisions are not met, indemnity is reduced per [first and second crop](#) provisions.

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

How will prevented planting (PP) work with the double cropping initiative?

- The expansion does not change any double cropping or PP policy requirements
 - 1st crop/2nd crop provisions apply if double cropping guidelines are not met

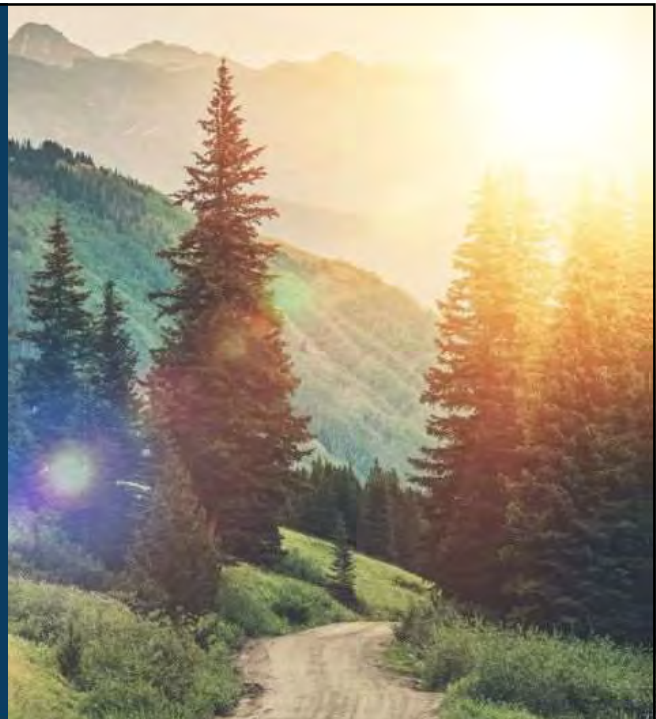
If my fall-planted wheat harvest is delayed due to an insurable cause of loss and results in the FAC soybeans being prevented from being planted, am I eligible for PP on the FAC soybeans?

- Yes, if you have a history of double cropping and meet all other eligibility requirements, you may be eligible for PP on the FAC soybeans

If my fall planted wheat is PP and then later in the crop year my FAC written agreement soybeans are PP, am I eligible for full payments on both crops?

- If you have acceptable double cropping history and meet all other PP requirements, then you are eligible for 100% PP payment on both crops
- If you do not have acceptable double cropping history, then 1st/2nd crop provisions apply

SCO & ECO





SUPPLEMENTAL COVERAGE OPTION AND ENHANCED COVERAGE OPTION

Overview:

What are the coverage options?

Comparison:

How are SCO/ECO the same?

How are SCO/ECO different?

Interaction with other programs:

SCO/ECO with:
Each Other
FSA Elected Programs
Other Area Plans

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SUPPLEMENTAL COVERAGE OPTION AND ENHANCED COVERAGE OPTION

SCO and ECO can be used to provide area-based protection for a portion of the deductible range associated with the producer's underlying individual plan of insurance

Both require an underlying individual policy through the YP, RP or RP-HPE plans of insurance.

Both supplemental plans offer county-based coverage that mimics the type of coverage of the underlying individual plan

If YP then SCO and/or ECO also provides yield coverage

If RP or RP-HPE, SCO and/or ECO provides revenue coverage

Can purchase by practice/type (follows underlying policy)

May purchase both ECO and SCO on the same acres

Do not have to buy SCO to buy ECO

May leave gap in coverage

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SCO & ECO – AVAILABILITY

Will be part of the underlying policy's actuarial documents for the plan of insurance, crop ,type, and practice that may be insured in a state and county

Will be part of the underlying policy's Special Provisions and may have general and special statements which may further define, limit or modify coverage

A map of availability by crop can be accessed through the Map Viewer tool found at: <https://prodwebnlb.rma.usda.gov/apps/MapView/index.html>

Cannot be made available by written agreement

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SCO & ECO –APPLICATION

Insurance applications to add SCO must be completed and signed no later than the sales closing date specified in the applicable crop actuarial documents

Sales closing date follows SCD of underlying policy

Policy is continuous

- Can be cancelled by written notice no later than the cancellation date
- Any changes must be made by the applicable sales closing date

May purchase both SCO and ECO

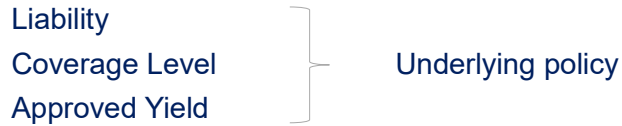
- Don't have to buy SCO to buy ECO
- May leave gap in coverage

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SCO & ECO – COVERAGE

Amount of coverage depends on:



Can purchase by practice/type (follows underlying policy)

If multiple types/practices for the insured crop in the county, supplemental protection will be determined separately for each coverage level, type and practice

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SCO & ECO – COVERAGE

Attaches annually when planting begins on the insurance unit

Separate coverage and indemnity determinations for acreage of each applicable type and practice

Covers planted acreage of the crop covered by the underlying policy

Acreage report will establish the amount of coverage and premium for the underlying policy and SCO/ECO

- Prevented planting acreage is excluded from either supplemental coverage
- High-risk acreage insured in an underlying policy is insured under both SCO/ECO

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SCO & ECO – LIABILITY AND INDEMNITIES

Use the same expected and final area yields, projected and harvest prices, and payment factor

Separate coverage and indemnity determinations for acreage of each applicable type and practice

Indemnity payment generally occurs later than for individual policy (generally spring of the subsequent year)

- Based on availability of county data

- Similar to Area Risk Protection Insurance (ARPI)

- Payment factors will be calculated and published by RMA

Indemnity (if due) will be paid within 30 days after FCIC releases the Final Area Yields and Revenues

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SCO & ECO – LIABILITY AND INDEMNITIES

Supplemental coverages and individual coverage trigger independently

- Grower may have an SCO/ECO indemnity but no individual indemnity

- An individual indemnity but no SCO/ECO indemnity

- Indemnities from both programs

- No indemnities

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SCO & ECO – LIABILITY AND INDEMNITIES

Liability (max payout) based on expected crop value for the individual grower

Loss paid on area basis

Indemnity is triggered when there is a county level loss in yield or revenue

When county average falls below applicable % of expected level

Payment begins: Final Area Revenue (Yield) < 86,90 or 95% of Expected Area Revenue (Yield)

Max Payout: Final Area Revenue <= Coverage Level % of Expected Area Revenue(Yield)

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SCO & ECO DIFFERENCES

SCO

Offered since 2015

Subsidy rate 65%

Offers coverage up to 86%
From underlying policy coverage level to 86%

Examples:

Underlying Policy Coverage Level	SCO Coverage Band
70%	70-86%
80%	80-86%

ECO

Offered since 2021

Subsidy rate 51%-YP / 44%-RP

Offers area-based coverage in 2 bands:
86% - 90%
86% -95%

Unlike SCO, the ECO coverage range isn't set based on the underlying policy's coverage level; instead it's based on the insured's elected area loss trigger. The insured may elect an area loss trigger for one practice, and a different area loss trigger for another practice.

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SCO COVERAGE EXAMPLE

Corn crop

Expected value of \$680/acre (170 bu at \$4.00/bushel)

Underlying RP policy at 75% coverage

25% uncovered as a deductible

Step	SCO Coverage Calculation	
1	Area Loss Trigger (same for all SCO policies)	86%
2	Underlying Policy Coverage Level	75%
3	Supplemental Coverage Range (86%-75%)	11%
4	Amount of SCO Protection at 100% of coverage % (Supplemental Coverage Range*Expected Crop Value or 11%*\$680)	\$74.80

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ECO COVERAGE EXAMPLE

Begins to pay (triggers) when county average yield or revenue falls below 90 or 95% of the expected level depending on ECO trigger selected

Full amount of the ECO coverage is paid when the county revenue or yield falls to 86 percent of expected county revenue or yield

Examples below demonstrate 90% and 95% coverage ranges with 75% underlying policy coverage level

	Example 1: 95% ECO Trigger	Example 2: 90% ECO Trigger	
No Coverage (deductible)	95-100%	No Coverage (deductible)	90-100%
ECO coverage range	86-95%	ECO coverage range	86-90%
SCO or ARC coverage range	75-86%	SCO or ARC coverage range	75-86%
MPCI coverage level	75%	MPCI coverage level	75%

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SCO AND ARC

If enrolled in individual ARC, may not purchase SCO coverage on any crop on a farm

If producer elects **county** ARC, may purchase SCO on farms NOT enrolled in **county** ARC

May elect SCO for any farms for which county ARC has not been elected

Example:

Producer elects county ARC for the corn base acres on a given farm in a county, then none of the corn acres on that farm may be covered by SCO

Soybeans on that same farm may be covered by SCO if ARC has not also been elected for that crop on that farm

Corn on a different farm in the same county may be covered by SCO – as long as ARC has not been elected for corn base acres on that farm

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SCO AND ARC

If SCO and ARC are elected for the same crop/FN, SCO coverage for that crop/FN will be cancelled and insureds remain responsible for paying 60% of the SCO premium on that particular crop/FN.

This premium penalty could be waived however if insureds timely report the ARC election for an applicable crop/FN on their annual crop insurance acreage report. The underlying policy is not affected in any way.

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SCO/STAX INTERACTION WITH ARC/PLC

SCO- Based on producer election

STAX – Based on producer enrollment

Agents should encourage producers to be familiar with what crops they have base acres on for each farm at FSA

SCO – Producer may not participate in SCO on a farm if base acres for the crop have elected ARC

Example 1: If producer has a farm with corn base acres and elects ARC and plants corn, they may not participate in SCO

Example 2: If producer has a farm with corn base acres and elects ARC but plants soybeans, they may purchase SCO on the soybeans

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SCO/STAX INTERACTION WITH ARC/PLC

SCO- Based on producer election

STAX – Based on producer enrollment

STAX – Producer may not participate in STAX on a farm if cotton seed base acres are enrolled in ARC or PLC

Example 1: If producer has a farm with seed cotton base acres and elects and enrolls in ARC or PLC and plants upland cotton they may not participate in STAX

Example 2: If producer has a farm with wheat base acres and elects and enrolls in ARC or PLC and plant upland cotton they may participate in STAX

Example 3: If a producer has a farm with seed cotton base acres and elects but does not enroll in ARC or PLC but plants upland cotton they may participate in STAX

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SCO/STAX INTERACTION WITH ARC/PLC

FSA Election/Enrollment for ARC/PLC is March 15

Regardless of an FSA extension RMA will use what the producer selects by March 15 for SCO and STAX – if no selection it will default from the previous year

Reference: PM21-068 (STAX Changes)

“FSA will allow producers to update (unenroll) ARC/PLC until 9/30. That is irrelevant for STAX for crop insurance purposes producers are held to what they do by March 15”

DO NOT encourage producers to wait until March 15 to Elect/Enroll in ARC/PLC

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ECO AND ELECTED PROGRAMS

Participation in ARC or PLC has no effect on eligibility for ECO

May not buy Area Risk Protection Insurance (ARPI), Stacked Income Protection Policy (STAX), Hurricane Insurance Protection – Wind Index Endorsement (HIP-WI), or Margin Protection (MP) on the same acre in the same year

May choose to purchase SCO on acres insured under ECO, but not required to

ECO and SCO are not mutually exclusive as their bands of coverage do not overlap

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MARGIN PROTECTION WITH SCO/ECO

With a base policy - interaction with Area Plans/Options/Endorsements

Insureds may purchase any optional coverages or endorsements available for the base policy **except SCO/ECO**

HR-ACE allowed on base policy

Those acres not insurable under MP

ARPI policies cannot be used as a base policy

Whole Farm Revenue Protection policy cannot be a base policy, per base policy definition

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MARGIN PROTECTION WITH SCO/ECO

Important Note:

If an insured had SCO for the 2023 RY and now wants to elect MP for 2024 RY, they must sign a cancellation for the 2024 RY SCO by the MP SCD (9/30/23)

If MP is elected by the 9/30 SCD, SCO/ECO cannot attach as the MP policy is already in effect and legally bound

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Questions?



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Whole Farm Revenue Protection

WFRP Handbook





HIGHLIGHTS

- WFRP and Micro Farm policy enhancements
- Address revenue from commodities produced over multiple insurance periods
- Expected value and yield improvements

ELIGIBILITY

WFRP

Removed language prohibiting an FCIC reinsured policy at the Catastrophic Risk Protection (CAT) level

Micro Farm

Removed language prohibiting vertically integrated operations



APPLICATION

- Added to WFRP application the opt-out of primary insurance option
- Exception added addressing areas in which a farming operation may be located that is not identified in the Actuarial Documents (AD)



COVERAGE LEVEL ELIGIBILITY



- Removed commodity count to determine qualification for higher coverage levels
- Still applicable to determine:
 - Diversification discounts
 - Eligibility for WFRP coverage if:
 - potatoes are the only commodity grown
 - a single commodity is grown, and other revenue coverage is available for that commodity
 - Subsidy amounts



ALLOWABLE REVENUE

- Identified revenue excluded from whole-farm history but included in Revenue-to-Count (RTC) for claims
- Clarified treatment of indemnities from FCIC reinsured policies
 - when the election to exclude those policies from primary insurance is made
 - at the CAT coverage level



OTHER INSURANCE

Insured revenue adjustments for premium calculation does not apply when the insured has:

- Micro Farm
- CAT level policies that cover commodities insured under WFRP (automatic opt-out)
- Elected to exclude from primary insurance any FCIC reinsured policy at an additional level of coverage (**Election must be made annually**)



REVENUE-TO-COUNT (RTC)

- Clarified that indemnities are included from FCIC reinsured policies at a buy-up level
- Clarified that Indemnities exceeding the WFRP or Micro Farm deductible are included from:
 - CAT coverage level policies
 - FCIC reinsured policies at a buy-up level excluded from becoming primary insurance (Automatic opt-out for Micro Farm)

EXPANDED OPERATIONS

- Added WFRP example to clarify that a lag year expansion is determined independently of the current year (e.g., lag year acreage is greater than current year acreage)
- Added expanded operation procedures for Micro Farm:
 - Only applies to increased production capacity
 AND
 - Limited to 35 percent



180-DAY EXTENSION FOR CLAIMS



- Revised start date to the End of Insurance Period (EOIP)
- May be deferred longer for commodities which an accurate price cannot be determined or are still in controlled atmosphere storage after 180 days
 - AIP discretion
 - Determination of value is based on a portion of the commodity being packed or processed

PURCHASED FOR RESALE

Revenue from tax entities that include separate brokerage or granary operations that buy and sell commodities that are not reported on line 1 or 2 on the Schedule F (for example) should not be included as purchased for resale allowable revenue for the purposes of determining allowable revenue or RTC at claim time.



MICRO FARM EXPECTED VALUES

- Three-year build to five-year average
 - Added calculations for four-year and five-year averages
- Producers with five years of records have the option to exclude one year for expected value determinations

Expected Value and Yield Source Document Certification Worksheet

Part 3: Combined Direct Marketing Commodity or Micro Farm Information				
16. Name of Market: Insured's Farmers Market				
17. Years Produced	18. Total Planted Acres	19. Revenue	20. Exclude	23. Remarks
2019	12.5	\$7,890	<input checked="" type="checkbox"/>	
2020	15.2	\$10,540	<input type="checkbox"/>	
2021	15.2	\$9,983	<input type="checkbox"/>	
2022	14.8	\$10,250	<input type="checkbox"/>	
2023	16.0	\$11,125	<input type="checkbox"/>	
21. Average	15.3	\$10,475		
22. Expected Value per Acre		\$684.64		

Added 2 years to the example

Added column to exclude a year

WFRP EXPECTED VALUES

Moved Insured's three-year average to the list of available sources

- AIP must agree no third-party source accurately reflects the price the insured will receive
- At the time the value is determined the insured must provide:
 - Acceptable records for each year, and
 - A written explanation detailing the difference between the insured's price and the third-party sources



WFRP EXPECTED VALUES

For commodities **NOT** insured by another FCIC reinsured policy that provides individual yield or ARH coverage

- Four-year build to ten-year expected yield average with no break in continuity
- There is not a break in continuity, if for any previous year the commodity was not planted, prevented from being planted by an insurable cause, or not produced for an insurable purpose.

