

2024 Spring Update Training

Great American Crop Division

Fargo





2024 MPC I SPRING UPDATE

CLASSROOM TRAINING

WELCOME, INTRODUCTIONS, AND OBJECTIVES

5 minutes

Welcome attendees and introduce GAI Trainers.
 Provide overview of training requirements and objectives for the meeting.
 Provide expectations/requirements for State CE credit hours.

INDUSTRY REVIEW AND UPDATES

(20 minutes Total)

| | |
|--|-------------------|
| Review current legislative actions if any that have potential impact to the Crop Insurance Program | 5 minutes |
| Review pending Proposed Rule's if any related to Crop Insurance | 5 minutes |
| Review emerging issues impacting Crop Insurance | 10 minutes |

COMPANY REVIEW AND UPDATES

(15 minutes Total – No CE)

| | |
|--|-------------------|
| Review technology offerings (Policy Administration, Quoter, Mobile) | 10 minutes |
| Review reports, procedures, processes that are specific to the Company | 5 minutes |

CLAIMS REVIEW AND UPDATES

(15 minutes Total)

| | |
|---|-------------------|
| Review industry results and emerging issues related to claims | 5 minutes |
| Review loss procedures and handbook updates related to MPC I | 10 minutes |

Break

5 minutes

POLICY, PROCEDURE REVIEW AND UPDATES

(50 minutes Total)

| | |
|--|-------------------|
| Review pertinent changes and updates to Basic Provisions | 5 minutes |
| Review pertinent changes and updates to Crop Provisions | 10 minutes |
| Review pertinent changes and updates to Special Provisions | 5 minutes |
| Review changes and updates to programs | 5 minutes |
| Review pilot programs | 5 minutes |
| Review 508h products released by RMA | 5 minutes |
| Review changes to the Written Agreement Handbook | 10 minutes |
| Review changes to the Document Standards Handbook | 5 minutes |

BREAK

5 minutes

POLICY, PROCEDURE REVIEW AND UPDATES – Cont.

(40 minutes Total)

| | |
|--|-------------------|
| Review pertinent changes to the General Standards Handbook | 10 minutes |
| Review pertinent changes to the General Standards Handbook cont. | 10 minutes |
| Review pertinent changes to the Crop Insurance Handbook | 10 minutes |
| Review pertinent changes to the Crop Insurance Handbook cont. | 10 minutes |

CIVIL RIGHTS – COMPANY AND AGENT REPONSIBILITIES

(10 minutes Total)

| | |
|---|------------------|
| Review Civil Rights regulations and Limited English Proficiency (LEP) | 5 minutes |
| Review responsibilities related to Program Outreach Efforts | 5 minutes |

Break

5 minutes

COMPLIANCE REVIEW AND UPDATES

(15 minutes Total)

| | |
|--|------------------|
| Review RMA audit requirements and processes including producer record keeping requirements | 5 minutes |
| Appendix IV reviews and Compliance Forms | 5 minutes |
| Review other program requirements such as IPERA Reviews, mandated by RMA. | 5 minutes |

ACTUARIAL REVIEW AND UPDATES

(35 minutes Total)

| | |
|---|------------------|
| Review program expansions released by RMA. | 5 minutes |
| Review updates to published T-yields per RMA's Actuarial Data Master | 5 minutes |
| Review updates to published Rates and Prices per RMA's Actuarial Data Master | 5 minutes |
| Review updates to published Subsidy factors, Reference Yields per RMA's Actuarial Data Master | 5 minutes |
| Review updates to published pertinent dates per RMA's Actuarial Data Master | 5 minutes |
| Review updates to published Type/Practice code changes per RMA's Actuarial Data Master | 5 minutes |
| Review to updated Special Provision statements per RMA's Actuarial Data Master | 5 minutes |

WRAP UP, REVIEW, QUESTIONS

10 minutes

| |
|---|
| Review additional training opportunities provided by GAI. |
| Closing Comments |

ADJOURN



Regional Office – 26 Fargo

Minnesota, Montana, North Dakota and South Dakota

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Regional Office Manager

Dennis Biewer, Divisional Assistant Vice President

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Accounting Information

Pay online: www.greatamericancrop.com
Go to “Growers”
“Online Bill Payment”
“Crop Online Payment Center”

Payments By Phone: 800-341-5546

Lock Box Payments Address: Great American Insurance Company
(Must have payment stub) Crop Insurance Division
(to send to this address) 3923 Solutions Center
Chicago, IL 60677-3009



| | EXT # | PHONE | | E-MAIL |
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| | | | | |

INDUSTRY REVIEW AND UPDATES

2024 Spring Agency Training



Our Management Team

| | | | |
|--|--|--|--|
| Dale Perry Divisional President dperry@gaia.com | Ron Rohling Divisional Senior VP rrohling@gaia.com | Dawn Schuster Divisional VP Finance dschuster@gaia.com | Matt Klein Divisional VP Business Development mklein@gaia.com |
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| | | | Josh Arguelles Divisional Assistant VP Product Development jarguelles@gaia.com |

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.

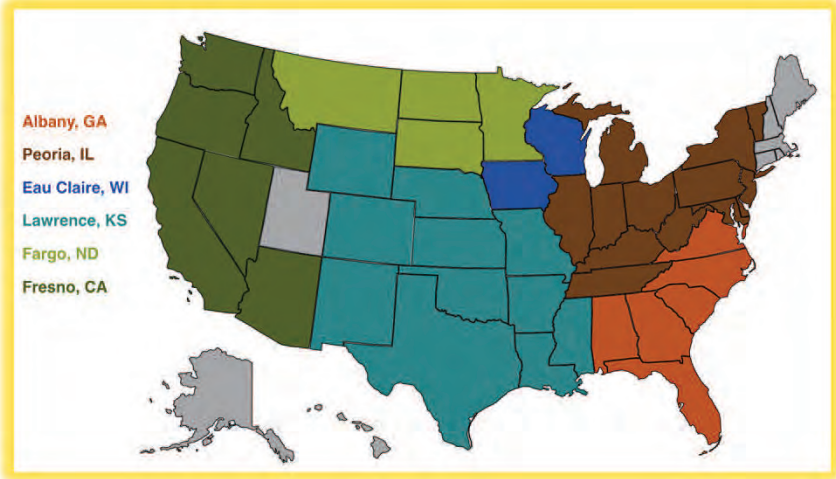


Regional Offices

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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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.



American Association of Crop Insurers
700 Pennsylvania Avenue, SE, 2nd Floor
Washington, D.C. 20003
202.765.1334
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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.



AACI
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.

GREATAMERICAN INSURANCE GROUP | Crop Division

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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**

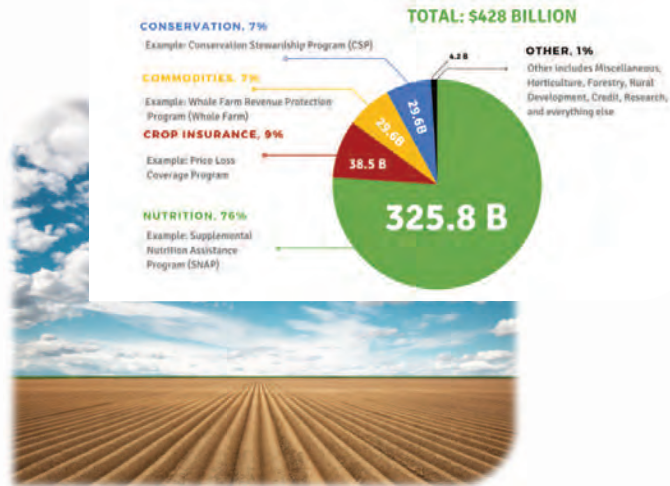
<https://www.greatamericancrop.com/agents>

GREATAMERICAN
INSURANCE GROUP

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 | | 2023 Crop Year To Date | 2024 Crop Year To Date |
|-------------------------------|------------------------------|------------------------------|----------------------------|------------------------------|------------------------------|
| Additional Business: | | | Livestock Business: | | |
| Policies with Premium | 1,213,868 | 103,444 | Policies with Premium | 16,320 | 10,361 |
| Units with Premium | 2,852,330 | 386,087 | Units with Premium | 62,082 | 33,992 |
| Net Acres Insured | 533,601 | 202,998 | Liability | 26,449,092 | 14,408,241 |
| Companion/Endorsed Acres | 50,090 | 7,357 | Total Premium | 1,087,568 | 597,355 |
| Liability | 176,093,543 | 11,297,541 | Subsidy | 419,265 | 227,842 |
| Total Premium | 17,964,379 | 1,806,674 | Indemnity | 815,819 | 13,204 |
| Subsidy | 11,208,253 | 1,002,842 | Loss Ratio | 0.75 | 0.02 |
| Indemnity | 9,643,412 | 8,366 | | | |
| Loss Ratio | 0.54 | 0.00 | | | |
| Catastrophic Business: | | | Total RMA Business: | | |
| Policies with Premium | 11,836 | 2,107 | Policies with Premium | 1,242,024 | 115,912 |
| Units with Premium | 18,296 | 2,393 | Units with Premium | 2,932,708 | 422,472 |
| Net Acres Insured | 4,872 | 322 | Net Acres Insured | 538,473 | 203,320 |
| Companion/Endorsed Acres | 0 | 0 | Companion/Endorsed Acres | 50,090 | 7,357 |
| Liability | 4,559,453 | 1,959,115 | Liability | 207,102,088 | 27,664,897 |
| Total Premium | 71,494 | 19,996 | Total Premium | 19,123,441 | 2,424,025 |
| Subsidy | 71,358 | 19,450 | Subsidy | 11,698,876 | 1,250,134 |
| Indemnity | 38,628 | 20 | Indemnity | 10,497,859 | 21,590 |
| Loss Ratio | 0.54 | 0.00 | Loss Ratio | 0.55 | 0.01 |
| 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 | | | |

(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 | 1,879 | 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 | 2022 | 6,760 | 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 | \$ 74,709,522 | \$ 26,014,795 | \$ 112,688 | 0% |
| LRP | Feeder Cattle | 2023 | 19,249 | 2,501 | 4,202,612 | Head | \$ 6,916,065,142 | \$ 258,633,553 | \$ 90,737,811 | \$ 40,684,215 | 16% |
| LRP | Feeder Cattle | 2024 | 21,069 | 529 | 1,982,780 | Head | \$ 3,673,223,411 | \$ 148,561,710 | \$ 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% |



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.

RMA Briefing

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.

03

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

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SPECIALTY CROPS

04

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.

05

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

06

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

2024 LOOK AHEAD

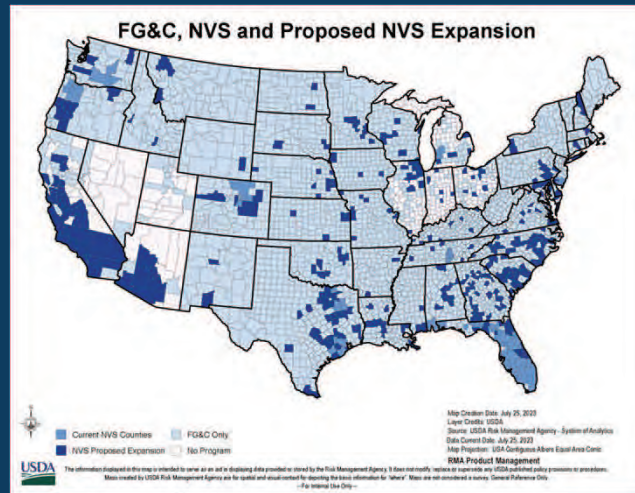
January: Nursery Value Select (NVS) expansion

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

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

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 | |

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/snapple.
- 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*

25

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

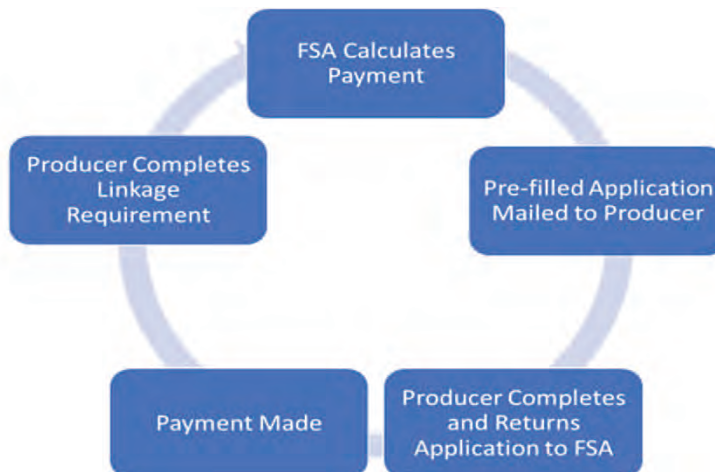


ELIGIBLE DISASTER EVENTS

| 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.

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



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

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>

COMPANY REVIEW AND UPDATES

2024 Spring Agency Training



Crop UniversitySM

1. Shows your stats
2. Filter by Favorites
3. Browse Library
4. Search
5. Show by Type
6. Filter by Topic

Learn

Learn

2 My Learning Favorites

In Progress

Due Date

1 227 Lessons 60 Hours 71 Completions

MP Michael Peterson

Assigned (10)

- Getting Started
- Intro to Tableau Standardization
- BD Tableau Training 1/23/2023 - Commission Report
- Crop Insurance Basics

8 hr

Crop Insurance Basics

Browse Library

4 Search contents...

5 Types

- All Types
- All Types
- Courses
- Learning Paths

6 Topics

- MPC1 52
- GreatAg 47

166 Total Items

Recent

RPowerD Training 2024
1 hr 20 min

Perennial Inspection Workflows
Completed: 11/10/23

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

GREAT AMERICAN INSURANCE GROUP Crop Division



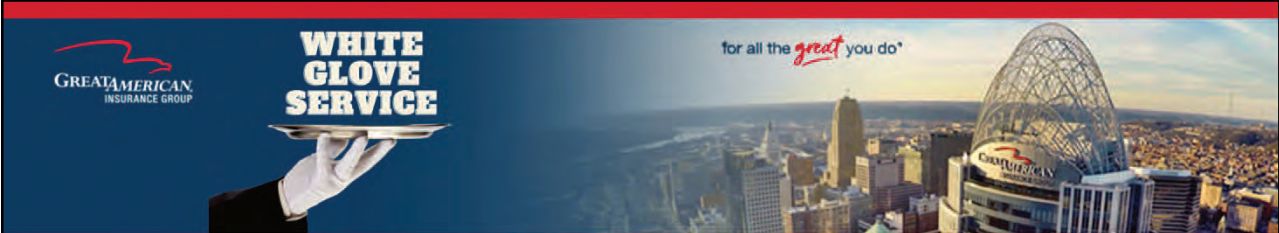
All Trainings are recorded and available in Crop U

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.

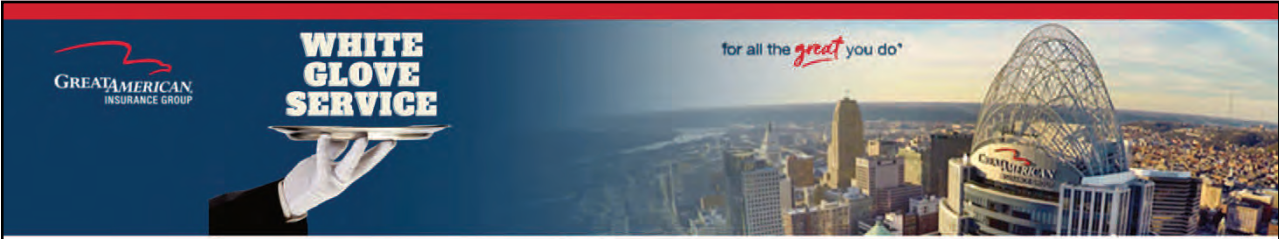


Agency informs Business Developer (BD) of intent to move business. BD completes any needed appointment paperwork. BD sends email to the IT team for data importing.

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.



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 transfer policies to GreatAg, the Business Developer emails GAIAGENT@GAI.COM to begin the request. Attached to the email are:

- Transfer form: "Data Transfer Request - Agency Name"
- Include the following information in the email:
 - Agency Name
 - Agency Address
 - CRS Agency (Active)
 - New GA Agency Code (if available)
 - Indicate which policies the agency would like to roll (individual policies, SES, or entire book)
 - Identify Policy Roll Type (Permanent or Temporary)
 - Permanent (signed) signature not required, available since March 31 data until 10/31/23
 - Temporary (signature required) signature to issue 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:

- Producer and SR information
- Coverage/CRS coverage details
- Agency/CRS coverage details
- Other information including the SR year definition
- Accounting line details
- Classifications - legal records include CRD governing the all applicables. The initial roll will not import mapped fields into GreatAg, 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 printed to batch from GreatAg by the agent.

What notifications will the insured receive?
GAI will send a confirmation letter to the insured informing them of policy transfer from CRD to Great American Insurance.

What next steps will I need to take with policies?
Policies moved to GreatAg as permanent will be certified by SR in the AEROS™ system. Insured signature will not be required on permanent policies. For best SR data prior to SRD, Policies rolled as temporary will require insured signature. Upon receipt of signed documents, the GreatAg policy becomes permanent and is captured in AEROS™. Going forward, agents will need to make any policy updates in GreatAg.

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

What if I issue a policy in AEROS™ for MY 2024?
Policies may be able to AEROS™ for MY 2024 and will then remain on classified paper. Issuance of these policies will require a letter notifying them that the policy is now issued under the Great American USA, however the policy issuing company will remain United and the policy will continue to be serviced by their existing agent. All policies will need to be moved out of AEROS™ for MY2025.

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:

- Producer and SR information
- Coverage/CRS coverage details
- Agency/CRS coverage details
- Accounting line details
- Classifications - This will include mapped fields

Insurance records such as risk will be moved over and authorized hour will be added. The Business Developer and Agency will be notified when the process is complete. At that time, pre-filled applications can be printed to batch from GreatAg by the agent.

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

Will MCI units roll from CRD to GA?
Yes, but units are being rolled.

Will retiring acres be possible?
There will be the ability to retire acres in quoting. Mapping does have this functionality but right now is not available for transfer in policies (based on ability to do year back of the policy with GA).

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

Are there any data that won't roll to GA?
Mapping - Only maps linked to a unit for that season will roll. Due to the differences in our mapping systems we split up units and roll. Any fields that were drawn on a policy within AEROS will roll in the underlying CRD.
Policy - Only MPCI data rolls. No farm or private product information will roll over. If there are multiple shareholders or a line the shareholder names will roll to GreatAg, on separate lines, but will show zero for a share percent. CRD did not capture a share percent so do not have this 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.

Where should I be keeping 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 permanent in the GreatAg system at which time you can resume keying production in the GreatAg system. The CRD policy will then be cancelled.

Q & A



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



Livestock Accounting Pay Online

I can Pay my Bill Online!



Also, Livestock Direct Deposit coming soon..

Great American Insurance Group

ABOUT US CROP INSURANCE AGENTS GROWERS NEWS & RESOURCES CONTACT PAY ONLINE

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

Pay My Bills

Due Date: [dropdown] [search] Advanced Search

ALL HISTORY Hide Account Groupings Export

| <input type="checkbox"/> | Due Date | Invoice | Amount Due | Payment Amount |
|--------------------------|----------|--------------------------------|------------|--|
| <input type="checkbox"/> | | Tax ID Number/SSN (No Dashes)* | | |
| <input type="checkbox"/> | See STMT | Z-5411355-1 | 0.00 | 0.00 <input type="button" value="PAY ONLINE"/> |

Great American Insurance Group

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-5411355-1

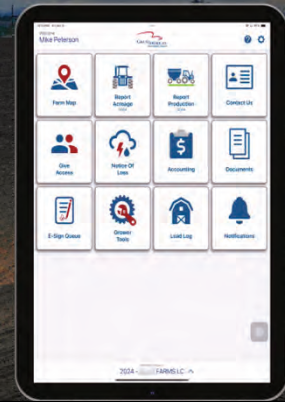
Due Date See STMT



Grower Application

- 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.”*

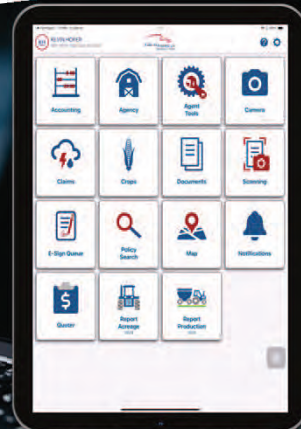
“Get your farmers on the ‘Move’ over to Grower Mobile”



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.”*

“Download today, you'll be glad you did.”





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.



GreatAg®

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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The screenshot displays the GreatAg software interface. On the left, a sidebar shows navigation options like 'Create Cus', 'Compliance', 'Browse Library', and 'aturation'. The main content area is titled 'Compliance and Training' and features a 'Forms Due' section with a list of tasks: '2024 Training and Testing', 'Not to Sue', '2024 Conflict of Interest', '2022 Agency Control Business Practice', '2022 Agent Control Business Practice', and '2024 Agency Non-Disclosure'. Below this, there are checkboxes for 'MATTHEW' and 'DUSTIN' and a field for a custom message. To the right, a 'Browse Library' section lists various training topics such as 'MPCI', 'GreatAg', 'Lunchtime Learnings', 'New', 'MPCI - Update', 'Operations Learning Li...', 'Livestock', 'ABC', and 'Competency Test'. Further right, a 'Compliance and Training' section shows a grid of training items, including 'RPowerD Training 2024' (1 hr 20 min) and 'Customer Relationship Management (CRM) Training for Business...' (35 min). A 'Harvest Completion' table is visible on the far right, listing dates from 05/31/2023 to 08/15/2023. A 'NOTIFY SELECTED' button is at the bottom right.