Added 6 years to the example

Yield and Revenue Report									
Part 1: Producer Information		2. Policy Number:		3. Policy Year:		4. Agency Information:			
1. Name: I,M Insured		XXXXXX		YYYY		I,M Agent			
Part 2: Commodity Information									
5. Commodity:		6. Commodity Code:		7. Rate Code:		8. Practice:		9. Type/Variety:	
Triticale		01580		0158		Irrigated		Spring	
11. Year Produced	12. Total Production	13. Acres	14. Average Yield	15. Net Revenue	16. Average Revenue	17. Insured's Share	18. 100% Share Equivalent		
2014	25,236	280	90.13						
2015	26,756	285	93.88						
2016	23,645	300	78.82						
2017	28,942	290	99.80						
2018	29,343	300	97.81						
2019	26,149	280	93.39						
2020	29,312	300	97.71						
2021	27,687	280	98.88	\$100,000	\$3.61	67%			\$5.39
2022	28,409	290	98.03	\$121,000	\$4.17	67%			\$6.38
2023	26,342	285	92.43	\$98,000	\$3.44	67%			\$5.55
19. Replacement Yield:				20. Expected Yield: 93.62		21. Expected Value: \$5.77			

KEY TAKEAWAYS

WFRP

- Removed prohibition against CAT coverage policies
- Expected Yield History is now a four-year build to ten-year average

Micro Farm

- Removed prohibition against vertically integrated operations
- Expected Values are now a three-year build five-year average

National Crop Assessment

Cycle 3 Crops



CROPS BEING REVIEWED

- Blueberries
- Canola
- Cabbage
- Clary Sage
- Cotton
- ELS Cotton
- Cultivated Wild Rice
- Dry Peas
- Grapes
- Millet
- Mint
- Onions
- Strawberries





UNDERWRITING REVIEW SELECTION POOL

2024 - PPA UW Review Selection Pool



Commodity
0012 Blueberries
0013 Onions
0015 Canola
0017 Millet
0019 Avocados
0021 Cotton
0022 Cotton Ex Long
0023 Forage Product
0036 Prunes
0038 Sugarcane
0053 Grapes
0055 Cultivated Wild
0060 Figs
0067 Dry Peas
0069 Mustard
0072 Cabbage
0073 Nursery (FG&C)
0074 Mint
0076 WFRP
0078 Sunflowers
0079 Clary Sage
0084 Potatoes
0154 Strawberries
0229 Flue Cured Tob.
0230 Fire Cured Tob.
0231 Burley Tobacco
0232 Maryland Toba.
0233 Dark Air Tobac.
0234 Cigar Filler Tob.
0235 Cigar Binder To.
0333 Camellina
1010 Nursery (NVS)
9110 Micro Farms



PPA UW REVIEWS CROP AND REGIONAL OFFICES

Regional Office	Count
01 Raleigh	112
02 Valdosta	105
03 Jackson	109
04 Springfield	118
05 St. Paul	105
06 Billings	105
07 Topeka	107
08 Oklahoma City	102
09 Davis	107
10 Spokane	111
Grand Total	1,081

Commodity	Count
0012 Blueberries	62
0013 Onions	61
0015 Canola	89
0017 Millet	30
0019 Avocados	10
0021 Cotton	132
0022 Cotton Ex Long Staple	19
0023 Macadamia Nuts	4
0033 Forage Production	56
0036 Prunes	6
0038 Sugarcane	20
0053 Grapes	73
0055 Cultivated Wild Rice	13
0060 Figs	4
0067 Dry Peas	53
0069 Mustard	9
0072 Cabbage	31
0073 Nursery (FG&C)	80
0074 Mint	21
0076 WFRP	53
0078 Sunflowers	37
0079 Clary Sage	4
0084 Potatoes	65
0154 Strawberries	12
0229 Flue Cured Tobacco	16
0230 Fire Cured Tobacco	9
0231 Burley Tobacco	20
0232 Maryland Tobacco	2
0233 Dark Air Tobacco	6
0234 Cigar Filler Tobacco	6
0235 Cigar Binder Tobacco	11
0333 Camellina	3
1010 Nursery (NVS)	36
9110 Micro Farms	28
Grand Total	1,081



PPA CROP BREAKDOWN CYCLE 1

Alfalfa Seed	Tangelos
Banana Tree	Caneberries
Barley	FL Grapefruit (P)
Corn	FL Lemons (P)
FM Sweet Corn	FL Mandarins/Tangerines (P)
FM Tomatoes	FL Oranges (P)
Grapefruit	FL Tangelos (P)
Mandarins/Tangerines	FL Tangors (P)
Oranges	CA Grapefruit Trees (P)
Peanuts	CA Lemon Trees (P)
Peppers	CA Mandarin/Tangerine Trees (P)
Plums	CA Orange Trees (P)
Popcorn	CA Tangelo Trees (P)
Sweet Corn	

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PPA CROP BREAKDOWN CYCLE 2

Sugar Beets	Processing Freestone
Apples	Rice
Chile Peppers	Sesame
Coffee	Table Grapes
Flax	Walnuts
FM Beans	Wheat
Fresh Freestone Peaches	Avocado Trees
Fresh Nectarines	Carambola Trees
Hybrid Seed Rice	Mango Trees
Pecans	Apple Trees (P)
Processing Beans	Pecan Trees (P)
Processing Cling Peaches	

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PPA CROP BREAKDOWN CYCLE 3

CROPS BEING REVIEWED

- Blueberries
- Canola
- Cabbage
- Clary Sage
- Cotton
- ELS Cotton
- Cultivated Wild Rice
- Dry Peas
- Grapes
- Millet
- Mint
- Onions
- Strawberries

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REMINDERS FOR 2024

- ROs can select policies for an Underwriting Review up until the applicable ARD
- Policies for UW review selection have all been loaded in ROE
- RO's will host individual entrance calls this year for policies selected / documents needed
- Goals for selection are the same

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DOCUMENTATION

- Exhibit 4D of the PPA Handbook
- Documentation requirements have not changed from 2023 to 2024
- Production Records – most recent year unless 200K Review

Exhibit 4 Program Performance Participation Templates (Continued)

D. AIP Participation Documentation/Information Template

AIPs should upload a complete file including, but not limited to, the following:


- (1) Most recently signed Application/Contract Change/Transfer form;
- (2) Schedule of Insurance;
- (3) Summary of Coverage;
- (4) Power of Attorney or other legally sufficient document (Exhibit 2 of the GSH);
- (5) Signed Acreage Reporting form (or AIP documentation of alternative procedures);
- (6) Exception information, Written Agreement or Determined Yield (if applicable);
- (7) PAW, PAIR, Fresh Acre Verification supporting documents (i.e., apples, peaches, etc.), and any additional producer or AIP documentation as required. (if applicable);
- (8) FSA 578 (or other FSA data);
- (9) Precision farming records, GPS or other measurement services as needed;
- (10) Revised Acreage Report, documentation supporting the reason for revision;
- (11) Approved APH form;
- (12) Production Reporting form;
- (13) Verifiable Production Records (by unit if applicable). All Acceptable Production Documents as Outlined in the CIH;
- (14) Verifiable Livestock Records (if applicable); or
- (15) Other documents as requested by the RO.

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Mapping Reviews

Year 3






MAPPING REVIEWS

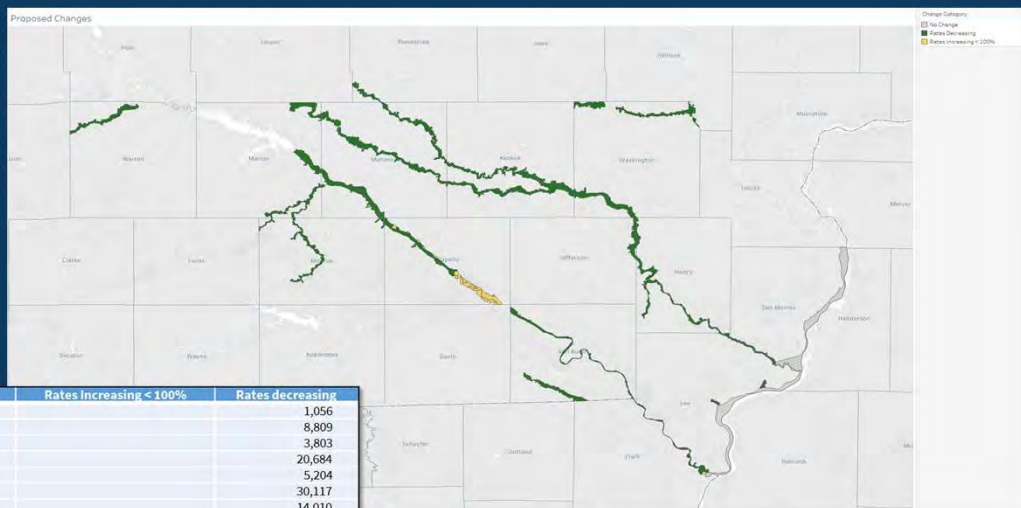


- Beginning in 2022, all maps will be reviewed in a consistent and timely manner.
- Improvements will provide a coordinated standard schedule and consistency across all regions.
- All maps will be reviewed about every 5 years.
- Covers approximately 2,000 maps across the nation.
 - Date Maps,
 - High Risk Maps,
 - Unclassified Land Maps,
 - T-Yield Maps
- Correct maps lead to fewer written agreements – more efficient and effective process overall

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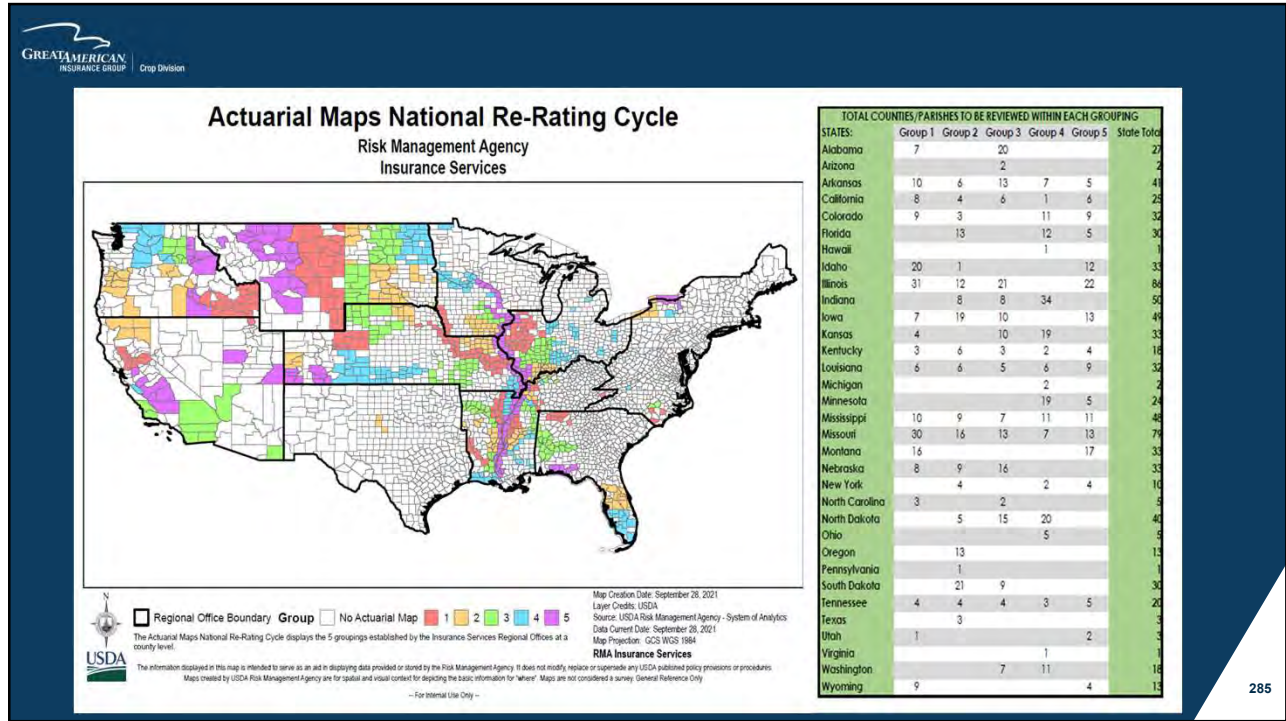


EXAMPLE – ST PAUL REGIONAL OFFICE (IA) - WHEAT



State	County	Rates Increasing < 100%	Rates decreasing
Iowa	Des Moines		1,056
Iowa	Henry		8,809
Iowa	Jefferson		3,803
Iowa	Keokuk		20,684
Iowa	Lee		5,204
Iowa	Mahaska		30,117
Iowa	Marion		14,010
Iowa	Monroe		6,567
Iowa	Poweshiek		2,321
Iowa	Van Buren		9,155
Iowa	Wapello	7,162	4,970
Iowa	Warren		5,729
Iowa	Washington		31,162
Grand Total		7,162	143,587

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Sugar Beet Early Harvest Adjustment (EHA) Option

2024 Spring Update

For Agent/Broker Use Only

WHAT IS EARLY HARVEST?

- Sometimes a processor will request an insured harvest sugar beet prior to full maturity based on processing needs
- These beets are typically smaller, have less sugar %, thus yielding lower than if they were fully mature
- The EHA option will allow the insured to increase the amount of harvested production by 1% per day each day that is considered early (prior to maturity)
- Sugar Beet CP state full maturity is 45 days prior to the EOIP, unless otherwise stated in SP
 - Clay county, MN EOIP is 11/15, so maturity would be 10/2

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EARLY HARVEST ADJUSTMENT (EHA) OPTION

- Request for comment published 11/15/2023
- Effective for 2024 for all states with 11/30 CCD
 - Effective for 2025 CY for Imperial county, CA (4/30 CCD)
- Early Harvest Adjustment is now an option
- New section in CP for language

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EARLY HARVEST ADJUSTMENT (EHA) OPTION

- Insured must elect by SCD
 - N/A on CAT
 - Must be available in AD
 - Crop/county election
 - Transfer policy must reelect
- Applicable only when processor requests early harvest
- By PRD insured must choose by APH database which crop years to apply
- Early harvested acreage must meet or exceed 15% of harvest acreage by unit
 - Previously 10%
- The adjusted production from the early harvested acreage cannot exceed the higher of
 - Approved yield for APH database
 - Actual yield of sugar beets harvested after full maturity from the unit; or
 - Unadjusted actual yield of the early harvested acreage from the unit

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CANCELLATION OF EHA (CIH 923D)

- Option is continuous until cancelled
- When cancelled:
 - Production is no longer adjusted for EH
 - Other yield adjustments may apply
 - Yield substitutions and cups, if elected
 - Yield floors, if applicable

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DETERMINING PRODUCTION WITH EHA EXAMPLE

CIH 9230

Example

- EOIP is November 15, so full maturity is 10/2 (45 days prior to EOI)
- Insured harvests 50 of 250 acres prior to 10/2
 - Threshold is met
- Insured harvested 1000 tons (250/day) for 4 days prior to 10/2
- Approved yield is 7550 lbs. and sugar % is 16.1

Calculations

- 10/1: 250 ton+1% = 252.5 tons x 2000 = 505,000 lbs.
- 9/30: 250 tons+2% = 255 tons x 2000 = 510,000 lbs.
- 9/29: 250 tons+3% = 257.5 tons x 2000 = 515,000 lbs.
- 9/28: 250 tons+4% = 260 tons x 2000 = 520,000 lbs.
 - (505,000 x 0.159 avg raw sugar) = 80,295
 - (510,000 x 0.160 avg raw sugar) = 81,600
 - (515,000 x 0.161 avg raw sugar) = 82,915
 - (520,000 x 0.162 avg raw sugar) = 84,240
- (80,295 + 81,600 + 82,915 + 84,240) ÷ 50 early harvest acres = 6581 lbs. of raw sugar

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EHA OPTION RECERTIFICATION

- All insureds must recertify production previously adjusted for early harvest in all sugar beet APH databases that have been adjusted for early harvest
- Recertification of production must be done for all years within the record retention period by the PRD
- If production from early harvested acreage is not recertified by the PRD, assigned yields apply
- If supporting production records beyond the record retention period are available, the insured may recertify those years

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EHA OPTION Q & A

Q. Will the replacement yield under EHA replace the actual yield in the APH database or does the actual yield remain?

A. EHA functions similar to the Quality Loss option, so the actual production, actual yield, early harvest adjusted production and early harvest adjusted yield are in APH database

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EHA OPTION Q & A

Q. What are EHA impacts to premium?

A. EHA is considered "rate neutral", no surcharge and uses same rating methodology as TA, YE, QL and YC

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EHA OPTION Q & A

Q. What is different about EHA from previous years?

A. Key differences

- Option vs. policy provision
- Insured may select specific APH databases and yields to apply the adjustment
- Minimum threshold to trigger EHA is increased to 15% from 10%
- Only producers electing the option will see a premium increase, based on selected yields for adjustment

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HELPFUL LINKS

- Sugar Beet Crop Provisions (24-039): [Sugar Beet Crop Provisions \(usda.gov\)](https://www.usda.gov/sugar-beet-crop-provisions)
- Sugar Beet Loss Adjustment Standards Handbook (FCIC-25450): [25450 Sugar Beet Loss Adjustment Standards Handbook 2023 \(usda.gov\)](https://www.usda.gov/sugar-beet-loss-adjustment-standards-handbook-2023)
- Crop Insurance Handbook (2024 and Succeeding Crop Years), paragraph 923: [FCIC 18010-1 Crop Insurance Handbook \(CIH\) 2024 \(usda.gov\)](https://www.usda.gov/fcic-18010-1-crop-insurance-handbook)
- Sugar Beet Frequently Asked Questions: [Sugar Beet | RMA \(usda.gov\)](https://www.usda.gov/sugar-beet-rma)