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Your all-in-one processing system:

- Multi-Peril Crop Insurance

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

Union - Corn - RP - EU - 75

Booked: 0 Lines Booked: 0
Unbooked: 0 Lines Unbooked: 0

IPR/APH Production Reporting

| Line | 2 | End | 1 | Selected Unit Str | Applied Unit Str | FSN | Legal | Farm Name | Practice | Type |
|------|---|-----|---|-------------------|------------------|------|---------------|-----------|----------|------|
| | 2 | | | 0001-0001 | EU | 219* | 006-094N-049W | | NON IRR | GSG |

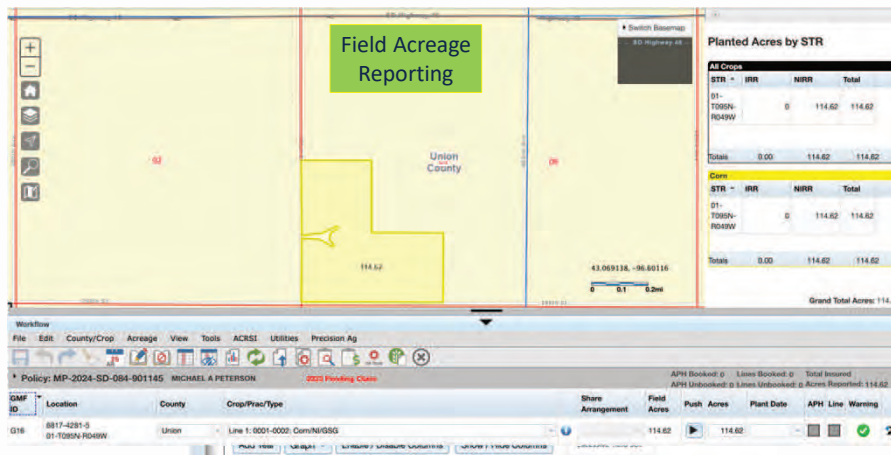
| Year | Prod Rec Type | Prod | Acres | Yield | APH Yld | Yield Type | Pre-Quality Prod | Sanity Chk | Prod Lock | Yld w/ YA | Yld w/ TA |
|------|---------------|----------|-------|-------|---------|------------|------------------|------------|-----------|-----------|-----------|
| 2015 | | 20,990.9 | 98 | 214 | 214 | A | | 0 N | | 0 | 232 |
| 2016 | | 14,035 | 80.2 | 175 | 175 | A | | 0 N | | 0 | 191 |
| 2017 | | 15,969 | 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 | 66.8 | 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 |



for all the *great* you do®

Your all-in-one processing system:

- Multi-Peril Crop Insurance





for all the *great* you do[®]

Your all-in-one processing system:

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

Policy: MP-2023-SD-084-8012 APH Booked: 109 Lines Booked: 109 Total Insured Acres Reported: 2,750.79

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

ITS History

Policy will no longer assess interest on balance due if payment is not received by next billing date

| | | |
|----|------------|--------------------|
| \$ | 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/Past 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 Payer: Name:

Bypass All Import Agent Returns 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

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 (CWT/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 Yr2 (811) | Sheers Weight 1 (809) | 2023-05-15 | 2023-11-13 | 50 | 5.99 | 0.9994 | \$259,590 | 1.0000 | \$77,747.00 | 0.043671 | \$3,395.00 | \$2,207.00 | 26 | | 2023-05-15 | 2023-05-15 | ✓ |
| Endorsement Ending in November Yr2 (811) | Hefers Weight 1 (811) | 2023-05-15 | 2023-11-13 | 60 | 5.75 | 0.9994 | \$235,980 | 1.0000 | \$81,417.00 | 0.043671 | \$3,556.00 | \$2,311.00 | 26 | | 2023-05-15 | 2023-05-15 | ✓ |

MANHATO, MN 56021
Phone: (507) 387
Fax: (507) 387
Email:
Agent Email:

Entity Info / Name

Business Type: Individual Business

ID Type: ID Number: xxx-xx-2716

Business Name: 3rd Name:
Alt Contact: IRS Legal Name:
POA: Yes No
Has Loss Payer: Name:

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

2. Last 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: 6/22/2023 at 08:00 AM Effective: 8/2/2023 at 10:00 AM
Submission: 07/11/2023 11:09 AM Approval: 07/11/2023 11:09 AM
Last Date Signed: 6/22/2023 at 08:00 AM Last Effective: 6/22/2023 at 08:00 AM
Last Submission: 07/11/2023 11:09 AM Last Approval: 07/11/2023 11:09 AM
Initiation Date: 06/02/2023 Policy Expiration: 12/31/2023 12:00 AM

Processing Information

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



GreatAg®

Your all-in-one processing system:

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

for all the *great* you do®

Grid Map

File Edit Livestock View Tools Utilities Help

Policy: MP-2023-SD-084-801 In 2024 2022 Paid Claims 2023 Paid Claims 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

Claims

| 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 (805) mfx | BR (805) bfc | 04/25/2023 | 08/01/2023 | 04/25/2023 | 04/25/2023 | 05/31/2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Crop</th> <th>Unit</th> <th>County</th> <th>Plan</th> <th>Level</th> <th>Type</th> <th>Dmg Date</th> <th>Dmg Cause</th> <th>Dmg %</th> <th>Insured Sign Date</th> <th>Harv Completion</th> </tr> </thead> <tbody> <tr> <td>Wheat (11)</td> <td>00020054</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Replant</td> <td>01/01/2023</td> <td>Cold Winter</td> <td>100</td> <td>05/31/2023</td> <td></td> </tr> <tr> <td>Wheat (11)</td> <td>00020056</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Replant</td> <td>01/01/2023</td> <td>Cold Winter</td> <td>100</td> <td>05/31/2023</td> <td></td> </tr> <tr> <td>Wheat (11)</td> <td>00020059</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Replant</td> <td>01/01/2023</td> <td>Cold Winter</td> <td>100</td> <td>05/31/2023</td> <td></td> </tr> <tr> <td>Wheat (11)</td> <td>00020062</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Replant</td> <td>01/01/2023</td> <td>Cold Winter</td> <td>100</td> <td>05/31/2023</td> <td></td> </tr> </tbody> </table> | | | | | | | | | | | | 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 | |
| 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) 211 jhorpe@ | BRANDON (805) 200-1 bstanley@ | 07/29/2023 | 09/21/2023 | 07/29/2023 | 07/29/2023 | 09/21/2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Crop</th> <th>Unit</th> <th>County</th> <th>Plan</th> <th>Level</th> <th>Type</th> <th>Dmg Date</th> <th>Dmg Cause</th> <th>Dmg %</th> <th>Insured Sign Date</th> <th>Harv Completion</th> </tr> </thead> <tbody> <tr> <td>Wheat (11)</td> <td>00020061</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Normal</td> <td>07/01/2023</td> <td>Drought</td> <td>100</td> <td>09/21/2023</td> <td>08/15/2023</td> </tr> <tr> <td>Wheat (11)</td> <td>00020067</td> <td>Sully (119)</td> <td>RP (02)</td> <td>65</td> <td>Normal</td> <td>07/01/2023</td> <td>Drought</td> <td>100</td> <td>09/21/2023</td> <td>08/15/2023</td> </tr> </tbody> </table> | | | | | | | | | | | | 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 | | | | | | | | | | | | | | | | | | | | | | |
| 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: P0AT Yes No
 Has Loss Payer: Name: _____
 IRS Legal Name: _____
 Last Submission: 07/11/2023 11:09 AM
 Initiation Date: 06/03/2023
 Last Approval: 07/11/2023 11:09 AM
 Policy Expiration: 12/31/2023 12:00 AM
 Processing Information:
 Bypass All Import Agent Returns Application Direct Bill Agency Bill Direct Deposit



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- Livestock Insurance
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Grid Map

File Edit Livestock View Tools Utilities Help

Policy: MP-2023-SD-084-801 In 2024 2023 Paid Claims 2022 Paid Claims 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

Accounting

Producer Balance Due as of 12/08/2023: 50.00
 Producer Balance Payable: 50.00

Collections
 ITB History
 Policy will be assessed interest on balance due if payment is not received by next billing date
 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 Payer: Name: _____
 Bypass All Import Agent Returns Application Direct Bill Agency Bill Direct Deposit



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Grid Policy: MP-2023-SD-084-8017

MP Producer MP SBI Header D

Producer Balance Due as of 12/06/
Producer Balance Payable: \$0.00

File Pol MI

Collections

ITS History

Policy will no longer assess interest on full POLICY# 801...

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

Posted Entry/Past Date

| | |
|---|------------|
| Y | 07/12/2023 |
| Y | 07/12/2023 |
| Y | 07/12/2023 |
| Y | 11/1/2022 |

Has LIVES PAYMts 143876

GreatAg Quoter

2024

NEW

- 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 & FPE coverages to the underlying MPQI county crop(s)

Sales Analysis

OPEN

- 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, Breakeven, Premiums, and Indemnity calculations

Batch Quote

OPEN

- 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 create an entire batch
- Common scenario: initial batch created during price discovery period can be recreated when final prices are established

GreatAg Yield Optimizer

2024

OPEN

- 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

iOS Mobile Point of Sale

2024

OPEN

Scan QR code to download GreatAg Mobile

- 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 SCQ & ECO

Livestock Quoter

OPEN

- 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

Bill Status Online

| | |
|---------|----|
| 1st Due | 13 |
| 1st Due | 13 |
| 1st Due | 13 |
| 1st Due | 13 |

Has LIVES PAYMts 143876

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



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Map Tools: + 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

Has LIVES PAYMts 143876

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



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- Precision Ag

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Precision Queue Precision Ag

Left click to add/n

County: Sully

Connections for ME

MyJohnDeere

Organizations:

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

Automatically process cloud data into GreatAg

Upload

BROWSE

Files

| File Name | Type | File | File | File | 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 - 12.48 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"/> GIS1695536402751_1RW8370DAAML802117_09232... | Planting | marks | 11 | Link... | 09/24/2023 02:20 AM | 10/06/2023 12:20 PM | Processed |
| <input type="checkbox"/> GIS1695378011352_1RW8370DAAML802117_09212... | Planting | marks | 11 | Link... | 09/22/2023 06:20 AM | 10/06/2023 12:20 PM | Processed |
| <input type="checkbox"/> GIS1695378005687_1RW8370DAAML802117_09212... | Planting | marks | 12 s... | Link... | 09/22/2023 06:20 AM | 10/06/2023 12:20 PM | Processed |

1 of 1 pages (18 items)



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- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSigning

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DocuSign Form Queue DocuSign **DocuSign eSignature**

Reinsyear: 2024

Regional Office: (21) Lawrence

Agency: (011160) J.

Forms: +674 more... Z201, Z104, M230, M202, M201, M133, M120, M109, G203

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

1 of 79 pages (938 items)

Upload

BROWSE

| File Name | Type | File | File | File | Acquired Date | Processed Date | Status |
|---|----------|-------|---------|---------|---------------------|---------------------|-----------|
| Type: Cloud - 18 items | | | | | | | |
| <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"/> GIS1695536402751_1RW8370DAAML802117_09232... | Planting | marks | 11 | Link... | 09/24/2023 02:20 AM | 10/06/2023 12:20 PM | Processed |
| <input type="checkbox"/> GIS1695378011352_1RW8370DAAML802117_09212... | Planting | marks | 11 | Link... | 09/22/2023 06:20 AM | 10/06/2023 12:20 PM | Processed |
| <input type="checkbox"/> GIS1695378005687_1RW8370DAAML802117_09212... | Planting | marks | 12 s... | Link... | 09/22/2023 06:20 AM | 10/06/2023 12:20 PM | Processed |

1 of 1 pages (18 items)



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- Accounting

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

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Gi Create Custom Notification: Please enter a name for the notification

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

Filter: No Contact Info Has Contact Info Mobile User

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

Producer Selection: Select All

| 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@gaiag.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



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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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Gi Create Cus Compliance

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

Enter your custom message

Browse Library

Search contents...

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: 11/04/23)
- GreatAg - Batch Printing (Completed: 10/15/23)

NOTIFY SELECTED



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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.

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Agency Dashboard

Grower Dashboard

The screenshot shows the GreatAg Agency Dashboard. At the top, there's a navigation bar with 'Accounting', 'Sign Out', 'Show Profile', and 'Refresh'. Below that, the user is logged in as 'Mike' with policy 'MP-2023-SD-08'. The dashboard is divided into several sections:

- Weather:** Shows current conditions for zip code 57564: 32.00 F, 24.17 mph wind, 92% humidity. A 5-day forecast follows.
- Policy Holder:** Displays policy details for 'MP-2023-SD-084-8C...3'.
- Recent Documents:** Lists documents like 'M120 - Application/Renewal Form' and 'M203 - Schedule of Insurance' with their dates.
- Contacts:** Provides contact info for the Regional Office in Fargo, including a 'Billing/Claim Payment Questions' link and 'Technical Support' details.
- My Crops:** A table listing crops for Sully (119) in Wheat (11) county, including Wheat (11), Millet (17), Corn (41), Grain Sorghum (51), and Sunflowers (78) with their respective dates.
- 5. Prices:** A table showing commodity prices for Dec 23, 24, and 25, including Corn and Soybean prices.
- User Notifications:** A section for managing notifications, currently set to 'Notify me when my Claim Status changes'.



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Agency Dashboard

The screenshot shows the 'What's New' section of the GreatAg Agency Dashboard. It features a search bar and a table of recent updates:

| Title | Date |
|--|------------|
| ADM 23-051 - 2024 RY ADM Price updated to issue additional prices for almonds, reference PM-23-075 | 12/08/2023 |
| PM-23-075 - 2024 Crop Year (CY) Additional Price Elections for Almonds | 12/08/2023 |
| RMA PASS DSR 2023-12-07 | 12/08/2023 |
| RMA PASS DSR 2023-12-07 READ24ME | 12/08/2023 |
| PASS 20231207 Test Release Notes | 12/07/2023 |
| ADM 23-050- 2023 RY ADM Area Coverage Level and ADM Price updated to issue final index values and payment factors for Annual Forage, Apiculture, and PRF intervals 632 and 638 with an | 12/07/2023 |

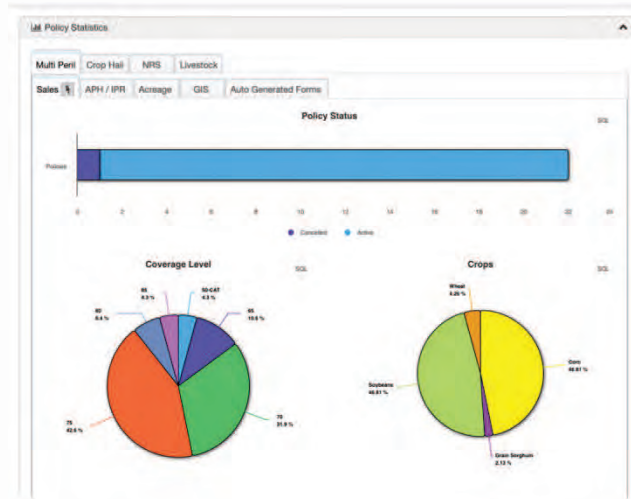


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Agency Dashboard

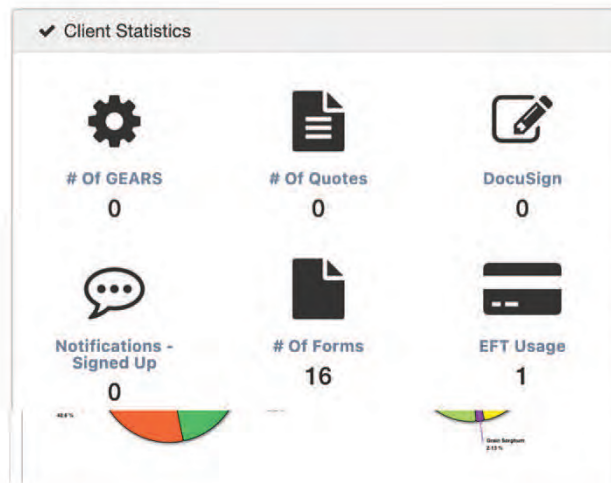


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Agency Dashboard



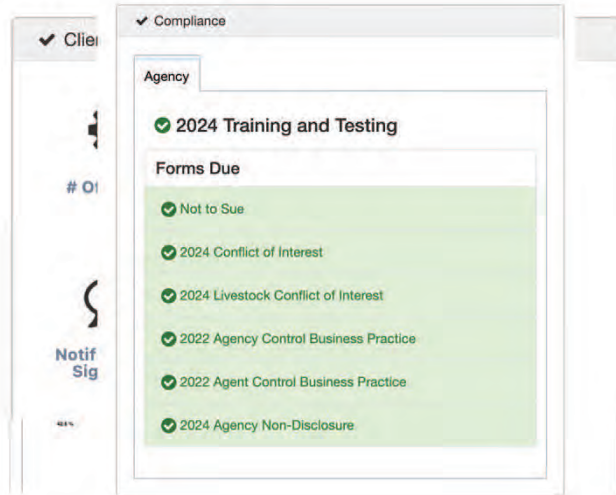


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Agency Dashboard

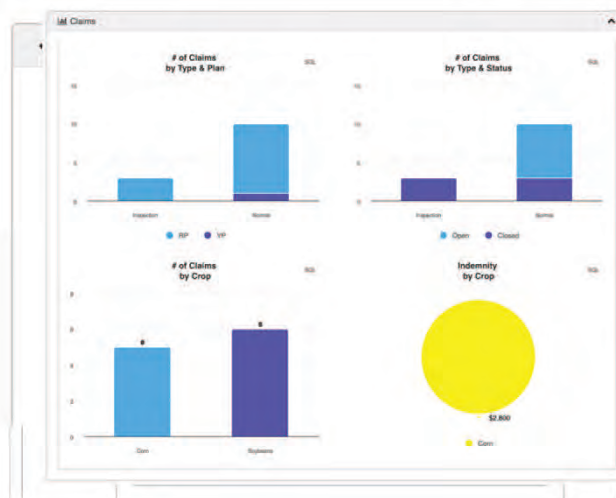


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Agency Dashboard



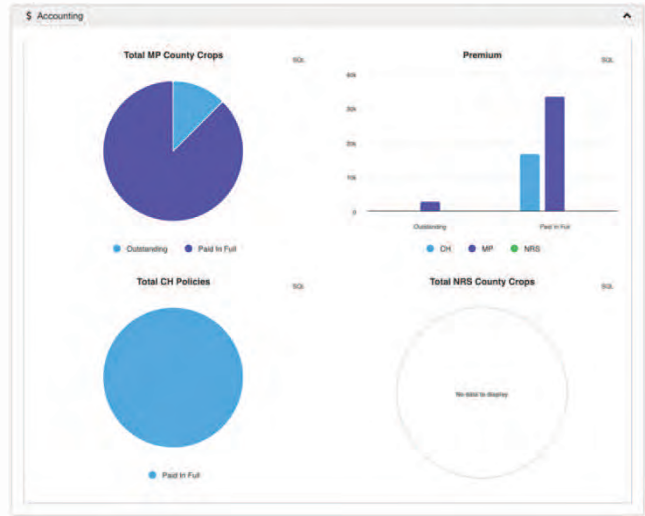


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Agency Dashboard



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Agency Dashboard

\$ Accounting

Paid In Full MP County Crops Display Close

Export

Paid In Full MP County Crops Total: 35

| 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 | |

Below the table, a pie chart shows 100% in 'Paid in Full' (light blue). A circular chart below it has the text 'No data to display'.



GreatAg®

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

for all the *great* you do®

Agency Dashboard
Grower Dashboard

The screenshot shows the Agency Dashboard with the following sections:

- Weather:** Zip Code 57564, Current 32.00 F, Wind 24.17 mph, Humidity 92%, High 30.00 F, Low 29.77 inHg. A 5-day forecast follows.
- Policy Holder:** Policy MP-2023-SD-084-8C...3, Producer information.
- Recent Documents:** List of forms like M120 - Application/Renewal Form and M205 - Schedule of Insurance with Production Report.
- Contacts:** Regional Office: Fargo, Billing/Claim Payment Questions, Agent, and Technical Support.
- My Crops:** Table listing crops by county and practice, including Wheat (11), Millet (17), Corn (41), Grain Sorghum (51), and Sunflowers (78).
- Prices:** Table with columns for Date, Crop, Close, +/-, High, and Low.



GreatAg®

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

for all the *great* you do®

Agency Dashboard
Grower Dashboard

The screenshot shows the Grower Dashboard with the following sections:

- Weather:** Zip Code 57564, Current 32.00 F, High 30.00 F, Low 29.77 inHg. A 5-day forecast follows.
- News:** USDA Reports Review, USDA Reports Summary, and Best Young Farmers/Ranchers-3.
- Prices:** Table with columns for Date, Crop, and View E-Provisions.
- Field Summary:** 19 fields, 2,761.79 acres, 2,799.79 acres.
- My Claims:** Table with columns for Claim #, Status, and Adjuster.
- My Farm:** Map view with a legend and a list of fields with acreage.
- Documents:** No records to display.
- Links:** Online Bill Payment, Direct Deposit Signup, 1099 Detail Report, County/Corp Provisions.
- Mobile:** Grower Mobile for iPhone and Grower Mobile for Android.

GreatAg for all the *great* you do[®]

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-SQ-084-80

E-Provision Elections

Receive MPCl provisions electronically.
 Receive all Private Product provisions electronically.