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EHA TAKEAWAYS

Option must be elected by SCD

Previously EH yields must be recertified

Insured may choose which yields EHA applies to by PRD

If previously adjusted yields are not recertified, assigned yields apply

EH must be requested by processor

Premium methodology is similar to YA, YE, YC

EHA option is continuous until canceled

Threshold increase from 10 to 15%

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Insured's Production Reporting (IPR) 2024 Spring Update

For Agent/Broker Use Only





IPR CHANGES FOR 2024

- Special Provision statement from 2023 was added to 2024 CCIP-BP
 - All APH regulations moved into CCIP
- Added Insured's Production Reporting Date into AD

Dates						
Selection Criteria						
Year: 2024	Commodity: Wheat (011)		State: Missouri (29)			
Date Released:	Plan: Yield Protection (01)	County: Cass (037)				
Types / Practices	TP 1	TP 2	TP 3	TP 4	TP 5	TP 6
Type Practice	Winter 011 Non-irrigated 003	Winter 011 Irrigated 002	Winter 011 Organic/Certified Non-Irr 713	Winter 011 Organic/Certified Irr 702	Winter 011 Organic/Transitional Non-Irr 714	Winter 011 Organic/Transitional Irr 712
Base County Dates						
Sales Closing Date	09/30/2023	09/30/2023	09/30/2023	09/30/2023	09/30/2023	09/30/2023
Cancellation Date	09/30/2023	09/30/2023	09/30/2023	09/30/2023	09/30/2023	09/30/2023
Final Planting Date	11/15/2023	11/15/2023	11/15/2023	11/15/2023	11/15/2023	11/15/2023
End of Late Planting Period Date	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023
Acreage Reporting Date	12/15/2023	12/15/2023	12/15/2023	12/15/2023	12/15/2023	12/15/2023
Premium Billing Date	07/01/2024	07/01/2024	07/01/2024	07/01/2024	07/01/2024	07/01/2024
End Of Insurance Date	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
Termination Date	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024
Contract Change Date	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024
Production Reporting Date	11/14/2023	11/14/2023	11/14/2023	11/14/2023	11/14/2023	11/14/2023
Insured Production Reporting Date	11/14/2024	11/14/2024	11/14/2024	11/14/2024	11/14/2024	11/14/2024



CIH INSURED PRODUCTION REPORTING CHANGES

Section 1

“Generally, insureds are required to report the current year’s crop production on the same basis used to establish their approved yields. This section is applicable for insureds and crops that require current year’s crop production be reported by the insured’s production reporting date contained in the policy, see Para. 1321 for exceptions to the requirement to provide the current year’s production by the insured’s production reporting date. This production report will be used to establish approved yield(s) for the following APH crop year, if there are no changes to the basis used to establish the insured’s approved yield(s). The insured’s production report is also subject to Part 16 Sec. 6. ***”

CIH INSURED PRODUCTION REPORTING CHANGES

Section 2

Generally, the insured must report their current year's crop production on the same basis used to establish their approved yield(s), by the insured's production reporting date contained in the actuarial documents, or as otherwise specified in the Special Provisions. However, there are certain situations that require a production report be provided at the beginning of the crop year to provide the prior year's production information to be used to establish the approved yield(s) for the current year. **This section only applies to those insureds or crops where a production report is not required by the insured's production reporting date for the current crop year and includes the following:**"

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CIH INSURED PRODUCTION REPORTING CHANGES

Section 2

1) crops that have a lag year in their production reporting.

(2) new insureds who grew the crop the year prior to the current crop year, may report actual production for that crop year and include additional crop years, if continuous production reports are provided. Failure to provide a production report will result in variable T-Yields being used to determine the insureds approved yield(s) for the current crop year.

(3) insureds who transferred to a new AIP for the current crop year may provide the new AIP with a copy of the completed and signed production report submitted to the insureds previous insurance provider for the prior APH crop year. This production report will be used to establish the insureds approved yield(s) for the current crop year.

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CIH INSURED PRODUCTION REPORTING CHANGES

Section 2

(4) if an approved yield cannot be established for any APH database for the current crop year as required by FCIC approved procedures, the insured must provide a new production report containing the prior year's production on the basis of the current crop year's unit structure and by P/T/T-Yield map area, other characteristics, if applicable.

(5) an insured may recertify actual production for any prior APH crop year if the production report meets the requirements of this section to be used in an APH database(s) for the current crop year when:

- (a) reporting actual production for an APH crop year not previously certified;
- (b) replacing a yield determined in accordance with Para. 1503; or
- (c) making a change or revision as authorized in FCIC approved procedures.

IPR/SYPR FAQ

- Transferring to a new AIP, can the new AIP use ceding AIP production report or does the insured need to submit a new report on new AIP paper?

A.

- New AIP can use ceding AIPs transfer paperwork
- Does not absolve the responsibility (or remove the ability) of the insured to get that information to the new AIP timely due to the possible lag in processing
- No change in the ceding AIPs responsibility in the transfer process as provided in the GSH Para. 846

IPR/SYPR FAQ

- In a transfer situation, If an insured completes their production report timely to the ceding AIP and the agent fails to submit the report, will the insured receive assigned yields?

A.

- If the insured can provide a copy of the report, the new AIP can use that information instead of an Assigned Yield
- The insured met their production reporting requirements

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IPR/SYPR FAQ

- How will the assuming AIP know if the insured didn't report production to the ceding AIP?

A.

- If the insured does not provide the new AIP with a copy of the production report or the information cannot be obtained via policyholder tracking, then the new AIP must assign yields

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IPR/SYPR FAQ

- How is production reported if it is not available by the PRD, e.g. J yield?


A.

- SYPR shouldn't change that process, the insured would indicate records aren't available and will report when records are available or claim is finalized

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Insured's Production Reporting (IPR) - This quick card will explain the steps needed to use the production reporting workflow to report the current crop year production. The Insured's Production Reporting Date is the date provided by RMA's actuarial data and is when a production report for the current crop year is due, unless otherwise specified in the policy or FCIC-approved procedures.



Insured Production Reporting References

2024 General Standards Handbook - Exhibit 2 - Various definitions have Insured's Production Reporting added.

2024 Crop Insurance Handbook - PART 13: PRODUCTION REPORT
 Section 1: Insured's Production Reporting for CCIP and ARPI
 Paragraph 1301 - 1310 (pages 188-212)
 Section 2: Previous Crop Year Production Reporting for CCIP Policies
 Paragraph 1321 - 1330 (pages 213-230)

RMA Actuarial Data Browser - The Dates tab contains the published Insured Production Reporting Date.


Plans of Insurance - The following plans of insurance now have current year production reporting in 2024: Area Yield Protection (04), Area Revenue Protection (05), Area Revenue Protection w/HP exclusion (06), Margin Protection (16), Margin Protection with HP (17), Yield Protection (01), Revenue Protection (02), Revenue Protection w/HP exclusion (03), Actual Revenue History (47) and APH (90).

Reporting Forms - We offer several reporting forms for you to use to report the insured's current year production:

- 2023 M205 - Schedule Of Insurance (SOI) with Production Report
- 2023 M202 - Production and Yield Reporting form
- 2023 M711 - Revenue Loss Worksheet and Production Report
- 2023 G205 - Map Based Schedule of Insurance

Workflows - The only policy maintenance workflow allowed to enter current crop year production is the "Report 2023 Production by Unit" when in the 2023 reinsurance year. You will no longer be able to update the 2023 crop year production when in the 2024 reinsurance year.

Types / Practices	Unit Structure	Prices	T-Yield	Yield Exclusion	Dates
					Date
					Selection Criteria
Year: 2024	Commodity: Wheat (0011)				S
Date Released:	Plan: Revenue Protection (02)				C
Types / Practices					
Types / Practices					
Type	Winter 011	Winter 011			
Practice	Non-Irrigated 003	Irrigated 002			
Dates					
State County Dates					
Sales Closing Date	09/30/2023	09/30/2023			
Cancellation Date	09/30/2023	09/30/2023			
Final Planting Date	11/15/2023	11/15/2023			
End of Late Planting Period Date	11/30/2023	11/30/2023			
Acres/acre Reporting Date	12/15/2023	12/15/2023			
Premium Billing Date	07/01/2024	07/01/2024			
End Of Insurance Date	10/31/2024	10/31/2024			
Termination Date	09/30/2024	09/30/2024			
Contract Change Date	09/30/2024	09/30/2024			
Production Reporting Date	11/14/2023	11/14/2023			
Insured Production Reporting Date	11/14/2024	11/14/2024			



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1) **Production Record Type**- Select the correct production record type. Once selected a pop-up will allow you to apply this production record type to other lines for that county/crop. You can select all or specific lines.

2) **2023 Production**- Enter the production for the unit.

3) **2023 Acres**- The acres reported on the 2023 acreage report. This can not be changed.

4) **Determined Acres**- If any acreage had been reported incorrectly in 2023, for example, despite planting 80 acres of corn, the producer only reported 75 acres for the unit, you should notify your underwriter so that the correct acres can be entered in the Determined Acres column. Acreage revised per claim will be shown in this same column.

5) **2023 Yield**- The yield will calculate if production is entered or you enter the yield to calculate the production.

6) **Yield Type** - Once production and production yield type is entered the yield type will be populated.

7) **Insurability Code** - This will default based on prior entries in most cases. The choices are Insurable, Uninsurable and Uninsured ACR.

8) **IPR** - Shows the status of the line. Red 'I' - 'Incomplete' (hovering over this will show the reason) or Green 'C' for Complete.

Policy Details

On the 'Policy Details' tab, by hovering over the green C with your mouse, you will see a pop-up window indicating what is complete. In this scenario with a total of 3 acreage lines for the county/crop in 2023CY, 2 lines were booked, 0 lines unbooked and 1 not applicable which would be considered a line that had zero acres reported in 2023 or was an uninsurable line with zero acreage.

Production Reporting Dates

Production sign dates can be entered in the County/Crop drop down menu or by selecting the APH icon on the Icon Menu. Once the signature dates are entered and if the policy exists in 2024, just by printing a M202 APH 10 year report will book the policy APH's for 2024.

Important Notes

- If the producer reports the 2023 acres as planted to the wrong crop or fails to report the acres at all, please contact your underwriter because we must make changes to the 2023 policy to allow the entry of the 2023 production.
- The Companion processing feature is still available through the Insured Production Reporting (IPR) workflow and has not changed.

TAKEAWAYS



- All APH procedures live in CCIP
- PRD did not change – added insured's PRD
- Transfer policies must report production at beginning of crop year and to ceding company
- Reporting production is based on unit structure in effect when crop was planted, not the unit structure for following year

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Units Review

2024 Spring Update

For Agent/Broker Use Only

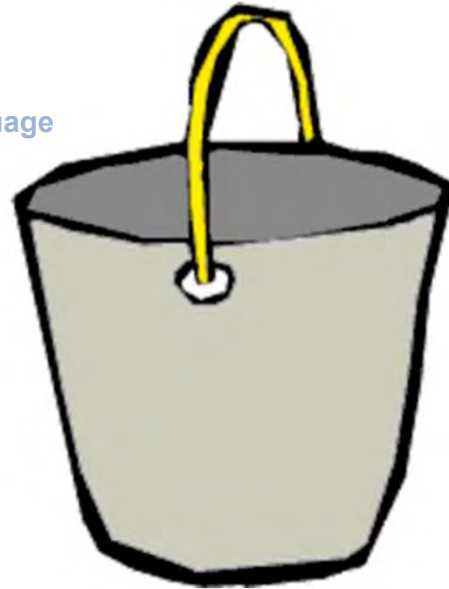




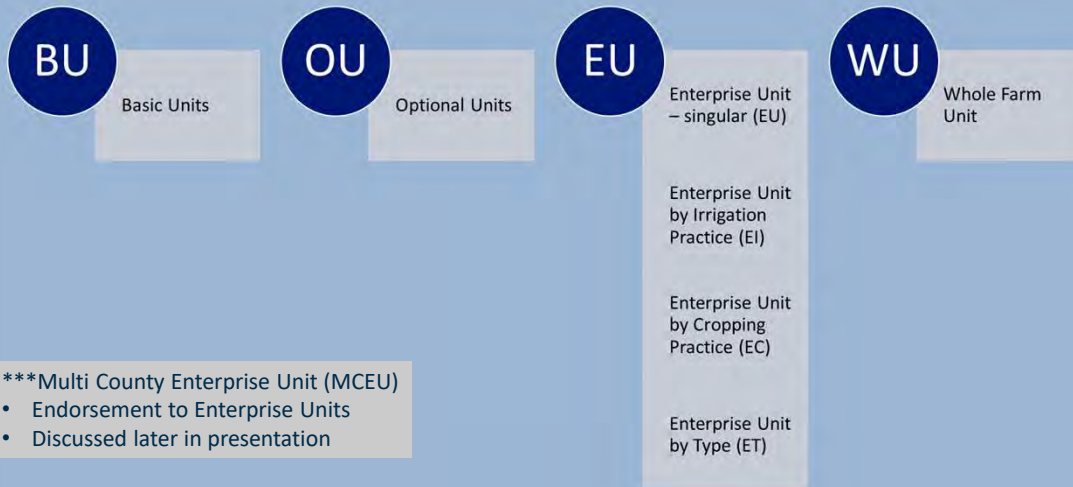
UNIT BY DEFINITION

Unit structure is further defined in policy language

- The insurable acreage of the insured crop in the county used to establish:
 - Approved Yield
 - Production Guarantee/amount of insurance
 - Liability
 - Indemnity, if applicable
- Identifies the smallest tract of land for a crop/county where an indemnity can be paid



UNIT STRUCTURE OPTIONS





UNIT AVAILABILITY

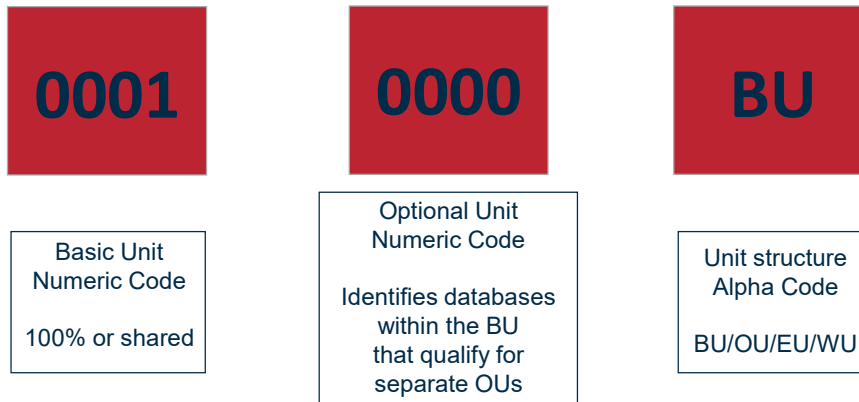
	BU	OU	EU	EI	EC	ET	WU	MCEU
Yield Protection	X	X	X	X	X	X		X MCEU is not applicable when EC or ET is elected.
Revenue Protection	X	X	X	X	X	X	X	X MCEU is not applicable when EC or ET is elected.
RPHPE	X	X	X	X	X	X	X	X MCEU is not applicable when EC or ET is elected.
Area Yield Protection			X					
Area Revenue Protection			X					
Area Revenue Protection with Harvest Price Exclusion			X					
CAT - lowest level of coverage	X							

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UNIT NUMBERING

Ten-position Numbering System



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BASIC UNIT DETERMINATION

- Three components determine a Basic Unit (BU)
 - Crop
 - County
 - Share (person)
 - Crop shared with each different landlord is separate BU
 - Different share % within same share arrangement do not qualify for separate Bus
- APH databases must be established for each separate BU
- Insured automatically qualifies for BU
- BU is only available option with CAT

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BASIC UNIT EXAMPLE

OWNER/OPERATOR

0001-0000 BU

**SHARE RENT
FROM SMITH**

0002-0000 BU

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BASIC UNIT EXAMPLE

1 Basic Unit – 0001-0000 BU

	SHARE FROM SMITH .750
SHARE FROM SMITH .500	

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POP QUIZ!

An insured owns land and rents land from five landlords - three on a crop share basis and two on a cash lease basis.

How many basic units is he entitled to?

4 BUs

One for each crop share arrangement and one that combines the two cash leases and the land owned by the insured.