SUBMIT

CONSENT AND DISCLOSURE

Accounting

Map Legend
 No Crop Specified

Precision

Connections for: John Deere **AUTHORIZE**

Automatically process cloud data into GreatAg

Automatic Renewal

No Open Automatic Renewal Notifications.

Accounting

ONLINE BILL PAYMENT DIRECT DEPOSIT SIGN UP

MP PAYMENT INFORMATION (0401424)

| | |
|-----------------------|--------------------|
| Premium Total | \$59,043.00 |
| Loss Credits | \$34,318.00 |
| Payments | \$0.00 |
| Returns | \$0.00 |
| Total Payments | \$34,318.00 |
| Policy Balance | \$34,725.00 |

Dec '23 COF Policy Packets
Dec '24 COF View E-Provisions
Dec '25 COF

Click the policy packet that you wish to view

Grower Mobile for iPhone
Grower Mobile for Android

itus changes:
in the top right to configure

Thank you

for your business

and

for all the *great* you do[®]

for our

American Farmers!

Claims Department Update



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

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:

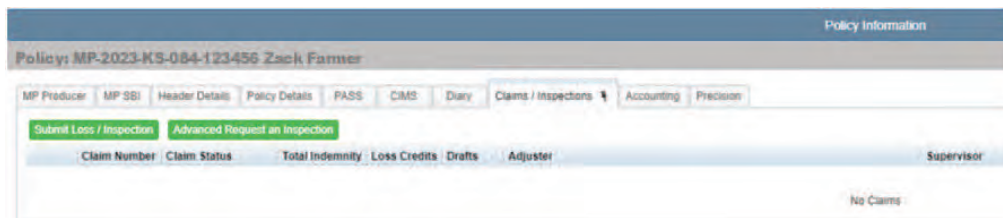
- The final plant date if there is no intention to plant during the late plant period, or if the late plant period is not applicable; or
- Producer determines they will be unable to plant within any applicable late plant period

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.



The screenshot shows a software interface for policy management. At the top, it displays "Policy Information" and "Policy: MP-2023-KS-084-123456 Zack Farmer". Below this is a navigation menu with tabs: "MP Producer", "MP SBI", "Header Details", "Policy Details", "PASS", "CMS", "Diary", "Claims / Inspections", "Accounting", and "Precision". The "Claims / Inspections" tab is selected and highlighted. Under this tab, two buttons are visible: "Submit Loss / Inspection" and "Advanced Request an Inspection", both of which are highlighted in green. Below the navigation menu, there is a table with columns: "Claim Number", "Claim Status", "Total Indemnity", "Loss Credits", "Drafts", "Adjuster", and "Supervisor". The table currently shows "No Claims".

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.

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.

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



7

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.



8

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.

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 NOTICE



- 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

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

The screenshot shows the 'Submit Loss / Inspection' form with the following fields and values:

- Claim Type:** Normal Loss
- Simplified Claim:**
- Line of Business:** Line of Business
- Cause of Loss:** Cause of Loss
- Loss Date:** Date of Loss
- Policyholder Intention:** Policyholder Intention
- Immediate Inspection Required:**
- Comments / Contact Information (250 Character Max):** Enter comments here

A 'NEXT' button is visible at the bottom of the form.

15

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

The screenshot shows the 'Submit Loss / Inspection' form with the following fields and values:

- Claim Type:** Inspection
- Policyholder Intention:** Policyholder Intention
- Inspection Type:** Inspection Type
- Immediate Inspection Required:**
- Comments / Contact Information (250 Character Max):** Enter comments here

A 'NEXT' button is visible at the bottom of the form.

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Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Claim Type: Normal Loss

Simplified Claim:

PACE:

Line of Business: MPCI

Cause of Loss: Hail

Loss Date: 8/1/2023

Policyholder Intention: To Harvest

Immediate Inspection Required:

Comments / Contact information (250 Character Max)
Please Call after 6:00

NEXT

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, MPCI, 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

17

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Eligible County Crops

Select All

North Dakota Richland Corn (MPCI)

North Dakota Richland Soybeans (MPCI)

North Dakota Richland Sunflowers (MPCI)

North Dakota Richland Wheat (MPCI)

Ineligible County Crops

No records found

BACK SUBMIT

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

18

Submit Loss / Inspection Close

DETAILS COUNTY CROPS **COMPANIONS** STATUS

You've submitted a notice for a policy that has potential companions. Select any applicable producers below to submit companion Notices of Loss.

Farmer, Don

CONTINUE

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

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS **STATUS**

Success

Thank you for submitting your Notice of Loss! Great Americans will be in contact soon.

Would you like a submission receipt? If so, select/deselect the producers below and click Generate Receipt.

FARMER, DON

GENERATE RECEIPT

Loss Submission Receipt

Year: 2023 Producer: FARMER, DON

Loss Type: Normal Immediate Inspection:
Damage Date: 08/15/2023 Loss Cause: Drought Policyholder Intention: To Harvest

Loss Submission ID #: 105721

| | |
|--------------------------------------|---------------------|
| MP-2023-KS-123457 Ima Good Agency | Bourbon County Corn |
|--------------------------------------|---------------------|

Submitted by PWOLKEN on 07/20/2023 at 12:22 PM via GreatAg.

Comments:

SUBMISSION EXAMPLE CONTINUED

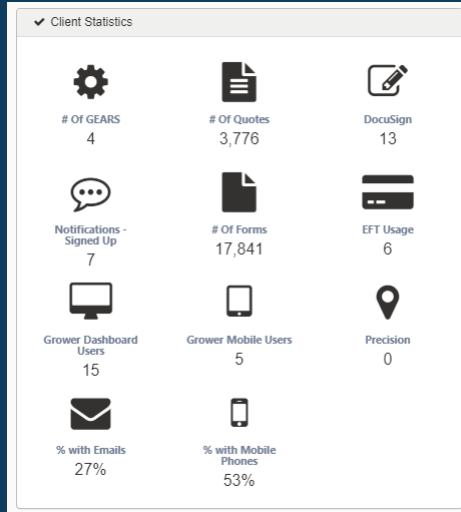
12. Click GENERATE RECEIPT to get a copy of the submission receipt.

CLAIMS SUBMISSION KEY POINTS

- When using the Agent Dashboard or the Mobile Loss submission, be sure that the COL you are assigning to the claim is viable for that unit
 - Drought cannot be assigned to irrigated acreage
 - CH claims with limited coverage (e.g. fire/transit only) cannot be setup for a “hail” loss
 - Basic policy without endorsements cannot be setup for a wind or green snap loss.
- Be sure to fully complete the NOL including “Intent” as well as change the date of damage so that it does not default to the date of notice



AGENT DASHBOARD



AGENT DASHBOARD

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.

Policy Information

2004: 2003 Pending Claims 2002 Paid Claims

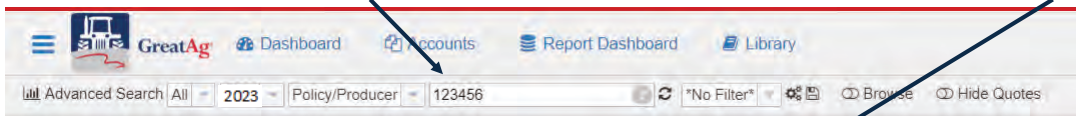
MP Producer MP SBI Header Details Policy Details PASS CIMS Diary Claims / Inspections Accounting Precision

Submit Loss / Inspection Advanced Report a Claim Advanced Request an Inspection

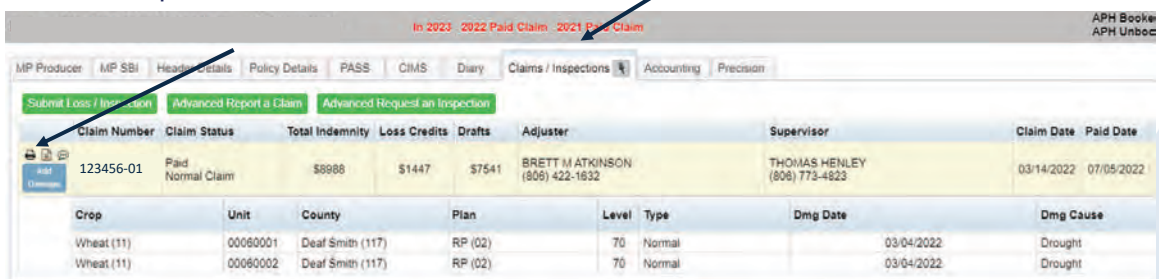
| Claim Number | Claim Status | Total Indemnity | Loss Credits | Drafts | Adjuster | Supervisor |
|--------------|-----------------------|-----------------|--------------|--------|--|--|
| 123456-01 | Assigned Normal Claim | \$0 | \$0 | \$0 | DALE LONG (820) 794-5577 cdlong@gaig.com | DALE LONG (820) 794-5577 cdlong@gaig.com |
| Crop | Unit | County | Plan | Level | Type | Dmg Date |
| Corn (41) | 00050001 | Bourbon (11) | RP (02) | 75 | Normal | |

ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



Select the printer icon



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

ACCESSING A PROOF OF LOSS

Claim: 123456-01

Output

PDF

Version

Official

Draft

Options

Include Zero Acre Lines

Use Comment Screen

Forms

- M202 - Production and Yield Reporting Form (APH) ☆
- M203 - Schedule of Insurance ☆
- M313 - Prevented Planting Liability Report ☆
- M701 - Claim Receipt Letter ☆
- M702 - Policy Information Sheet ☆
- M903 - Notice of Loss ☆
- M918 - Four Year Prevented Planting Eligibility Report ☆
- M926 - Proof Of Loss ☆

SUBMIT

PAID CLAIM DOCUMENTS

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

The screenshot displays the CFMS interface. On the left, there is a green 'Report a Claim' button. Below it is a table with columns 'Claim Number' and 'Claim St'. A red arrow points to an 'Add Damage' button. The table shows a row with a greyed-out 'Claim Number' and 'Assigned' status, and a section for 'Crop' with 'Corn (41)' listed twice. On the right, a navigation tree titled 'I am Farmer' shows a hierarchy: 2024, 2023, Policy, Claims, Claim 1134118-01, Claim 1134118-02, 2022, 2021, 2020, 2019.

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 MPC1 replant payment



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 EOJ 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

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

The Basic Provisions state the EOJ 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 EOJ, or (6) As otherwise specified in the Group Provisions.

I understand that a request to delay the measurement of farm-stored production must be submitted within 60-days of the EOJ date. LAM, FICR-20010-1 (05-20/10), PAR 00 A(2)

I further understand that this is only a delay for measurement determination of the gross production, including deductions for normal moisture. Full density discounts are applicable. Any quality deductions must be determined no later than 60 days after the calendar date for the EOJ. Samples to determine all substances and conditions injurious to human or animal health must be pulled prior to production going into storage, except for Venterbush damage for crops having a CCD after 1/1/2017. LAM, FICR-25010-1 (05-20/10), PAR 00 A(2)(3)

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/security 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 withdrawal of the policy, and is criminal or civil penalties (42 U.S.C. §1906 and §1916; 7 U.S.C. §1600, §1 U.S.C. §3720, §3720 and any other applicable federal statutes).