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OPTIONAL UNIT DETERMINATION

- Land that would otherwise be one BU may be divided into OUs according to the OU definition
- OU order of precedence
 - Sections
 - Section equivalents
 - Separate FSA FNs
 - Written Unit Agreement (WUA)
 - Unit Division Option (UDO)
 - IRR & NI practice
 - Organic farming practice
 - Policy authorization

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OPTIONAL UNIT QUALIFICATIONS

- To qualify for OU, all of the following must be met:
 - File an acceptable production report
 - Harvested production must be maintained separately for each OU by practice
 - Planting pattern cannot continue into an adjacent section
 - Clear and discernible break in the planting pattern
 - Cultivating, disking, mowing, etc. after planting or harvesting is not considered a discernible break
 - Exception for center pivot irrigation systems

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(RANGE)

R 15W R 14W R 13W R 12W

(TOWNSHIP)

T 73N

22

T 72N

T 71N

OU by Section

- A unit of measure under a rectangular survey system (PLSS) describing a tract of land usually one mile square and usually containing approximately 640 acres.
- Boundaries of the section must be readily discernible by the AIP without using survey instruments or locating survey markers.

Example:

OU by Section Equivalent

- Separate OUs are available for section equivalents in the absence of sections.
- Must be legally identified and consist of at least 640 acres.
- Boundaries must be readily discernible by the AIP without using survey instruments or locating survey markers.



OU by FSA Farm Number

- Available in the absence of sections, section equivalents, or other unit division arrangements provided by RMA (i.e.: WUA or UDO).
- OUs are available by FSA FNs:
 1. in areas where survey boundaries are not readily discernible; or
 2. in Alabama, Arkansas, Florida, Louisiana, and Mississippi when provided in the SP.
- Boundaries must be readily discernible by the AIP without using survey instruments or locating survey markers.

PART 4: SPECIFIC WUA (UA TYPE) GUIDELINES

91 General Information and Availability

- (1) WUAs (UA Type WAs) fall under the guidelines and requirements provided in [Part 2](#), unless otherwise specified.
- (2) WUAs are not available for high-risk rated or unrated land.
- (3) WUAs are only available for the situations identified in [Para. 97](#). Producers must meet the applicable criteria of the WUA type requested to be eligible for a WUA.
- (4) WUAs will be issued by crop policy. Multiple crops may be issued on a WUA and/or multiple WUAs may be issued per producer.
- (5) WUAs are only available to establish optional units for crops where the CP allow for optional units by WA, provided all other optional unit requirements are met, and only for the specific situations covered by the procedures contained in [Part 4](#) of this handbook.
- (6) A producer cannot have a WUA based on FSA FNs in a county where the Unit Division Option is being used (see CH Para. [101](#) for the optional unit order of precedence). A producer can have a WUA for oversized sections or section equivalents in a county where the Unit Division Option is being used if the WUA and Unit Division Option are not in the same oversized section or section equivalent.
- (7) Optional units established by WUAs may be used in accordance with the applicable policy provisions to qualify for enterprise units. When optional units are elected, the insured must follow optional unit structure and the applicable guidelines provided by the WUA.
- (8) Any acreage within the section (section equivalent) that is not identified and assigned to a specific optional unit will be assigned to the closest optional unit approved by the WUA.
- (9) Individuals sharing in the same acreage under separate policies will have separate WUAs and are not required to have the same optional units designated under each WUA. Each policy will have its own approved APH yield and file acceptable production reports accordingly.

92 Additional Request Requirements

In addition to [Para. 22](#) (both new and renewal WUA requests), the request for a WUA must provide:

- (1) at least the most recent year of acceptable APH production reports separated according to the proposed optional unit structure using the specifications in CH Part 13:

Exception: The most recent year of acceptable APH production reports is not required for Category D crops.

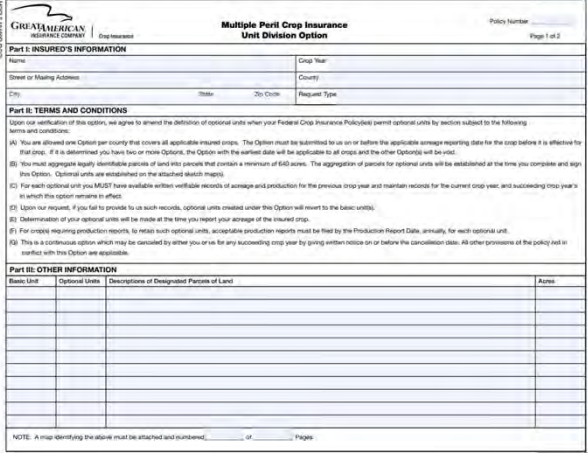
November 2022

[FCIC 24020-1](#)

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OU by Written Unit Agreement (WUA)

- Available per RMA written approval only.
 - Utilizes RMA WA Handbook



OU by Unit Division Option (UDO)

- Used to aggregate two or more (any shape) legally identifiable parcels of land into section equivalents for OU division purposes in lieu of FSA FNs
 - Must be approved by AIP
- Insured may not establish OUs by FSA FNs when UDO is applicable for the county.
- Insured must comply with production reporting, recordkeeping, and planting pattern guidelines

OU by Unit Division Option (UDO)

- UDOs must be the same across AIPs
- Must establish the same aggregated OUs for all crops insured
 - If multiple UDOs discovered, earliest signature date wins
 - Continuous option
 - AIP Transfers require new AIP to verify/approve.

OU by Irrigation Practice

- IRR and NI practices may qualify for separate optional units provided all requirements are met
 - Must be allowed by the crop provisions
 - NI acreage may not continue into the IRR acreage in the same rows or planting pattern
 - In a center-pivot irrigation system, the NI corners of a field may be considered as IRR acreage
 - If the NI corners of a field do not qualify as a separate NI OU, and;
 - Production from both practices will be used to determine the IRR approved yield

OU by Organic Farming Practice

- Allowed for insured crops grown and insured under an organic farming practice in addition to, or instead of, establishing OUs by section, section equivalent or FSA FN, or irrigated and non-irrigated acreage.

OU by Policy Authorization

- CP may allow for OU options that are not provided in the BP.
 - Some crops require authorization in the SP for separate OUs to be applicable. Examples:
 - Apple CP allow OUs by non-contiguous land
 - Dry Beans CP allow OUs by type
 - Tobacco CP allows OUs by Special Provisions
 - Soybeans & Grain Sorghum allowed to have separate OU by FAC/NFAC within a section/s. equivalent, FSA FN, etc.
 - OUs by Unit Division Grid Option (UDGO) allowed by some CP in GA, ME & TX

2. Unit Division

- (a) In addition to the requirements of section 34(a) of the Basic Provisions, you may elect separate enterprise units for FAC or NFAC cropping practices if these cropping practices are allowed by the actuarial documents. If you elect enterprise units for these cropping practices, you may not elect enterprise or optional units by irrigation practices.
- (1) You may elect one enterprise unit for all FAC cropping practices or one enterprise unit for

Determining Units - 5 Step Process

Different Crop/County?

Each Crop in the county is a separate basic unit.

Different sharing arrangements in the Crop?

Each sharing arrangement is a separate basic unit.

Different Sections or FSN?

Each section can be a separate optional unit if not planted across boundaries and ..

Separate Production Records

Separate production records are maintained for each optional unit.

Irrigated Practice?

Within a section - irrigated acreage can be a separate unit from non-irrigated acreage

Organic Practice?

Within a section - conventional acreage can

Additional unit structures such as Separate EU by Practice and Separate Coverage Levels for Irrigated and Non-Irrigated or Separate EU by Cropping practices may be available. Check the Policy Elections and County Actuarial(s) for availability



ENTERPRISE UNIT

Definition & Availability

- All insurable acreage of the same crop in the county where the insured has a share on the date coverage begins for the crop year
- Check AD to determine availability

Types / Practices	T/P 01	T/P 02	T/P 03
Type	Confectionery 049	Confectionery 049	Oil 048
Practice	Non-Irrigated 003	Irrigated 002	Non-Irrigated 003
Unit Availability			
Optional Unit Allowed Flag	Y	Y	Y
Basic Unit Allowed Flag	Y	Y	Y
Enterprise Unit Allowed Flag	Y	Y	Y
Whole Farm Unit Allowed Flag	Y	Y	Y

Insurance Option	Rate Method		
(CP) Contract Pricing	M		
(LP) Coverage Level by Irr Prac	M	1.0000	1.0
(E) EU by Irrigation Prac	M	1.0000	1.0
(E) EU by Type	M	1.0000	1.0
(HF) Hail & Fire Exclusion	M	0.8700	0.8
(MC) Multi-County EU	M	1.0000	1.0
(PY) Personal T Yield	M	1.0600	1.0
(PF) Prevented Planting +5%	M	-1.0600	1.0
(QL) Quality Loss	M	1.0000	1.0
(TA) Trend Adjustment	M	1.0000	1.0
(YA) Yield Adjustment 60%	M	-1.0000	1.0
(YC) Yield Cup	M	1.0000	1.0
(YE) Yield Exclusion	M	-1.0000	



EU REQUEST DEADLINES

- Enterprise unit elections must be made by the earliest SCD for the insured crop in the county
- EU elections are continuous until canceled in writing by the cancellation date
 - Failure to qualify does not cancel the election
- For counties with a spring and fall SCD, the election may be changed on or before the spring SCD if there is no insured fall planted acreage of the insured crop



EU AVAILABILITY

- When allowed by the AD, an insured may elect separate EUs by:
 - Irrigation practice (EI)
 - May elect separate EY for both IRR/NI or EU for one practice and OU/BU on the other
 - Cropping practice (EC) - FAC and NFAC
 - May elect separate EU for both practices or EU for one practice and OU/BU on the other
 - Type (ET) - wheat, dry beans, dry peas and sunflowers
 - May be elected for one or multiple types

Unit Structure Code	EU	EU	EU	EU
Option Code	EU	EI	EC	ET

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EU QUALIFICATIONS

- To qualify for an EU, all of the following must apply and the EU must contain:
 - Additional coverage policy
 - Planted acreage in 2 or more sections, section equivalents, etc.
 - Using the determinant for OU
 - The planted acreage must constitute the lesser of 20 acres or 20% (20/20 rule) of the insured crop acreage in the EU
 - If there is planted acreage in more than 2 parcels, they may be aggregated to meet 20/20 rule
- When EI, EC or ET are elected, each EU combination must separately qualify

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ENTERPRISE UNITS BY IRRIGATION PRACTICE (EI)

- When allowed by AD, insured may elect separate EUs by irrigation (EI) practice
- If the insured does not separately designate which practice they want EI to apply to, it will apply to both
 - One EU for IRR and one EU for NI
- IRR and NI acreage must separately qualify for EU
 - If insured does not qualify
 - On or before ARD
 - One EU for one practice and BU/OU for the other practice
 - One EU for both practices, if qualify, or
 - BU/OU for both practices
 - After ARD
 - BU applies to both practices

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ENTERPRISE UNITS BY PRACTICE (EI)

Redwood - Corn - RP/SCO/ECO - EU - 85% - QLTAYAYC APH Booked: 8 Lines Book
 APH Unbooked: 0 Lines Unbc

County Crop Details MPCJ Lines

County Crop Written Agreement NRS Endorsements

County/Crop Details

Written Agreement: <input type="checkbox"/>	Price: Price Varies
County: Redwood (127)	Price Percent: 100 %
Crop: Corn (41)	Unit Structure: EI-Separate for both IRR & N
Insurance Plan: RP (02)	Primary County: PRIMARY COUNTY
Coverage Level: 85 %	Intended Acres for PP: 0

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EU – IRR OR EU – NI (FORM VIEW)

Crop/County Change	State Year	County Crop	Type Practice	Des. Cnty	** New Producer	Plan of Ins. Current/Change	%Coverage Level Current/Change	% Price Election, Proj.Price, or Amt of Ins.	Unit Struct	Options/Endorsements Current - Change	Intended Acres#	End
<input type="checkbox"/> Cancel * <input type="checkbox"/> Change	SD 2023	Douglas (43) Soybeans (81)		<input type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	RP(02) /	75% /	100% /	EU-EI	EI:FF:TA:YA:YCYE <input type="checkbox"/> Cancel <input type="checkbox"/> Add		<input type="checkbox"/> S <input type="checkbox"/> E
<input type="checkbox"/> Cancel * <input type="checkbox"/> Change	SD 2023	Hutchinson (67) Corn (41)		<input type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	RP(02) /	75% /	100% /	EU	FF:TA:YA:YCYE <input type="checkbox"/> Cancel <input type="checkbox"/> Add		<input type="checkbox"/> S <input type="checkbox"/> E <input type="checkbox"/> P

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EU – IRR OR EU – NI (SYSTEM VIEW)

▼ 🔍 Douglas - Corn - RP - EU-I - 75% - EIPFTAYAYCYE APH Booked: 13 Lines Bo
APH Unbooked: 0 Lines Un

County Crop Details ▼ MPC1 Lines

County Crop ▼ Written Agreement ▼ NRS Endorsements

County/Crop Details

Written Agreement: <input type="checkbox"/>	Price: Price Varies
County: Douglas (43)	Price Percent: 100 %
Crop: Corn (41)	Unit Structure: EI-Irrigated Only
Insurance Plan: RP (02)	Primary County: PRIMARY COUNTY
Coverage Level: 75 %	Intended Acres for PP: 0

▼ 🔍 Douglas - Corn - RP - EU-NI - 75% - EIPFTAYAYCYE APH Booked: 13 Lines Bo
APH Unbooked: 0 Lines Un

County Crop Details ▼ MPC1 Lines

County Crop ▼ Written Agreement ▼ NRS Endorsements

County/Crop Details

Written Agreement: <input type="checkbox"/>	Price: Price Varies
County: Douglas (43)	Price Percent: 100 %
Crop: Corn (41)	Unit Structure: EI-Non-Irrigated Only
Insurance Plan: RP (02)	Primary County: PRIMARY COUNTY
Coverage Level: 75 %	

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ENTERPRISE UNITS BY CROPPING PRACTICE (EC)

- When allowed by AD, insured may elect separate EUs by cropping (EC) practice
 - Both practices must be listed separately in AD (n/a when FAC added by WA)
- If the insured does not separately designate which practice they want EC to apply to, it will apply to both
 - One EU for FAC and one EU for NFAC
- FAC and NFAC acreage must separately qualify for EU
 - If insured does not qualify
 - On or before ARD
 - One EU for one practice and BU/OU for the other practice
 - One EU for both practices, if qualify, or
 - BU/OU for both practices
 - After ARD
 - BU applies to both practices

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ENTERPRISE UNITS BY TYPE (ET)

- When available in AD, EU by type may be elected
 - Select counties for Wheat, Dry Beans, Dry Peas and Sunflowers
 - EU may be elected for one or more types that are in AD
 - Each type elected must qualify independently
 - If the insured does not specify on the application which type ET will apply to, it will apply to all types (Separate EU for each type)
 - If the insured does not qualify for EU on the elected type
 - On or before the ARD
 - BU or OU whichever is reported on acreage report and the acreage qualifies
 - After ARD
 - BU

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EU BY TYPE - FORM VIEW

Crop/County Change	State Year	County Crop	Type Practice	Des. Cnty	** New Producer	Plan of Ins. Current/Change	%Coverage Level Current/Change	% Price Election, Proj.Price, or Amt of Ins.	Unit Struct	Options/Endorsements Current - Change	Intended Acres#
<input type="checkbox"/> Cancel * <input type="checkbox"/> Change	ND 2023	Williams (105) Wheat (11)		<input checked="" type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	RP02) /	75% /	100% /	EU-ET MT	ET-PP-PY/YA/YC/YE <input type="checkbox"/> Cancel <input type="checkbox"/> Add	
<input type="checkbox"/> Cancel * <input type="checkbox"/> Change	ND 2023	Williams (105) Oats (16)		<input checked="" type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	YP01) /	65% /	100% /		YA/YC <input type="checkbox"/> Cancel <input type="checkbox"/> Add	
<input type="checkbox"/> Cancel * <input type="checkbox"/> Change	ND 2023	Williams (105) Dry Peas (67)	S (097)	<input checked="" type="checkbox"/>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	RP02) /	70% /	100% /	EU-ET MT S	ET-PP-PY/YA/YC <input type="checkbox"/> Cancel <input type="checkbox"/> Add	

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EU BY TYPE - SYSTEM VIEW

Williams - Wheat - RP - EU-ET MT DS/S - 75% - ETPFPYAYCYE APH Booked: 41 Lines Bo
 APH Unbooked: 0 Lines Un

County Crop Details MPC I Lines

County Crop Written Agreement NRS Endorsements

County/Crop Details

Written Agreement: Price: Price Varies

County: Williams (105) Price Percent: 100 %

Crop: Wheat (11) Unit Structure: ET-Multiple Types

Insurance Plan: RP (02) Unit Structure Type: 018, 012

Coverage Level: 75 % Primary County: Durum (Spring) (018)

Practice: Intended Acres for PP: Khorasan (Spring) (017)

Type: Policy Status: Spring (012)

Williams - Dry Peas - RP - EU-ET MT S - 70% - ETPFPYAYC - S APH Booked: 10 Lines Bo
 APH Unbooked: 0 Lines Un

County Crop Details MPC I Lines

County Crop Written Agreement NRS Endorsements

County/Crop Details

Written Agreement: Price:

County: Williams (105) Price Percent: 100 %

Crop: Dry Peas (67) Unit Structure: ET-One Type Only

Insurance Plan: RP (02) Unit Structure Type: Spr Smooth Green Or Yellow

Coverage Level: 70 %

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EU BENEFITS

- Discount factor
 - EUs can receive up to 80% subsidy, depending on coverage level
 - Premium discount varies based on planted acres
 - Discount factor is determined using planted acres only
 - PP acres will receive applicable discount, if there are insured planted acres



BU/EU DISCOUNT FACTOR CHART

Unit Structure Discount Factor								
	Acres		Coverage Level					
	Low	High						
Optional Unit				1.000	1.000	1.000		
Basic Unit	0.0	49.9	0.50	0.740	0.740	0.740		
			0.55	0.749	0.749	0.749		
			0.60	0.757	0.757	0.757		
			0.65	0.765	0.765	0.765		
			0.70	0.773	0.773	0.773		
			0.75	0.781	0.781	0.781		
			0.80	0.790	0.790	0.790		
			0.85	0.798	0.798	0.798		
			50.0	99.9	0.50	0.716	0.716	0.716
					0.55	0.725	0.725	0.725
					0.60	0.733	0.733	0.733
			0.65	0.741	0.741	0.741		
			0.70	0.749	0.749	0.749		
			0.75	0.757	0.757	0.757		
			0.80	0.766	0.766	0.766		
Enterprise Unit	0.0	49.9	0.50	0.740	0.740	0.740		
			0.55	0.749	0.749	0.749		
			0.60	0.757	0.757	0.757		
			0.65	0.765	0.765	0.765		
			0.70	0.773	0.773	0.773		
			0.75	0.781	0.781	0.781		
			0.80	0.790	0.790	0.790		
			0.85	0.798	0.798	0.798		
			50.0	99.9	0.50	0.716	0.716	0.716
					0.55	0.725	0.725	0.725
					0.60	0.733	0.733	0.733
			0.65	0.741	0.741	0.741		
			0.70	0.749	0.749	0.749		
			0.75	0.757	0.757	0.757		
			0.80	0.766	0.766	0.766		
			0.85	0.774	0.774	0.774		



UNIT PREMIUM DISCOUNT REMINDERS

- Premium unit discounts factors are shown in the AD and are based on the applicable unit structure(s)
- Premium factors apply to each applicable unit and vary by unit structure (Basic, Enterprise and Optional)
- Premium discount factors are applied to the BU structure if not further divided into OU
- Premium discount also applies if only one OU within the “Basic Unit” is planted and earning premium
- Acres used to determine the BU discount include *only* insured **PLANTED** acres in the unit
 - Does not include any prevented planting acres, however PP acres will receive applicable discount

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WHEN EU REQUIREMENTS ARE NOT MET

- Enterprise unit qualifications are determined at acreage reporting
- If requirements are not met
 - There is no subsidy or discount
 - Unit structure will be determined as follows:
 - When discovery is made on or before the ARD:
 - Unit structure will be BU and/or OU whichever was reported on the acreage report and for which the insured qualifies
 - After ARD
 - BU will apply

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MULTI COUNTY ENTERPRISE UNIT (MCEU)

- Endorsement that allows one EU for acreage in contiguous counties
 - One county individually qualifies for EU (primary county)
 - One county does not individually qualify (secondary county)
 - Must be available in AD
 - Must be elected by SCD
 - Cannot cross state lines
 - Multiple MCEU within a state is allowed
 - Both counties must have insurable planted acreage of the crop

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MCEU SALES CLOSING DATE CONSIDERATIONS

- MCEU must be elected by SCD on application for each county to include in MCEU
- Added County designation can include MCEU and subsequent counties can qualify
- Policies for the crop in each county must have identical elections for:
 - MCEU
 - Insurance plan
 - Coverage level, by irrigation practice if LP elected; and
 - Same EU election (EU, EI)
 - If Enterprise by EC or ET elected, MCEU is not applicable
- Policies must be written with the same AIP

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MCEU ACREAGE REPORTING CONSIDERATIONS

- Insured must elect the Primary and the Secondary counties that will
- Must meet MCEU qualifications
- If producer elected coverage by LP or EU by practice, MCEU's are determined separately for each practice
- A county may be in one MCEU for irrigated practice and a different MCEU for non-irrigated practice
- Acreage report MUST designate the Primary and Secondary counties or MCEU will NOT apply

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MCEU POLICY IMPACT

- Does not combine the county crop policies together!
 - Still requires separate applications for each county/crop; and
 - APH in each county is not affected
- Premium, guarantee, and liability, will be calculated separately for each county:
 - Based on the acres physically located in that county; and
 - Using the actuarial documents for that county
- Replanting, PP and claims for indemnities will be determined at the MCEU level

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WHOLE FARM UNIT (WU)

- All insurable acreage of all insured crops planted in the county in which the insured has a share on the date coverage begins and where whole farm units are available
- Available for crops:
 - With revenue protection elected, or
 - Without revenue protection if allowed in Special Provisions

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WHOLE FARM UNIT QUALIFICATIONS

- Must contain all insurable acreage of at least two crops
- At least 2 insured crops must each have planted acreage that constitutes 10% or more of total planted acreage liability of all crops under WU
- Separate administrative fees for each crop in the WU
- All insured crops eligible for WU must be insured;
 - Under revenue protection unless the SP allow WU for another plan of insurance
 - RP for Corn and YP for Soybeans n/a
 - Harvest Price Exclusion election must be the same for all crops
 - RP-HPE for Corn and RP for Soybeans n/a
- With the same AIP
- At the same coverage level

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WHOLE FARM UNIT REQUIREMENTS

- Must elect by earliest SCD for crops/county insured
- If both a fall/winter and spring SCDs, WU may be elected by earliest spring SCD if no insured fall planted acreage of insured crop
- Must report WU structure on AR
- WU election is continuous until canceled by SCD
 - Regardless of qualification
- WUs may not be further divided except as specified

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WHOLE FARM UNIT

- If insured does not qualify for WU on at least one crop and does not meet other WU requirements:
 - On or before the ARD: BU &/or OU provided production reporting requirements are met by PRD and whichever is reported on the AR
 - After ARD: BU
- Projected price could not be established for at least one insured crop, unit structure based on AR:
 - For that crop(s); or
 - All if remaining crops do not qualify for WU

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DETERMINING UNIT STRUCTURE REMINDERS

- Before setting up units, it is important to review the policy
 - Is this a Buy-up policy (OU available)
 - CAT policy (BU only)
 - What unit structure is elected on the policy (BU, OU, EU, EI, EC, ET or WU?)
 - Remember to look at all the submitted units before you start numbering them
 - Are the all fields/legals in the same county
 - Look for different sharing arrangements
 - Are there separate sections

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DETERMINING UNIT STRUCTURE REMINDERS

- Are there Irrigated and Non-Irrigated fields?
- Are there Conventional and Organic practices?
- Do they have the same crop planted on the fields?
- We suggest that unit numbering should be done one crop at a time
 - Pick 1 crop to start unit # first (ex. Select corn to unit number first) then make the other crops, such as soybeans match the corn
 - Unit numbers/legals and share should match across crops/legals (if applicable)
- This procedure makes it easier for the insured(s), the agent(s) and underwriting to locate fields between crops

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UNIT NUMBERING REMINDERS

- Unit numbers should stay the same (if possible):
 - When units transfer-in from another AIP
 - When unit structure elections changes (such as EU to OU)
- Unit numbers may change when units are combined/divided:
 - Use lowest unit number of the BU/OU that was combined
 - For unit divisions, use next available number
- Unit numbers should be consistent across crops

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UNIT TAKEAWAYS

Use the flowcharts in CIH Exhibit 10

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Civil Rights & USDA Outreach

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TOPICS

- USDA Office of Civil Rights
- USDA Non-Discrimination Statement
- Limited Resource Farmer
- USDA Outreach Programs
- Limited English Proficiency



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CIVIL RIGHTS

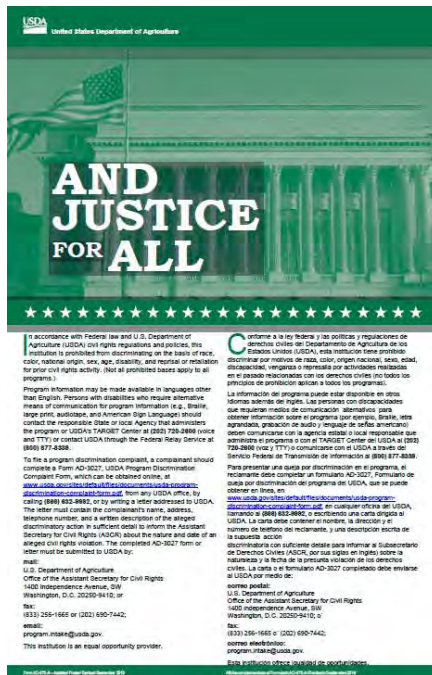
- **USDA Office of Civil Rights'** mission is to provide leadership and direction for the fair and equitable treatment of all USDA customers and employees while ensuring the delivery of quality programs and enforcement of civil rights.
- Civil Rights Homepage: <https://www.rma.usda.gov/en/Topics/Civil-Rights>
- Office of Assistant Secretary for Civil Rights: <https://www.usda.gov/oascr>

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“AND JUSTICE FOR ALL” POSTERS

- Must be posted and visible to customers in Agent's office
- Available from Great American's print shop
- Ensure you have the most current poster
 - The version of the current poster is **AD-475-A**
 - Version date is **September 2019**





PRODUCER ACCOMMODATIONS

If a producer has a disability or has special needs, we as GAIG are required to make such accommodations that will provide the producer with equal service.

These accommodations may include:

- Meeting a producer at a public place, such as a library
- Meeting at the producer's house
- Providing services via internet
- Providing building accessibility, such as a wheelchair ramp

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CIVIL RIGHTS

- RMA will conduct periodic reviews to assure compliance and awareness of Civil Rights
- Review AIP business for particular state
- Interview AIP employees and adjusters
- RMA can visit an Agents Office and conduct Interviews

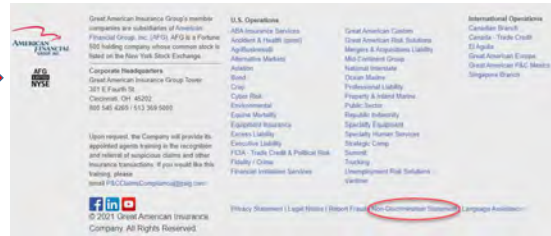
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USDA NON-DISCRIMINATION STATEMENT

- 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>
- All agency letters & brochures intended for MPCJ customers must contain the Non-Discrimination Statement DSSH 503 RMA Non-Discrimination Statement

Example GAIC Crop Division Website



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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

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COMPLAINT OF DISCRIMINATION

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

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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)

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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) 720-2600 (Voice and TTY)

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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:

- has direct or indirect gross farm sales not more than the current indexed value in each of the previous two years

AND

- 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

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LIMITED RESOURCE FARMER

- Online tools and resources can be found at:
<https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2024>

- To obtain:
 - Prices
 - National Data
 - State/County Data
 - Historical Data

Limited Resource Farmer/Rancher FY 2024 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

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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
- 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



<https://www.usda.gov/partnerships>

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USDA OUTREACH PROGRAM

- To get involved:
 - Contact your local outreach coordinator through FSA's outreach initiatives
 - Subscribe to OPPE's email list for Topics of Interest
 - Go to the outreach website for more information

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



Contact Us

Office of Partnerships and Public Engagement
Independence Ave., SW
Stop 0601
Washington, DC 20250-9821

Phone: (Toll Free): 800-890-4183
Main: 202-720-6350
email: partnerships@usda.gov
website: www.usda.gov/partnerships

[Sign up for OPPE updates](#)

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USDA OUTREACH PROGRAM

USDA Mission Statement:

“To serve all Americans by providing effective, innovative, science-based public policy leadership in agriculture, food and nutrition, natural resource protection and management, rural development, and related issues with a commitment to deliverable equitable and climate-smart opportunities that inspire and help America thrive.”

RMA Equity Action Plan

- USDA is reducing barriers to various programs and continues to improve support to underserved farmers, ranchers, landowners, businesses and communities by providing insight and incorporating inputs into policy improvement and development.
- RMA continues to develop, promote and improve insurance policies tailored to the needs of small-scale, urban, organic and specialty crop growers.

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USDA OUTREACH PROGRAM

- RMA's overall goal is ensuring the Federal Crop Insurance Program functions efficiently, meets customer needs, and is available to as many producers as possible, all while protecting the integrity of the program.
- RMA will continue to develop and focus on various targeted outreach initiatives for underserved and limited resource farmers and ranchers.
- RMA will actively assess, analyze and provide various forms of feedback through various stakeholder interactions (listening sessions, roadshows, etc..) to identify and evaluate program gaps and vulnerabilities that are present to historically underserved producers.

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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

To access the inf information (which was released on 4/11/2019) go to :
https://www.nass.usda.gov/Publications/AgCensus/2017/index.php#full_report

- USDA is currently conducting a new Ag Census (2023)
 - Surveys due back to USDA by February 15th, 2024
 - Final survey data will be released on November 14th 2024

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USDA AG CENSUS

Select the State from the map or from the text below the map.

The census data can
be viewed by
state or county.



[https://www.nass.usda.gov/Publications/AgCensus/2017/Online_Resources/Race, Ethnicity and Gender Profiles/](https://www.nass.usda.gov/Publications/AgCensus/2017/Online_Resources/Race,_Ethnicity_and_Gender_Profiles/)

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LIMITED ENGLISH PROFICIENCY (LEP)

Who is a LEP Individual?

- Does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English
- Executive order 13166 requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- RMA has ensured translation of more than 32 Federal crop insurance documents into five languages, including Chinese, Hmong, Punjabi, Spanish and Tagalog.

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:

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

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GAIG LEP WEBPAGE

The screenshot shows the GAIG LEP webpage with the following elements:

- Navigation Menu:** ABOUT US, CROP INSURANCE, AGENTS, GROWERS, NEWS & RESOURCES, CONTACT
- Login Form:** GreatAg Login, Forgot your password? Set up a new account? USERNAME, PASSWORD, SIGN IN
- Service List:**
 - Specialty Property & Casualty U.S. Operations:** AIG Insurance Services, Accident & Health, Ag/Business/PL, Alternative Markets, Aviation, Bond, Crop, Cyber Risk, ECA - Noninsurables, Environmental, Equine Mortality, Equipment Insurance, Excess Liability, Executive Liability, FICA, Trade Credit & Political Risk, Flood / Creep, Financial Institution Services.
 - Specialty Property & Casualty International Operations:** Great American Custom, Great American Risk Solutions, Mergers & Acquisitions Liability, Mid-Continent Group, National Interstate, Ocean Marine, Professional Liability, Property & Inland Marine, Public Sector, Republic Indemnity, Specialty Equipment Services, Specialty Human Services, Strategic Comp, Summit, Trucking, Unemployment Risk Solutions, Verifire.
 - Specialty Property & Casualty International Subsidiaries:** Annuity Operations, Annuity Investors Life Insurance Company®, Great American Life Insurance Company®, Great American Branch, Canada - Trade Credit, El Agula, Great American Europe, Great American P&C Mexico, Hean, Singapore Branch.
- Footer:** © 2017 Great American Insurance Company. All Rights Reserved. Privacy Statement | Legal Notice | Report Fraud | Non-Discrimination Statement | [Language Assistance](#)

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GAIG LEP WEBPAGE

The website contains:

- A list of GAIG LEP Contacts who will help you obtain forms, provisions, interpretation/translation services.
- Links to:
 - RMA's Spanish Basic Provisions
 - RMA's Chinese Basic Provisions
 - RMA's Spanish website: <https://www.rma.usda.gov/en/RMA-en-Espanol>

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GAIG LEP PROFIT CENTER CONTACTS

Cincinnati, OH

Carolyn Cunningham, LEP
Coordinator
515-681-0574
ccunningham@gaig.com

Fargo, ND

Tanya Kvamme
701-492-3219
tkvamme@gaig.com

Albany, GA

Cindy Jackson
919-830-2067
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785-840-1114

Fresno, CA

Rebekah Wistrom
785-840-1162
rwistrom@gaig.com

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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 for all active agents
- Newly appointed agents will have to complete going forward

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2024 MPCl Spring TRAINING

Compliance Update



TOPICS TO DISCUSS

- RMA Rebating Language
- RMA Update IPERIA Audits
 - Improper Payment Elimination and Recovery Improvement Act of 2012 (IPERIA)
- Program Performance Assessment (PPA)
- Producer Record Keeping Requirements
- Appendix IV Reviews
- RMA Compliance Forms
- Appendix I Conflict of Interest
- Rainfall Index Audit Requirements