Insured Signature: _____ Date: _____
 FOR COMPANY USE:
 Per the policy requirements, this request is: Approved NOT Approved
 Reason request was not approved, if applicable: _____
 Authorized Company Signature: _____ Date: _____



THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

1. Receive MPCl 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 MPCl 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

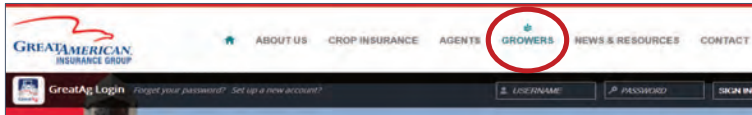


DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

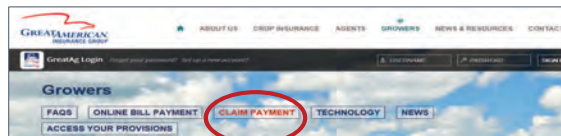
Encourage customers to sign up for Direct Deposit for claim payments.

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



Great American Insurance Company
Crop Division
301 E. Knight Street, 200
P.O. Box 2278
Cincinnati, OH 45201

GREATAMERICAN
INSURANCE COMPANY

REQUEST FOR ELECTRONIC PAYMENTS

Great American Insurance Company is offering Direct Deposit payments for MPCP, Crop-Hail and Named Peril claims to our policyholders, via ACH (Automated Clearinghouse) transactions. This method of payment will electronically deposit payment to your account, in the bank of your choice. With Direct Deposit you eliminate any chance of a lost check or mail delays and you may expect to receive the deposit within one business day after we have processed the payment.

Great American Insurance Company will issue a Proof of Loss detailing what you would have seen with a traditional check. Additionally, an email will be sent to you once a claim payment is sent to your financial institution notifying you with the amount of the deposit and the date.

Claims with an Assignment of Indemnity must have the creditor's authorization to have lost funds transferred electronically.

To take advantage of this service, fill out the information requested below and send this form to:

Great American Insurance Company
Attn: Crop Accounting, Ruth Rapp
P.O. Box 2278
Cincinnati, OH 45201-2278

If you have any questions, you may email us at CropAccounting@GAI.com or call us at 1-800-433-0466.

Name: _____ (must be the name on the bank or bank account)

Bank Name: _____

Bank Address: _____

Bank Routing (ABA) number: _____ (nine digit transit routing number)

Bank Account Number: _____ (used for a checking or savings account)

Check if account is: Checking Savings

Product Line: Crop Hail MPCP Assignment of Indemnity All

Contact Information (required):
Name: _____ Email Address: _____
Fax Number: _____ Phone Number: _____

By signing below, I authorize the creditor authorize Great American Insurance Company to directly deposit my MPCP, Crop-Hail, and Named Peril claim payments into the account designated on this form. This authority will remain in force until I have given written notice that I have terminated it, or Great American Insurance Company has notified me that this deposit service is no longer available.

Authorized by (please print): _____
Signature: _____
Assignment of Indemnity Authorization: _____
Authorized by (please print): _____
Signature: _____

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 Payment - Direct Deposit

[FAQS](#) | [ONLINE BILL PAYMENT](#) | [CLAIM PAYMENT](#) | [TECHNOLOGY](#) | [NEWS](#)

[ACCESS YOUR PROVISIONS](#)

Great American Insurance Group offers Direct Deposit payment for MPCP (Multiple Peril Crop Insurance), Crop-Hail and Named Peril claims to our policyholders via ACH (Automated Clearing House) transactions.

This method of payment will electronically deposit payment to your account in the bank of your choice. Direct Deposit eliminates the chance of a lost check or mail delays and you may expect to receive the direct deposit within one business day after we have processed the payment.

Claims payments can be made for assignments of indemnity only after an Assignment of Indemnity Authorization form is completed in full and authorized by the Assignor. Please see this link for the Assignment of Indemnity Authorization form: <https://www.gai.com/indemnity/AssignmentofIndemnity.pdf>

Electronically Submit Questions

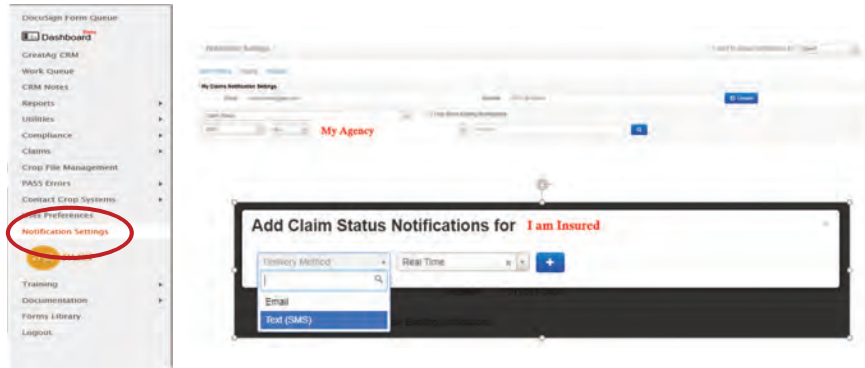
Name: _____
Bank Name: _____

For assistance with this service:
[CONTACT US](#)



CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



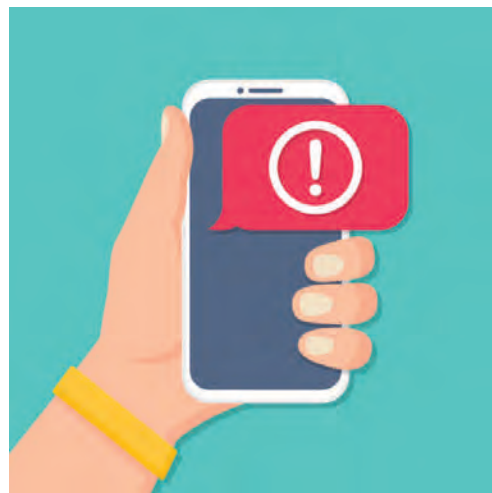
CLAIM STATUS NOTIFICATION

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



GREAT AMERICAN INSURANCE GROUP 100 1915-2015
Crop Division A Century of Service to America's Farmers

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

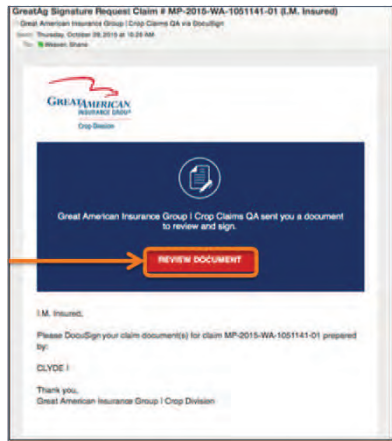
Adjuster will ask if policyholder would like to have the claim finalized through this process

- 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

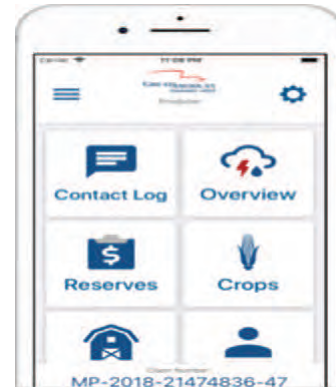


CLAIMS TECHNOLOGY



Adjuster Mobile APP

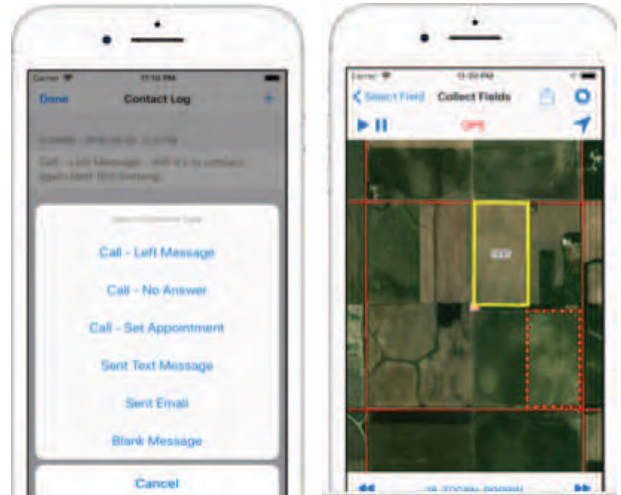
- Application for Field staff
- Intuitive and user-friendly
- Ongoing project to increase functionality of the app