GAIC COMPLIANCE CONTACTS

Compliance Supervisor by State



Powered by Bing
© GeoNames, Microsoft, TomTom



GAIC COMPLIANCE CONTACTS

Field Offices

- Tanya Kvamme 701-492-3219 tkvamme@gaig.com
- Lacey Morris 515-318-8248 llmorris@gaig.com
- Rebekah Wistrom 785-840-1162 rwistrom@gaig.com
- Nick Baldwin 405-590-6194 nbaldwin@gaig.com
- Jerry Cullipher 217-294-1570 jcullipher@gaig.com
- David Wilson 309-683-0939 dawilson@gaig.com
- Natasha Rhoton 859-823-9638 nrhoton@gaig.com
- Cindy Jackson 919-830-2067 cjackson@gaig.com



RMA REBATING LANGUAGE

Definition per the SRA:

***“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.*



RMA REBATING LANGUAGE

- RMA Published Rebating Violations and Sanctions
 - <https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions>
 - RMA Website Q&A Section
 - Good examples of what is considered rebating
 - Updated verbiage on Prohibitions, exceptions and violations as of 9/28/23
- 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
 - Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

References

Additional information on RMA's rebating enforcement efforts:

1. [Violations and Sanctions web page](#)
2. [Rebating Prohibition](#)
3. [Private Product Sales](#)
4. [Enforcement Initiative, Federal letter, State letter](#)
5. "Anti-Rebating Certification Statement" in the Document and Supplemental Standards Handbook

RMA UPDATE – IPERIA

- Improper Payments Elimination and Recovery Improvement Act (IPERIA)
 - Annual RMA audit to measure industry error
- Random selection by RMA (List generated by RMA in mid May)
 - Includes APH, RI, and WFRP policies
- Great American charged with collecting data
- RMA will complete audit and could issue findings if discrepancy found
 - RMA Findings could be result of errors found with APH, claim, and/or policy
 - Not all policies selected may have had a claim

RMA UPDATE – IPERIA

2023 Audit Selection (Audit of 2022 Policies)

- GAIC received 22 crop/county contracts
 - PRF 1
 - Annual Crops 21
- As of to date, all information has been submitted to RMA
 - RMA will finalize their audits late November



RMA UPDATE – IPERIA

RMA/Industry Results

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
RMA	2.20%	2.02%	1.96%	2.33%	1.41%	2.58%	2.64%	2.58%
USDA	5.74%	8.86%	10.00%	6.25%	6.97%	7.08%		
Govmt.	4.39%	4.67%						



RMA UPDATE – IPERIA

- RMA Past Year Concerns/Findings
 - Feeding records insufficient or missing
 - Insured certified production incorrectly when compared to the PY report
 - Commingled production without soft records
 - Poorly labeled production records
 - Acreage/Share discrepancies
 - Unit Structure
 - RI (PRF & API) policy deficiencies – missing leases
 - Insureds not meeting the insurability requirements for the selected intent (haying/grazing) of the acreage and/or
 - Insureds inaccurately reporting acreage on the acreage report



RMA UPDATE – PPA

- Program Performance Assessment conducted by RMA Regional Offices
- Program outlined in the 2023 PPA Standards Handbook (FCIC-14080)
 - Review period November 2023 to September 2024
- RMA Mission:
 - Provide a fact-based assessment program to ensure that policy language, AIP performance, loss adjustment activities, and general policy and procedure implementation is adaptive, effective, and actuarially sound and that RMA is being a good steward of taxpayer dollars.
- RMA RO will make initial selection the first of May each calendar year
 - Underwriting Review
 - Growing Season Observation



RMA UPDATE – PPA

RMA PPA Goals

- Continue to work on existing projects and take on new climate smart topics
- Implement Earliest Plant Date Changes for Soybeans
- PACE (split nitrogen applications)
- Alternate Farming methods
- Climate resource database
- PCCP (cover crops)
- Irrigation Practice Guidelines
- Producer and industry outreach



PRODUCER RECORD KEEPING REQUIREMENTS

- 2023 CIH-1401- Part 14 – Acceptable 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
- **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.



PRODUCER RECORD KEEPING REQUIREMENTS

- 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



PRODUCER RECORD KEEPING REQUIREMENTS

Crops associated with Farm Management records

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



PRODUCER RECORD KEEPING REQUIREMENTS

Commingled Production

Appendix IV APH Audits – AIP is not allowed to accept commingled production records unless:

1. Insured reported production as commingled on their production and yield report
 - a. Commingled box needs to be checked on PY report (Can add PA next to reported yield)
2. Insured has maintained soft records that will allow AIP to allocate production back to the applicable database/farm

2024 CIH 1005 APH Databases Below BU Level

....If the insured certifies production on the production report at a level below the BU, they must have acceptable records at the level reported or assigned yields will apply (see Para. 1303A and 1600 for additional details).

If production determined commingled and either 1 or 2 above does not apply, assigned yield penalties will result

Acres Plant Date (Late - Factor)	Premium Base Insured's	2020 Production & Record Type *
11.54 5/11/2020	\$883 \$507	10,620 <input checked="" type="checkbox"/> Commingled Prod
80.88 5/7/2020	\$5,336 \$2,493	<input checked="" type="checkbox"/> Commingled Prod



PRODUCER RECORD KEEPING REQUIREMENTS

- Production Reporting Errors
 - 2024 CIH Paragraph 1598 Outlines Production Reporting Errors
- 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...

- RMA established tolerance is 5%



PRODUCER RECORD KEEPING REQUIREMENTS

Soybean Example

- When completing a required Appendix IV APH review
 - In review of the production reported by the policyholder on their 2024 PY report (showing their 2023 production), our field auditor will be looking for production records that represent the production reported
 - In this scenario there should be records to substantiate 2,520.8 bushels for line 22 and 4,769 bushels for line 23
 - Acceptable production evidence must match, or not be over reported by more than 5% to be within RMA's tolerance

22	0002-0001-OU Soybeans 70%	Non-Ins/No Type Specified	Home	1.00 / 1.00	0.07782045	42 BU 40 BU 40 BU	29.4 BU \$17,676	9.54 E	0.6670	63.02 6/12/2019	\$1,342	2,520.8
		01-Insured		1.000 / 1.00	No		1,853 BU	11,790			\$550	<input type="checkbox"/> Commingled Prod
23	0002-0002-OU Soybeans 70%	Non-Ins/No Type Specified	Sampson	1.00 / 1.00	0.0714878	48 BU 45 BU 45 BU	33.6 BU \$40,228	9.54 E	0.6670	125.50 6/15/2019	\$2,901	4,769
		01-Insured		1.000 / 1.00	No		4,217 BU	26,832			\$1,189	<input type="checkbox"/> Commingled Prod



PRODUCER RECORD KEEPING REQUIREMENTS

Production Reporting Errors

- Appendix IV APH Audits – If insured over reports their production on their P&Y report by more than 5%, assigned yields may apply at the unit level
 - Note – This is only in relation to what the insured has reported on their production and yield report. If they used soft records, they must maintain those records in case of an audit. If the soft records match what was reported, the 5% over reporting penalty will NOT apply.
 - The APH audit would be completed using sold productions (hard records) and any adjustments to APH would still occur
- If assigned yields are given, the insured can recertify their production for the following year, if they have acceptable records

1600 Assigned Yields

B. Replacing an Assigned Yield

...If an insured wants to recertify their production report in a subsequent year to replace an assigned yield, the insured must provide hard copy records of acceptable production evidence, supporting their certification, to the AIP...



PRODUCER RECORD KEEPING REQUIREMENTS

Production Reporting Errors-continued

- **Note- When reporting production, ensure that total production is reported for each database within the county/crop.**

1307 (3) Required elements and information for a production report. See Exhibit 13 for completed examples of the Production Report

(j) Total production: Enter total production from the acreage being reported. For ARPI unharvested acres, enter 0, unless there is an appraisal.



RMA EXCESSIVE YIELDS

EY audits require an APH review of the entire crop/county

- Excessive Yields – RMA conducts continual data mining projects reviewing policy holder APH history
- Watch out for keying errors, the pop-up box below will trigger an EY audit
- If audit is triggered after deadline for production and yield reporting, errors of over reported production could result in assigned yields



APPENDIX IV REVIEWS

- Operation Reviews
 - \$200,000 Indemnity Reviews
 - Conflict of Interest (COI) Reviews
 - Consecutive Loss Adjuster (CLA) Reviews
 - Rainfall Index (RI) 3% Reviews
 - Program Performance Assessment (PPA)
- RMA Data Mining Reviews
 - IPERIA
 - RMA Spot-Check
 - ARPA (Agriculture Risk Protection Act)



RMA COMPLIANCE FORMS

Non-Disclosure of Protected Information

PII: Personally Identifiable Information

- Individual Agent Non-Disclosure Statement (NDS) Form
 - Collected at time of hire date and maintained by agency
 - Needed for all agency employees (not just agents) and individuals contracted with the agency who have access to Protected Information!
- Agency NDS Certification Form Completion
 - Start – Around January 15th 2024
 - **Due – March 15th 2024**
 - SRA Requirements Appendix I Section XV
 - Agency Certification deadline dictated by SRA



RMA COMPLIANCE FORMS

- RMA Conflict of Interest (COI) Form
 - RMA COI forms are due by the earliest acreage reporting date for the agent
 - Agent disclosure forms can be completed starting 90 days prior to the date above
 - Livestock agents – Will need to complete a separate disclosure form as required by the LRPA
- Agent COI form can be completed online and updated any time throughout the year in GreatAg
- *Reminder - as disclosures change, please update COI Forms within 15 days in order to ensure we are transmitting the most up to date data to RMA



RMA COMPLIANCE FORMS

RMA Conflict of Interest (COI) Form email notification example



RMA COMPLIANCE FORMS

- RMA Controlled Business Practice Certification
 - Initiate form collection on 10/01/24
 - Agency certification deadline is 12/01/2024
 - Agency can certify for all sub-agents - or -
 - Each agent can certify individually within that agency
 - Form is certifying for the **2023 RY** book of business
 - Information submitted to RMA December 2024
 - Any agent/agency not completing the form will be disclosed to RMA and will be out of compliance
 - Form can be completed online in GreatAg
 - RMA will follow up with agents that are out of compliance



RMA COMPLIANCE FORMS

RMA Controlled Business Practice Certification

- 2024 SRA Appendix I Section VII. Controlled Business

(d) Non-compliance

(1) The following individuals are subject to disqualification and civil fines under FCIC procedures implementing section 515(h) of the Act (7 U.S.C. § 1515(h)) and any other FCIC procedures implementing section 515(h):

(A) Individuals who failed to timely provide the required certification;

(B) Individuals who certified non-compliance with the requirements of this paragraph, except where non-compliance results from circumstances beyond the control of the individual; or

(C) Individuals who certified compliance but who have been determined to not be in compliance



RMA COMPLIANCE FORMS

- RMA Controlled Business Practice Certification
 - Certifications not completed timely will be submitted as such
 - As a result, RMA will contact agent directly
 - Agent will need to respond to RMA
 - RMA communication excerpt below (from letter)



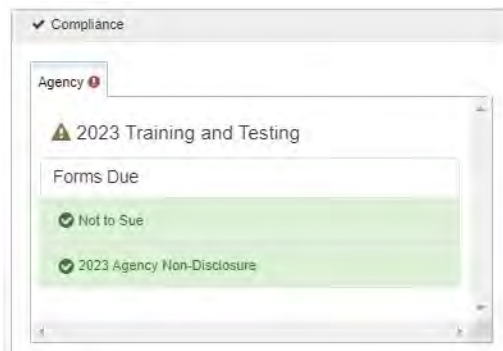
This letter is to notify you that you are not in compliance with these reporting provisions, for the 2020 Reinsurance Year (RY) and are subject to disqualification and civil fines under section 515(h) of the Federal Crop Insurance Act and any applicable procedures. This means that you could be excluded from participating in the Federal crop insurance program, either as an insured, agent, owner of an agency selling crop insurance, loss adjuster, or any other capacity that would result in you receiving any funds from any entity participating in the Federal crop insurance program. The length of the disqualification and the amount of any civil fine will depend on FCIC's determination of the gravity of the violation.

Within 15 days after receipt of this letter, please provide my office with your completed certification form, which AIP you submitted it to, or if not submitted a full explanation of why you did not respond to the AIP's request. In addition, if you are certifying to being out of compliance with the 30 percent Controlled Business requirement, provide the following information:



RMA COMPLIANCE FORMS

- GreatAg Landing Page



Compliance section has a great tool for keeping current on all RMA required forms, as well as agent training and testing.



APPENDIX I CONFLICT OF INTEREST

- Guidance Regarding Conflict of Interest During Claim Related Activities relating to Loss Adjuster and Reviewer 2024 SRA Appendix I Section VI

(A) The supervision, control, or adjustment of a claim. The Company is solely responsible for the supervision and control of the loss adjustment process for a loss determination and all loss adjustment oversight...

Only agent activities that are allowed:

(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; and*
- (V) Assist the loss adjuster in locating the policyholder or vice versa.*



RAINFALL INDEX

Policy language requirements

- Appendix IV SRA Review Requirements (audits performed)
 - All eligible ECIC contracts with identified Conflict of Interest
 - Not less than a 3-percent random sample
 - Annual Forage selection in September for 2024 RY
 - PRF/Apiculture selections are made in January
 - All ECIC contracts with indemnity exceeding 200K
- Complete review of the policy, which includes items such as
 - Verify entity
 - Verify acres/colonies
 - Verify ownership
 - Verify correct grid ID



RAINFALL INDEX

2024 Rainfall Index Plan Common Policy (23-RI)

- 10. Share Insured
 - (b) With respect to your share:
 - (1) *Upon our request, you must provide a verifiable lease or written proof of ownership supporting the share you reported for the insured acreage on your acreage report;*
- Definition of Lease (per policy)

***Lease** means a written document granting use or occupation of property for a specified compensation, during a specified period of time. Compensation may include, but is not limited to: cash, share of insured crop, proceeds, labor, calf crop, honey, services, etc.*
- *Grazing Permit (BLM, UFS, State)*

For BLM acreage, shares will be determined based on the producer's active use AUM'



RAINFALL INDEX

- For all Appendix IV audits on RI policies (grazing, haying, or apiculture) we must have the following documentation:
 - **Written lease** – when ground is not owned, but rented for grazing, haying, or placement of colonies (RMA allows a lease certification form when a verbal lease is in place)
 - **Proof of Ownership** – when ground is owned by the policy holder, we must have a copy of a deed or property tax records to verify ownership.
- AIP is also required to verify the policyholder is the owner of the livestock/colonies. To verify the ownership of livestock/colonies, we request documents such as:
 - Livestock/colony sales/purchase receipts, veterinary records, state brand certificates, transportation records, pollen broker records, etc...





THANK YOU FOR YOUR TIME

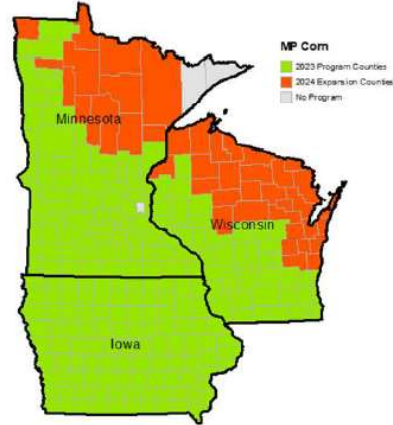
Actuarials

11/30 – 12/21



Program Expansions – 6/30 CCD

- Insurance Plan Expansion
 - Margin Protection (MP) – Corn
 - Minnesota
 - 13 counties
 - Wisconsin
 - 31 counties



Program Expansions – 8/31 CCD

- Option Expansion
 - Quality Loss Option (QL)
 - Cranberries – Wisconsin
 - Grapes – Minnesota

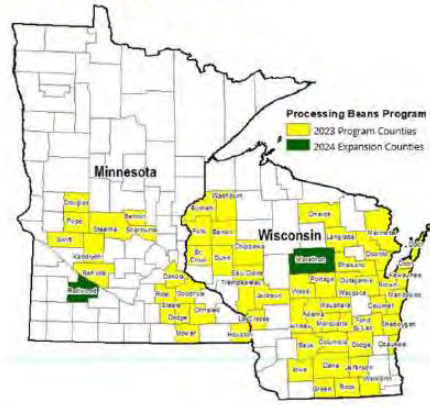
Types / Practices	Unit Structure	Prices	T-Yield	Dates	Rates	Subsidy Factors	Special Provisions
-------------------	----------------	--------	---------	-------	--------------	-----------------	--------------------

Optional Coverage Rate(s)		
Insurance Option	Rate Method	
(CP) Contract Pricing	M	
(HF) Hail & Fire Exclusion	M	0.7200
(QL) Quality Loss	M	1.0000
(YA) Yield Adjustment 60%	M	1.0000
(YC) Yield Cap	M	1.0000



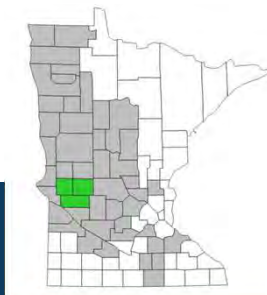
Program Expansions – 11/30 CCD

- County/Crop Expansion
 - Processing Beans
 - Redwood County, MN
 - Lima type
 - Marathon County, WI
 - Snap type



Program Expansions – 11/30 CCD (cont.)

- Type/Practice Expansion
 - Dry beans
 - White kidney type
 - MN - Pope, Stevens, and Swift counties
 - Includes Yield Protection and Revenue plans



Program Expansions – 11/30 CCD

- Option Expansion
 - Sugar Beets - Minnesota
 - Added Early Harvest Option (EH) as an option in the actuarial documents

Types / Practices Unit Structure Prices T-Yield Dates Rates Subsidy Factors Special Provisions					
Optional Coverage Rate(s)					
Insurance Option	Rate Method				
(CP) Contract Pricing	M		1.0000	1.0000	1.0000
(EH) Early Harvest Option	M	1.0000	1.0000	1.0000	1.0000
(HF) Hull & Fire Exclusion	M	0.9400	0.9400	0.9400	0.9400
(PF) Prevented Planting +5%	M	1.0600	1.0600	1.0600	1.0600
(NS) Stage Removal	M	1.0600	1.0600	1.0600	1.0600
(TA) Trend Adjustment	M	1.0000			
(YA) Yield Adjustment 60%	M	1.0000	1.0000	1.0000	1.0000
(YC) Yield Cup	M	1.0000	1.0000	1.0000	1.0000



Program Expansions – 11/30 CCD (cont.)

- Master Yield (MY) Expansion
 - 2024 Crop Insurance Handbook (CIH) Exhibit 17C

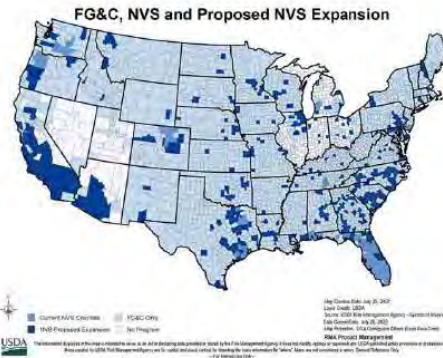
Iowa	Minnesota	Wisconsin
Dry Beans*	Dry Beans	Dry Beans*
Green Peas*	Green Peas*	Green Peas*
Potatoes*	Potatoes	Potatoes
Sweet Corn (Processing)*	Processing Beans*	Processing Beans*
	Sweet Corn (Processing)*	Sweet Corn (Processing)*
	Sugar Beets	
	Sunflowers	

*New for 2024

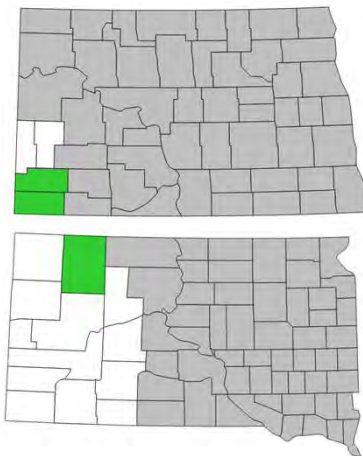


Program Expansions – Upcoming

- Nursery Value Select (NVS)
 - 2025 program expansion
 - Will allow written agreements in non-program counties
 - Updated program materials released by January 31, 2024




ND AND SD – SOYBEANS – YP, RP, RPHPE, SCO, AND ECO



- For the following practices and types:

Commodity 091	Irrigated (002)
All Other Food Grades 128	Irrigated Organic Certified (702)
Large Seeded Food Grade 882	Irrigated Organic Transitional (712)
Small Seeded Food Grade 883	Non-Irrigated (003)
Low Linolenic Acid 884	Non-Irrigated Organic Certified (713)
Low Saturated Fat 885	Non-Irrigated Organic Transitional (714)
High Protein 886	



OTHER PROGRAM UPDATES FOR NEIGHBORING STATES

HEMP – APH

- Coverage added in the MO and SD for Grain and Fiber types.

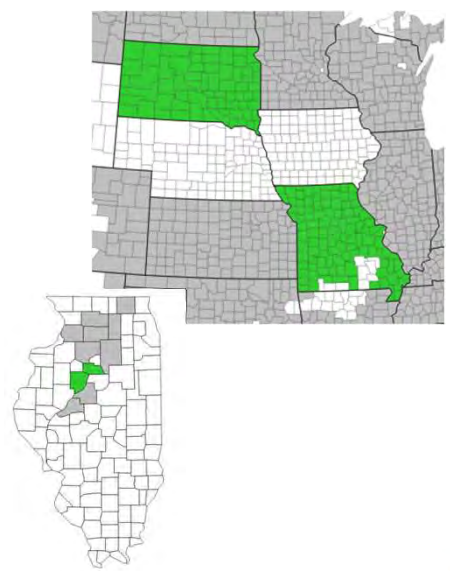
Missouri South
Dakota

SWEET CORN – APH AND SCO-YP


Marshal and Peoria, ILL

DRY BEANS– YP, RP, RPHPE, SCO, AND ECO

Adzuki type in Bay and Saginaw counties, MICH



431



OTHER PROGRAM UPDATES FOR NEIGHBORING STATES

KS – GRAIN SORGHUM - AREA PLANS

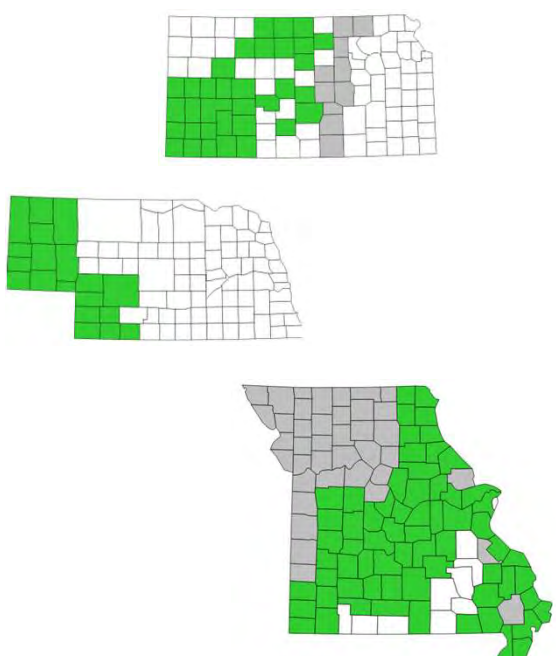
- Practices were changed adding NFAC and FAC

NE – DRY PEAS – YP, RP, RPHPE, SCO, AND ECO

- Spring Smooth Green or yellow type added in several counties

MO – CORN – YP, RP, RPHPE, SCO, AND ECO

- White and Waxy types added (see map)
- High Amylase added in Douglas and Howell counties
- Blue added in Monroe, Ralls, and Shelby counties
- High Amylose in Henry county



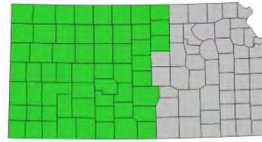
432



KS – SOYBEANS – YP, RP, RPHPE, SCO, & ECO

Practices were changed for following KS counties:

Barber	Barton	Cheyenne	Clark	Cloud	Comanche
Decatur	Edwards	Ellis	Ellsworth	Finney	Ford
Gove	Graham	Grant	Gray	Greeley	Hamilton
Harper	Haskell	Hodgeman	Jewell	Kearny	Kingman
Kiowa	Lane	Lincoln	Logan	Meade	Mitchell
Morton	Ness	Norton	Osborne	Ottawa	Pawnee
Phillips	Pratt	Rawlins	Reno	Republic	Rice
Rooks	Rush	Russell	Scott	Seward	Sheridan
Sherman	Smith	Stafford	Stanton	Stevens	Thomas
Trego	Wallace	Wichita			



- For the following practices and types:

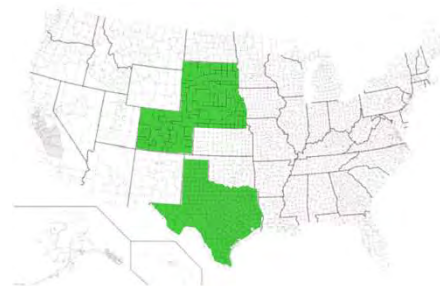
NTS 997	Irrigated (002)
	Irrigated Organic Certified (702)
	Irrigated Organic Transitional (712)
	NFAC Irrigated (094)
	NFAC Irrigated Organic Certified (739)
	NFAC Irrigated Organic Transitional (740)
	FAC Irrigated (095)
	FAC Irrigated Organic Certified (741)
FAC Irrigated Organic Transitional (742)	



WEANED CALF RISK PROTECTION (WCRP)

YP, RP, and RPHPE was made available in all counties of the following states:

- Colorado
- Nebraska
- South Dakota
- Texas



Unit Structure Updates

- Enterprise Units (EU) Allowed
 - 6/30 Contract Change Date
 - Cultivated Wild Rice
 - Forage Production
 - Mint
 - Grass Seed (EU and OU by type)
 - 11/30 Contract Change Date
 - Buckwheat
 - Cabbage
 - Flax
 - Onions
 - Potatoes
- Enterprise Units by Irrigation Practice (EI) option added



Rate & T-Yield Updates

- 6/30 Contract Change Date
 - Grass seed
 - Rye
 - Wheat (IA, WI)
- 8/31 Contract Change Date
 - Apples
 - Cherries
 - Cranberries



Rate & T-Yield Updates (cont.)

- 11/30 Contract Change Date
 - Dry beans
 - Flax
 - Oats
 - Processing beans
 - Soybeans
 - Sugar beets
 - Wheat (MN)

- Sub-county T-yields are included in these reviews



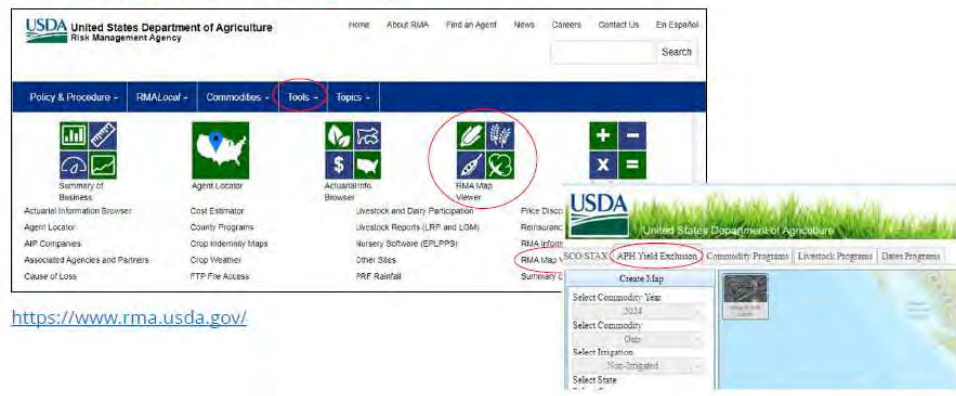
11/30 T-YIELD CHANGES

- Dry Beans – KS, MI, MN, NE, SD, WI
- Flax – MN, SD
- Hemp – IL, IN, KS, MI, MN, WI
- Oats – IL, IA, KS, MI, MN, NE, OH, SD, WI
- Processing Beans – IL, IN, MI, MN, WI
- Pumpkins – IL
- Sesame – KS, OK
- Soybeans – most states
- Sugar Beets – MI, MN, NE
- Tomatoes – IN, MI, OH,
- Triticale – MN,
- Wheat – MN

11/30 MAP-YIELD CHANGES

- Dry Beans – MN, NE,
- Flax – MN,
- Oats – IA, MN
- Soybeans – IA, IL, MN, ND, NE, SD
- Sugar Beets – MN, NE
- Wheat – MN

Yield Exclusion (YE)



USDA United States Department of Agriculture
Risk Management Agency

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 FTP File Access

Cost Estimator
 Crop Weather
 Crop Weather Maps
 FTP File Access

Actuarial Info Browser
 Livestock and Dairy Participation
 Livestock Reports (LRP and LOM)
 Nursery Software (EPLPPS)
 Other Sites
 PRF Rainfall

RMA Map Viewer
 Price Data
 Reinsurance
 RMA Info
 RMA Map
 Summary

USDA United States Department of Agriculture
 SCO-STAX APH Yield Exclusion Commodity Programs Livestock Programs Dates Programs

Create Map
 Select Commodity: Year
 2014
 Select Commodity
 Oats
 Select Irrigation
 Non-Irrigated
 Select State

<https://www.rma.usda.gov/>

Yield Exclusion (YE) – 2022 Crop Year

- 6/30 Contract Change Date
 - Forage Production
 - Iowa – 6 counties



Yield Exclusion (YE) – 2022 Crop Year (cont.)

- 11/30 Contract Change Date
 - Corn
 - Door County, WI



Yield Exclusion (YE) – 2022 Crop Year (cont.)

- 11/30 Contract Change Date (cont.)
 - Green Peas
 - Minnesota – 4 counties



Yield Exclusion (YE) – 2022 Crop Year (cont.)

- 11/30 Contract Change Date (cont.)
 - Oats
 - Iowa – 19 counties
 - Minnesota – 6 counties
 - Wisconsin – 20 counties



Date Changes

USDA United States Department of Agriculture Risk Management Agency

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Crop Weather
FTP File Access

Actuarial Tools Browser
Livestock and Dairy Participation
Livestock Reports (LRP and LDM)
Nursery Software (ZPL/PFS)
Other Sites
PDF Ralidar

RMA Map
RMA Webinars
Price Discovery R
Reinsurance Rates
RMA Information
RMA Web Viewers
Summary of Events

SCO STAX APRIL Yield Exclusion Commodity Programs Livestock Programs **Data Programs**

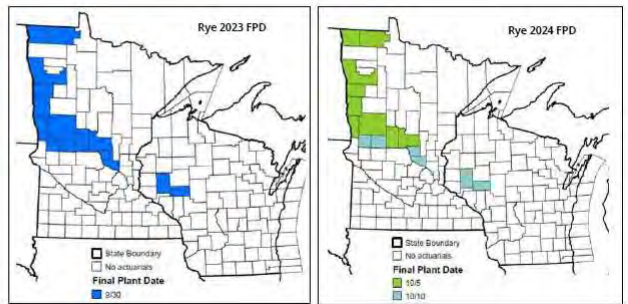
Create Map
Select Commodity Year
Select Commodity
Personalized Tables
Select Insurance Plan
Select Type
Select Practice
Select Date Type
Final Planting Date
Select State

<https://www.rma.usda.gov/>



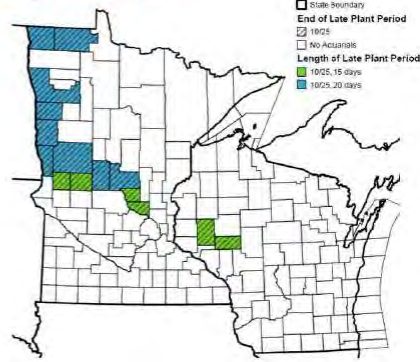
Date Changes - 6/30 CCD

- Rye
 - Final Planting Date (FPD)
 - 9/30 → 10/5
 - 9/30 → 10/10



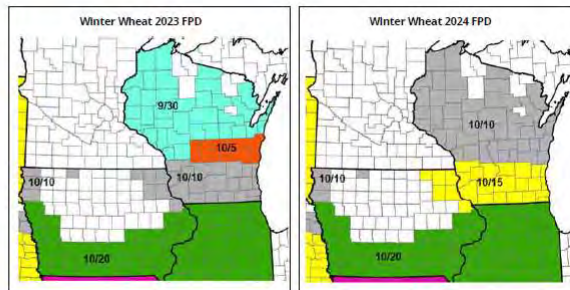
Date Changes – 6/30 CCD (cont.)

- Rye (cont.)
 - Late Planting Period (LPP)
 - No change to End of Late Planting Period Date (ELPP)
 - LPP reduced from 25 days
 - 10/5 FPD area = 20-day LPP
 - 10/10 FPD area = 15-day LPP



Date Changes – 6/30 CCD (cont.)

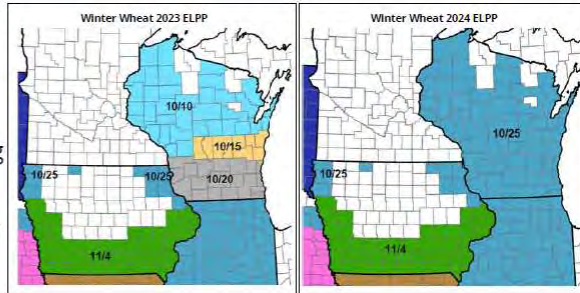
- Winter Wheat
 - Final Planting Dates updated



Date Changes – 6/30 CCD (cont.)