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

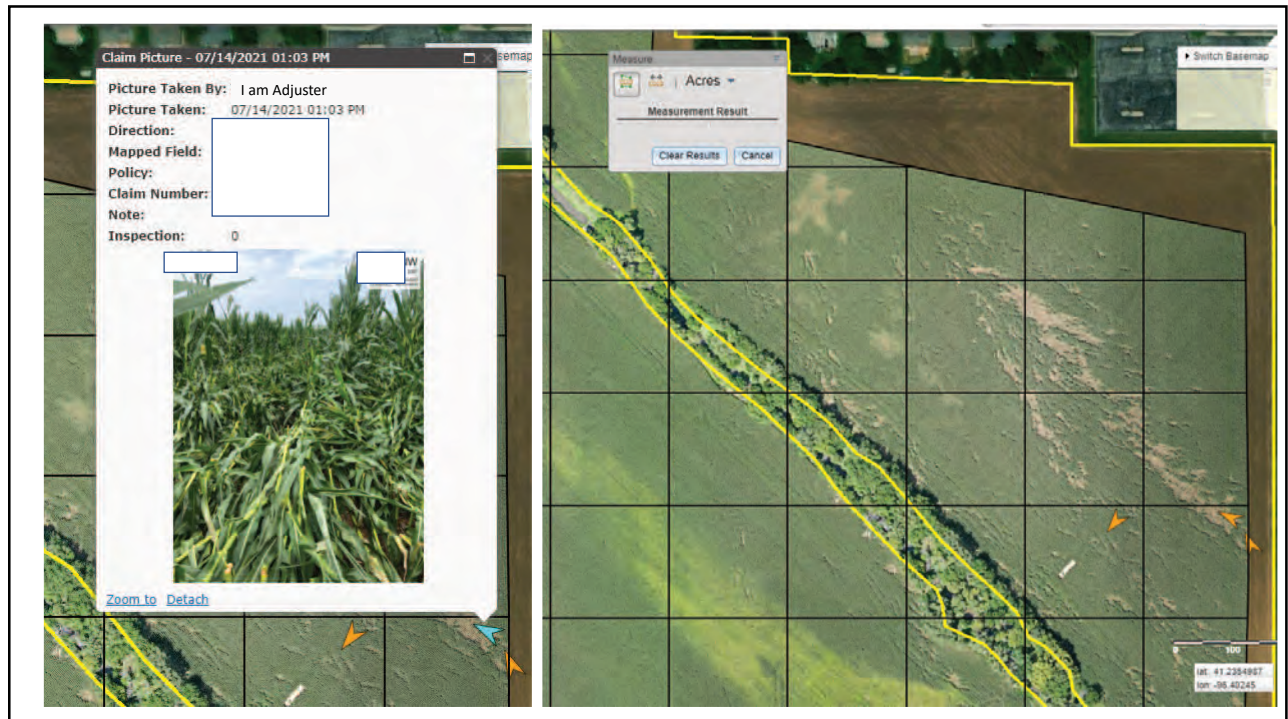
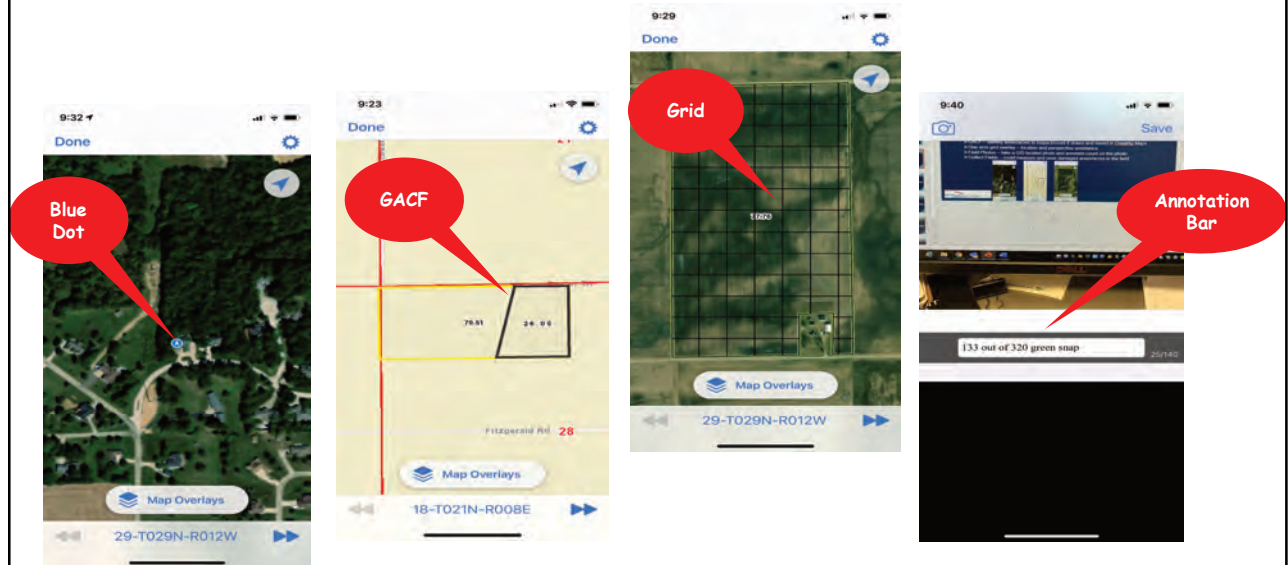


Location Services

- 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.



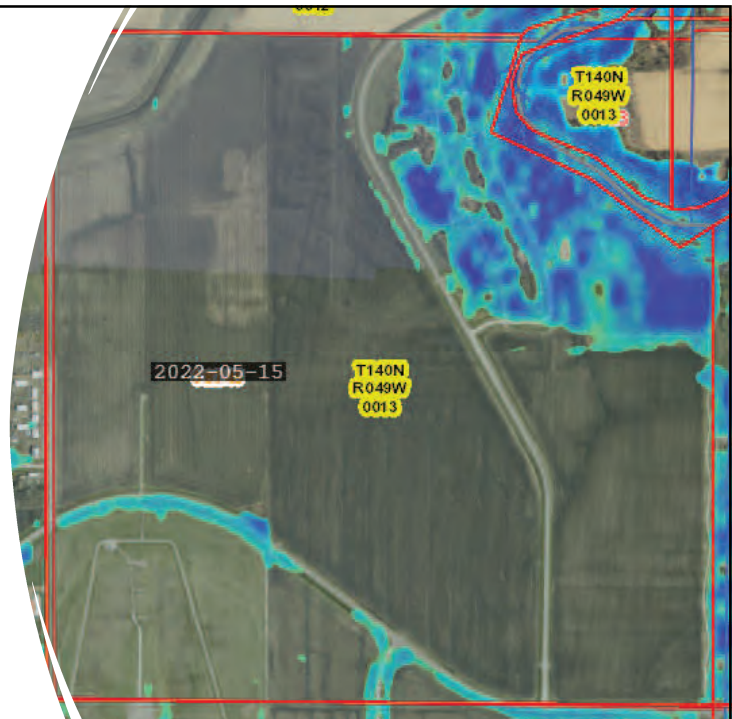
CLAIMS TECHNOLOGY





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!



2024 GSH and CIH

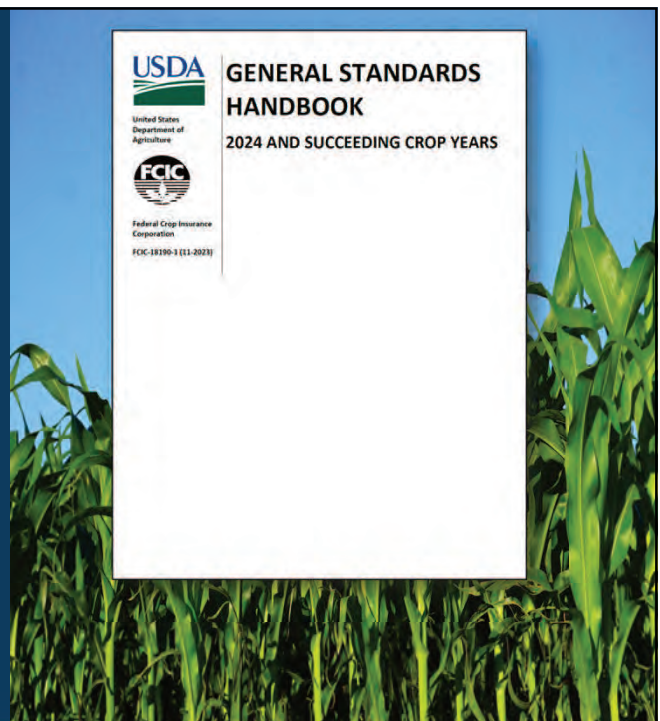
For Agent/Broker Use Only



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



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

11-2023 GSH SUMMARY OF CHANGES

| UNITED STATES DEPARTMENT OF AGRICULTURE RISK MANAGEMENT AGENCY | | | RISK MANAGEMENT AGENCY GENERAL STANDARDS HANDBOOK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-----------------------|---|-------------|---|---------|----------|--|---------|-------------|---|---------|-------------|--|---------|-------------|--|---------|----------|---|---------|-------------|--|---------|-------------|--|---------|--|--|--|--|--|-----------|-----------------------|----------------|-------------|---|---------|-------------|--|---------|----------|---|---------|----------|---|---------|----------|---|---------|----------|---|---------|----------|--|-------|----------|--|-------|----------|--|-------|----------|--|-------|---------|---|-------|-------------|--|-------|-----------------|---|-------|-------------|--|-------|----------------|--|-------|----------------|---|-------|-------------|--|-------|----------------|--|-------|----------|---|-------|
| TITLE: 2024 GENERAL STANDARDS HANDBOOK NUMBER: FIC 18190-1 DATE: Revised Administration and Standards Division EFFECTIVE DATE: 2024 and Succeeding Crop Years ISSUE DATE: November 16, 2023 SUBJECT: 2024 General Standards Handbook APPROVED: AJ John M. Underwood for Deputy Administrator for Product Management | | | SUMMARY OF CHANGES (Continued) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| REASON FOR ISSUANCE | This handbook provides the official FIC-approved standards for policies administered by AIP under the General Administration Regulations, 7 CFR Part 400; Current Crop Insurance Policy Regulations, Basic Provisions, 7 CFR § 401.8 including the Catastrophic Risk Protection Endorsement, 7 CFR Part 402; and the New Risk Protection Insurance Regulations, 7 CFR Part 407. Standard Income Protection Plan, the Standard Plan, and the Whole Farm Revenue Protection First Policy for the 2023 and succeeding crop years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SUMMARY OF CHANGES | Initial issues are the changes to the FIC 18190-1 General Standards Handbook with significant content changes. All changes and additions are highlighted . Minor changes and corrections are not included in this table. See the handbook for details on these changes. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Para. 22, 22(a) | Changed all instances of Approved AIP (eligible to Approved Insured). | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22(a) | Updated language to be consistent with the GFP Handbook. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22(a)(1) | Expanded the digital policy exception for MLEO consistent with the MLEO changes. Removed the M-ACE duplicate policy exception. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22(a)(2) | Updated to reflect MLEO changes with M-ACE being incorporated into CIP. AIP. Added that a high-risk policy is changed to separate administrative fee. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22(a) | Added electronic communication language to match the DP. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22(a)(1) | Updated terminology to reflect MLEO changes with M-ACE being incorporated into CIP. AIP. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Para. 22 | Modified the added county election deadline language to match the corresponding MLEO changes. | 18190 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| November 2023 | FIC 18190-1 | TP-1 | November 2023 | RMC-18190-1 | TP-2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

GSH 1C AND G GFP REFERENCES

- Added Good Farming Practices to
 - 1C: List of related handbooks
 - *Note: Other highlighted entries are from 6-2023 edition*
 - 1G: RMA contact information
 - rma.rmsd@usda.gov

I. General Information (Continued)

C. Related Procedural or Directive Handbooks (Continued)

| Handbook | Relation/Purpose |
|----------|---|
| CIH | This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations. |
| DSSH | This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy, required statements and disclosures, and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA. |
| GFP | This handbook contains the FCIC-issued standards and procedures that AIPs and RMA will follow for handling good farming practice (GFP) decisions, determinations, and reconsiderations. |
| ITS | This handbook provides the official FCIC-approved standards for use in reporting, administering, and maintaining the Ineligible Tracking System, identifying, and notifying ineligible persons, and implementing RMA and AIP reinstatement. |
| LAM | This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply. |
| NISH | This handbook provides instructions for administration of the nursery CP. |
| Ri-SH | This handbook provides the official FCIC-approved underwriting, administration, and review standards for the Rainfall Index plans of insurance. |
| STAX | This handbook provides the FCIC-approved procedures for administering STAX. |
| WAH | This handbook provides the standards and criteria for WAs, and instructions for each RMA RO and AIP to process WA requests. |
| WFRP | This handbook provides information, procedures and instructions for administering the WFRP program, including Micro Farm. |

G. RMA Contacts for AIPs

To ensure policy or procedural questions submitted to RMA are received by the appropriate group, use the Policy Issue Log, or the applicable RMA group email account, as provided below.