Winter Wheat (cont.)

- End of Late Planting Period Date
 - Changes to ELPP dates and length of LPP
- Production Reporting Date
 - Changed from 11/14 to 11/15 in Wisconsin



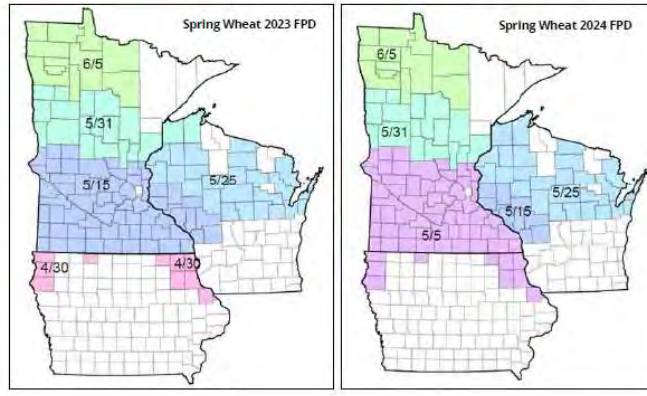
Date Changes – 6/30 CCD (cont.)

- Corn
 - Margin Protection
 - Final Planting Date
 - Updated for seed type in Fayette and Jackson counties, IA
 - 6/30 → 6/25
 - Matches ELPP for grain type corn under YP and RP plans
- Wheat
 - Margin Protection and ARPI
 - Final Planting Date
 - Updated in Minnesota to match updated ELPP dates



Date Changes – 11/30 CCD

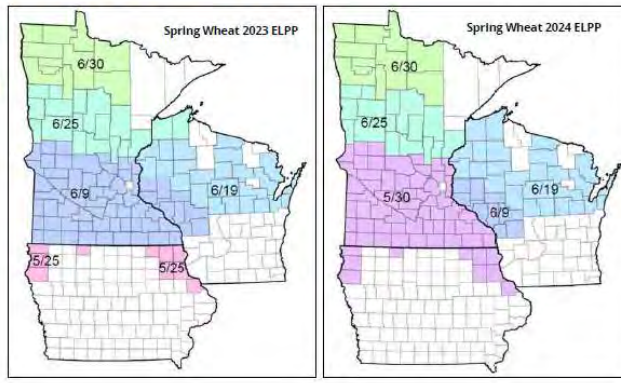
- Spring Wheat
 - Final Planting Dates updated



See Actuarial Documents for other states Wheat final plant date

Date Changes – 11/30 CCD (cont.)

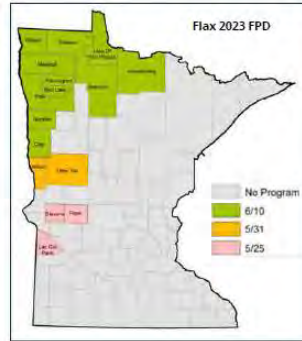
- Spring Wheat (cont.)
 - End of Late Planting Period Date updated
 - LPP remains at 25 days



See Actuarial Documents for other states Wheat End of Late Planting date

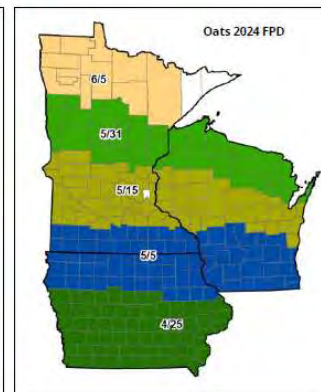
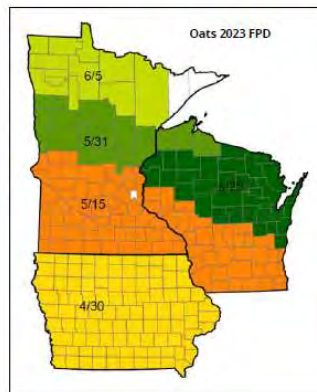
Date Changes – 11/30 CCD (cont.)

- Flax
 - Final Planting Dates updated
 - 5/31 → 6/10
 - 5/25 → 6/10
 - End of Late Planting Period Date
 - Updated to reflect 25-day LPP
 - 6/25 → 7/5
 - 6/19 → 7/5



Date Changes – 11/30 CCD (cont.)

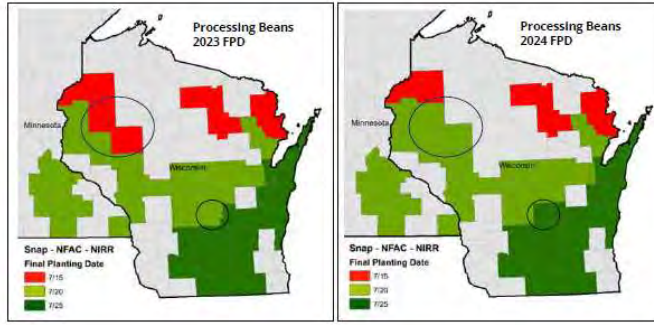
- Oats
 - Final Planting Dates Updated
 - End of Late Planting Period Date
 - Updated to reflect 25-day LPP



See Actuarial Documents for other states Oats final plant date (CO, KS, MI, MO, NE)

Date Changes – 11/30 CCD (cont.)

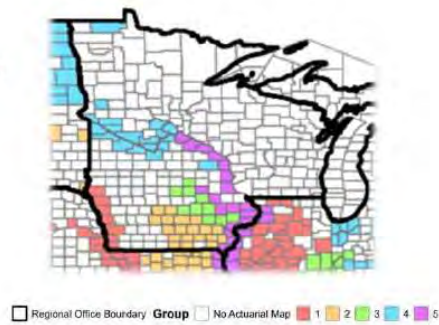
- Processing Beans
 - Final Planting Dates updated for Snap Type
 - Barron and Chippewa counties, WI
 - 7/15 → 7/20
 - Marquette County, WI
 - 7/20 → 7/25



See Actuarial Documents for other states DRY BEANS final plant date (MI)

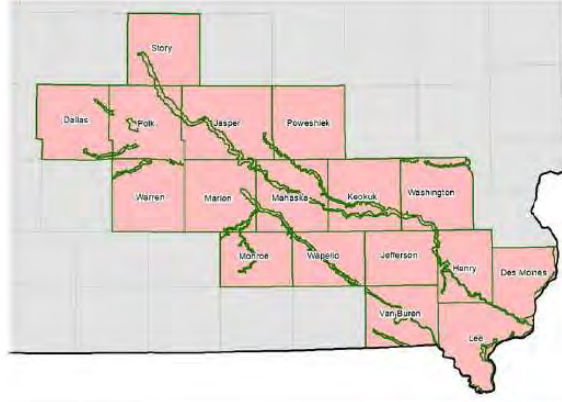
Map Updates

- Cycle 2 map reviews
 - Reviewed/updated for 2024
 - Iowa
 - Des Moines River
 - North and South Skunk
- Cycle 3 map reviews
 - To be reviewed for 2025
 - Iowa
 - Iowa River
 - Cedar River

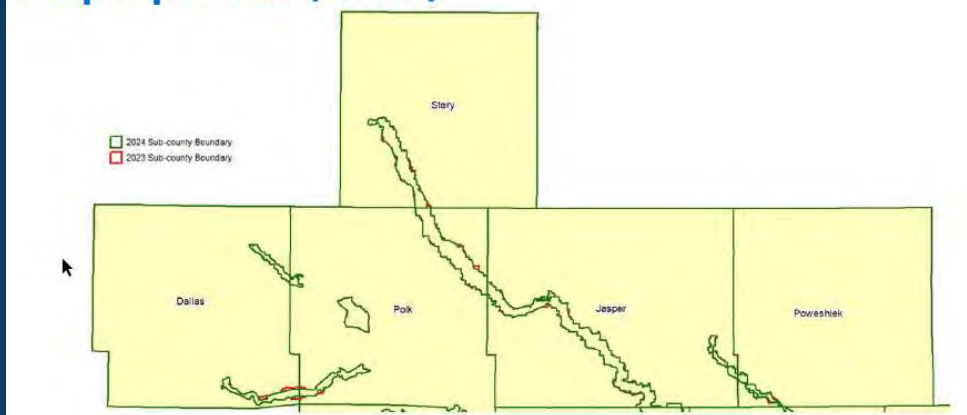


Map Updates (cont.)

- Sub-county rates updated
 - Changes capped at 20% per year
 - Sub-county rates may continue changing
- Sub-county boundaries updated
 - About 6,300 acres removed
 - About 560 acres added



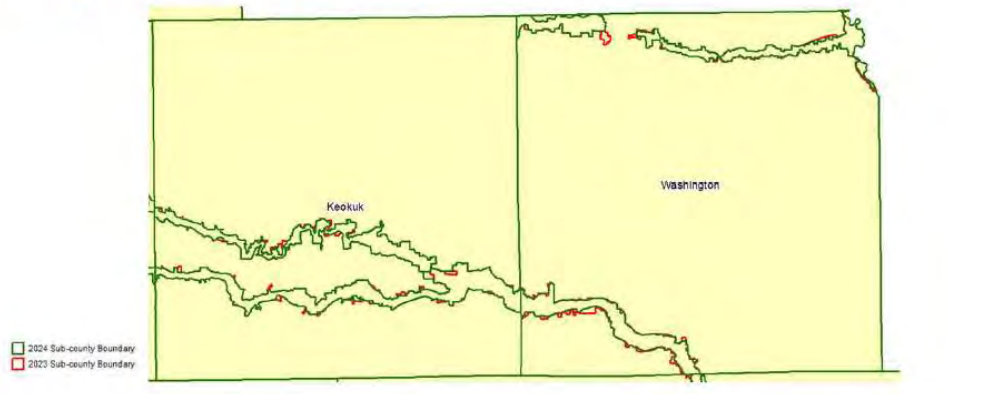
Map Updates (cont.)



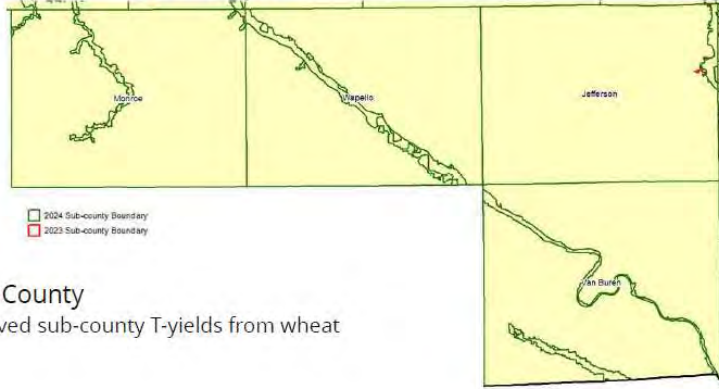
Map Updates (cont.)



Map Updates (cont.)



Map Updates (cont.)



- Monroe County
 - Removed sub-county T-yields from wheat



Map Updates (cont.)



- Lee and Des Moines counties
 - Mississippi River not included in review





MO – UNRATED ACREAGE STATEMENT ADDED

Some Plans/Crops/Counties in Missouri will only be insurable by Written Agreement

Look into your Actuarial Maps for specifics
Carroll Chariton Linn Livingston

For the following crops and states:

- Burley Tobacco – MO
- Corn – MO
- Grain Sorghum – MO
- Oats – MO
- Popcorn - MO
- Soybeans – MO

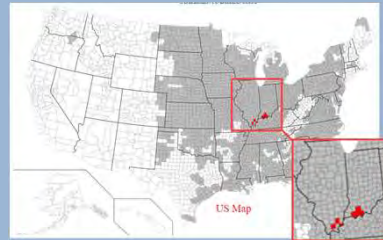
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HIGH-RISK RATED TO STANDARD RATE LAND CHANGES

Previously rated AAA, BBB, CCC, areas in IL and IN are now Non-HR for:

Corn – IL, IN
Grain Sorghum – IL
Popcorn – IL, IN
Soybeans – IL, IN



Refer to IMAP for counties affected or the long version of this presentation.

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PARTITIONED CLU INSTRUCTION REMOVED

For previously rated AAA, BBB, CCC, areas that are now Non-HR, clarified that when mapping lines partition CLUs, the CLU which contains 90% of the land is to be used is no longer needed.

Corn – IL, IN

Dry Peas – ND

Grain Sorghum – IL

Popcorn – IL, IN

Soybeans – IL, IN



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CPA STATEMENT CHANGE

Buckwheat – MN,

Burley Tobacco – IN, MO, OH

Cabbage - MI, OH, WI

Cigar Binder Tobacco – WI

Dry Beans – IA, KS, MO, MT, NE, OR, SD, WI

Dry Peas – KS, MN SD

Flax – MN, SD

Green Peas – IA, IL, MI, MN, WI

Millet – KS, NE, SD

Onions –KS, MI, MN, WI

Potatoes IA, IN, KS, MI, MN, NE, OH, OK, OR, PA, SD, WI

Processing Beans – IL, IN, MI, MN, WI

Pumpkins – IL

Silage Sorghum – KS


Sugar Beets –, MI, MN, NE

Sweet Corn –IA, IL, MN, WI

Tomatoes – IN, MI




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CPA STATEMENT CHANGE

If a contract price is available as shown in the actuarial documents, you may elect to have your price election determined in accordance with the Contract Price Addendum (CPA).

If the crop provisions or special provisions provide a method to determine a contract price your price election will be determined in accordance with the crop provisions or special provisions and the CPA does not apply.



Contract price:

You may use a contract price to determine your insurance guarantee when a contract price code of "yes" exists on the Prices tab in the actuarial documents for the crop, type, and practice.


Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:

1. Special Provisions, separate from this statement, which authorizes the use of the Contract Price Addendum (CPA);
2. Crop Provisions; or
3. CPA.

When the contract price code is "yes" on the Prices tab for the crop, type, and practice:

1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.

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SAME YEAR PRODUCTION REPORTING (SYPR) STATEMENT

Barley	Cucumbers	Maryland Tobacco	Silage Sorghum
Buckwheat	Cultivated Wild Rice	Millet	Soybeans
Burley Tobacco	Dark Air Tobacco	Mustard	Sugar Beets
Cabbage	Dry Beans	Oats	Sunflowers
Canola	Dry Peas	Onions	Sweet Corn
Cigar Binder Tobacco	Fire Cured Tobacco	Peanuts	Tomatoes
Cigar Filler Tobacco	Flax	Popcorn	Triticale
Cigar Wrapper	Flue Cured Tobacco	Potatoes	Wheat
Tobacco	Fresh Market Beans	Processing Beans	
Corn	Grain Sorghum	Pumpkins	
Cotton	Green Peas	Rice	
Cotton Ex Long Staple	Hemp	Sesame	

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CIGAR TOBACCO TYPE REQUIREMENTS

Statements were added to clarify the classification to qualify for each type for the following crops:

Cigar Binder Tobacco – MA, WI

Cigar Filler Tobacco – PA

Cigar Wrapper Tobacco – MA

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MA AND WI – CIGAR BINDER TOBACCO TYPE REQUIREMENT

Must be one of the following types:

Type 51. That type of cigar-leaf tobacco commonly known as Connecticut Valley Broadleaf or Connecticut Broadleaf, produced principally in the Connecticut River Valley.

Type 52. That type of cigar-leaf tobacco commonly known as Connecticut Valley Havana Seed or Havana Seed of Connecticut and Massachusetts, produced principally in the Connecticut River Valley.

Type 54. That type of cigar-leaf tobacco commonly known as Southern Wisconsin Cigar-leaf or Southern Wisconsin Binder-type, produced principally south and east of the Wisconsin River.

Type 55. That type of cigar-leaf tobacco commonly known as Northern Wisconsin Cigar-leaf or Northern Wisconsin Binder-type, produced principally north and west of the Wisconsin River and extending into Minnesota.

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SEVERAL STATEMENT CHANGES

In very specific counties where HR or Unrated land is now standard, the following statements were removed:

The 1:24,000 that the HR lines are drawn at

The 90% rule, where if 90% of the field is HR, then report all as HR

Statements in regards to insurable with or without a written agreement

In specific places Basic Unit is addressed

do not use PP acres to determine eligibility, but the discount then applies to the PP acres.

The same statement is used for EU

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Thank You!!





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Crop Risk Services, Inc., 132 S. Water St., Decatur, IL 62523. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits, and exclusions. Policies are underwritten by Great American Insurance Company, Great American Alliance Insurance Company or Stratford Insurance Company. Crop Risk Services, Inc., Great American Insurance Company and Stratford Insurance Company are equal opportunity providers. The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the basis of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department (Not all prohibited bases will apply to all programs and/or employment activities.). 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/oascr, 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, 1400 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) 690-0443 (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. © 2023 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. CA license number: 0G66571. 5694-CRP (12/23)