The Policy Issue Log and RMA group email accounts are established for AIP use only. Agents and insureds must submit questions to their respective AIPs.

Once an AIP obtains access to the Policy Issue Log, the Policy Issue Log will be used for submitting policy and procedural questions regarding the subject matter areas below for which the Policy Issue Log is the first RMA contact listed.

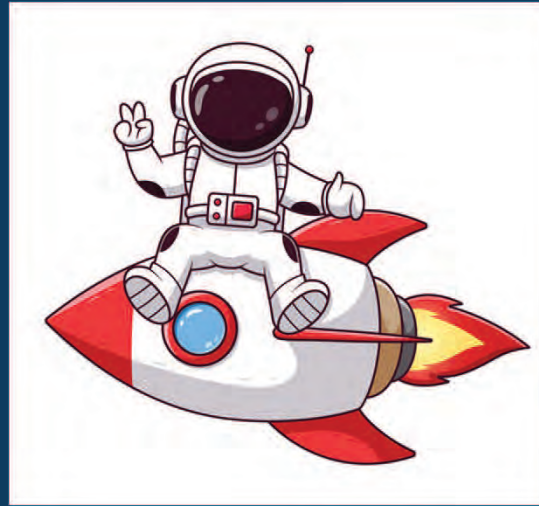
| Subject Matter | Reference Location | RMA Contact |
|------------------------------|--------------------|--|
| Basic & Crop Provisions | Regulatory Policy | Policy Issue Log or rma.lc.psb@usda.gov |
| Category B, C & D Crops; ARP | CIH | Policy Issue Log or rma.lc.ch@usda.gov |
| Conservation Compliance | GSH | Policy Issue Log or conservation@usda.gov |
| General Administrative | GSH | Policy Issue Log or rma.lc.gsh@usda.gov |
| Good Farming Practice | GSH | rma.rmsd@usda.gov |

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

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

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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**

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)

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...

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).**”

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

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 Endorsment

GSH EXHIBIT 2: UPDATED DEFINITIONS

Revised reference to “insured’s production reporting date” in:

- Added Land/New Database With Records
- Added Land/New Database Without Records

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.*

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.

GSH EXHIBIT 2: MINOR DEFINITION REVISIONS

- Crop Year/APH Crop Year Example 1
 - Changed “APH data purposes” to “APH database purposes” [not in SOC]
- Leaf Year
 - Corrected spelling of “applicable”; added hyphen in “crop-specific”
 - [Highlighting from 6-2023]

GSH EXHIBIT 5: PERSON STATUS CHANGE

- **Any time** the named insured of a Spousal policy dies, disappears, or is judicially declared incompetent
 - [11-2023] Policy **defaults to surviving** spouse
 - [Note: see Para. 456D for details/requirements]
- *Updated to match PASS change*
- *Change from 6-2023 text – “Policy continues in effect through current CY and is converted to name of spouse in subsequent CY”*

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

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

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-181010-1 (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-181010-1 |
| EFFECTIVE DATE: 2024 and Succeeding Crop Years | OP: Product Management |
| SUBJECT: | ISSUE DATE: November 16, 2023 |
| 2024 Crop Insurance Handbook | 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 AIFs 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-181010-1 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 abolished.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC-181010-1, 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. 223 | Added procedure for the Sugar Beet EHA. | 18010-1 |
| Para. 1302 (3)(4) | Corrected and clarified language on reporting production record type on the production report. | 18010-1 |
| Para. 1302c(5)(8) and (9) | Clarified that UIF election must be made on the APH database instead of the production report. | 18010-1 |
| Para. 1438 (5) | Clarified that QI replacement yields are still subject for APH reviews. | 18010-1 |
| Para. 1439 | Deleted reference to RO UG. | 18010-1 |
| Para. 1442 | Corrected numerical error in chart for Almond Post Harvest Ingotation APH Adjustment. | 18010-1 |
| Para. 1450 | Corrected reference to Subpart G to BP. | 18010-1 |
| Para. 1452 | Corrected Subpart numbering. | 18010-1 |
| Para. 1453c | Moved sugar beet EHA calculation to 925D to the Sugar Beet EHA procedure. | 18010-1 |
| Para. 1453c | Added "pounds of raw sugar" as an acceptable delivery or settlement sheet record for sugar beets. | 18010-1 |
| Exhibit 110 | Clarified existing Strip-Row Planting Pattern Table 1 language. | 18010-1 |

November 2023 FCIC-181010-1 TP 1

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

| Reference | Description of Change | Directive |
|---------------------|---|-----------|
| Exhibit 116 | Clarified existing Strip-Row Planting Pattern Table 2 language. | 18010-1 |
| Exhibit 117 | Clarified existing Strip-Row Planting Pattern Table 3 language. | 18010-1 |
| Exhibit 133(2) | Added VE procedure for special case indicators. | 18010-1 |
| Exhibit 133(3) | Corrected "EX" T-Field descriptor to "EX". | 18010-1 |
| Exhibit 133(4) | Added additional master yield crops to Iowa, Minnesota, and Wisconsin. | 18010-1 |
| Exhibit 21 | 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. 202 | Updated HRELO procedures to reflect High-Risk Alternative Coverage Endorsement being incorporated into the CCP. | 18010 |
| Para. 314 | Updated to reflect HRELO changes with mh-ACE being incorporated into CCP-BP. | 18010 |
| Para. 1011 (2) | Modified to reflect change made in CCP-BP of allowing AD to dictate EU availability. | 18010 |
| Para. 1051 | Modified to reflect change made in CCP-BP of allowing AD to dictate WU availability. | 18010 |
| Para. 1212b | 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 also section one. | 18010 |
| Para. 1317b | Deleted stonefruit in California and added coffee to the list of crops that a yield descriptor of "U" can apply. | 18010 |
| Para. 1321 | 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. 1441 and 1451 | Provide purpose, clarification, and reporting requirements of Marketing Certification. | 18010 |
| Para. 1451 | Provide clarification, add and change elements to align with DSSH Exhibit 69. | 18010 |
| Para. 1451 | Added clarifying language on insured transferring from previous AIF to their new AIF. | 18010 |
| Para. 1451b(4) | 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-181010-1 TP 2

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

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]*

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> |

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"



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

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)

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...”

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

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...

CIH 1923C: SUGAR BEETS

- EHA calculation in previous Para. 1923C moved to 923O
 - [EHA changed from mandatory to option]

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

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 |

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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

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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

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

POLICIES, ENDORSEMENTS & FORMS

KEY CHANGES

- 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

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 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)

18150-1 replaces 18150 originally issued in April of 2023

Part 5 – Annual Forage (AF):

AF info was originally added to Exhibit 8 in April 2023.
This update moved the Exhibit 8 material into Part 5 of the manual.
Minor editorial updates throughout.



For Agent/Broker Use Only

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.



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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



For Agent/Broker Use Only

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.



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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)



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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

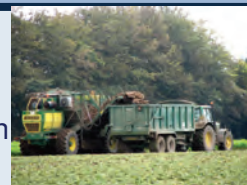
SUGAR BEET UPDATES (ISSUED 11/2/23)

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



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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

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

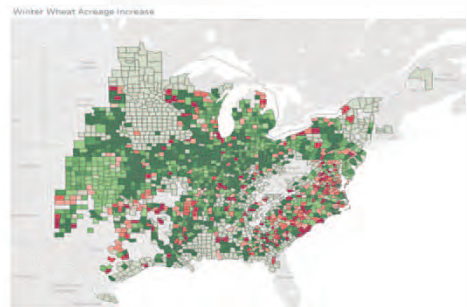
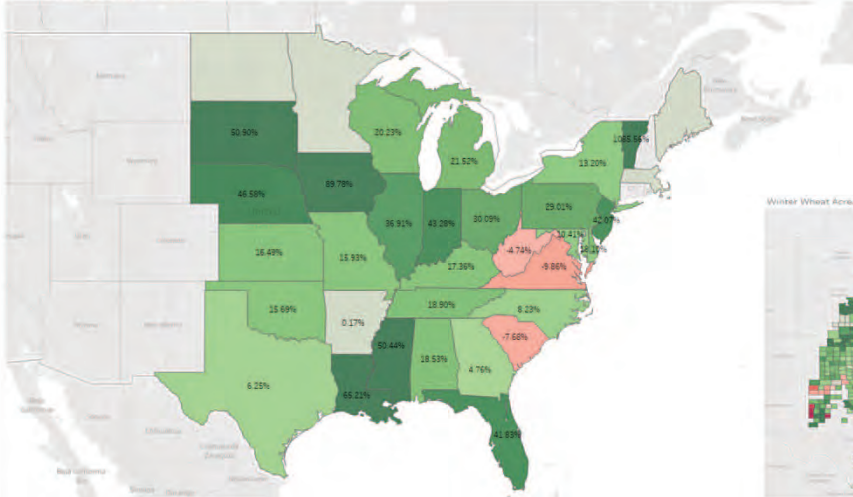


Results



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 | 18.2% |
| Florida | 1,406 | 1,892 | 41.8% |
| Georgia | 58,414 | 61,192 | 4.6% |
| Illinois | 494,911 | 677,563 | 36.9% |
| Indiana | 169,035 | 242,201 | 43.3% |
| Iowa | 3,717 | 7,055 | 89.8% |
| Kansas | 6,592,241 | 7,679,282 | 16.5% |
| Kentucky | 388,442 | 456,870 | 17.4% |
| Louisiana | 36,907 | 60,975 | 65.2% |
| Maine | | | |
| Maryland | 89,046 | 98,315 | 10.4% |
| Massachusetts | | | |
| Michigan | 384,649 | 467,440 | 21.5% |
| Minnesota | | | |
| Mississippi | 58,161 | 87,497 | 50.4% |
| Missouri | 461,351 | 529,230 | 15.9% |
| Nebraska | 256,206 | 375,535 | 46.6% |
| New Jersey | 10,261 | 14,577 | 42.1% |
| New York | 78,963 | 89,386 | 13.2% |
| North Carolina | 423,011 | 467,811 | 8.2% |
| North Dakota | | | |
| Ohio | 296,847 | 386,169 | 30.1% |
| Oklahoma | 2,902,275 | 3,357,594 | 15.7% |
| Pennsylvania | 52,976 | 68,342 | 29.0% |
| South Carolina | 107,107 | 98,876 | -7.7% |
| South Dakota | 150,888 | 227,695 | 50.9% |
| Tennessee | 282,294 | 335,643 | 18.9% |
| Texas | 1,894,110 | 2,012,399 | 6.2% |
| Vermont | 11 | 134 | 1085.6% |
| Virginia | 123,021 | 110,891 | -9.9% |
| West Virginia | 2,235 | 2,129 | -4.7% |
| Wisconsin | 108,182 | 130,065 | 20.2% |
| Grand Total | 15,705,690 | 18,342,869 | 16.8% |

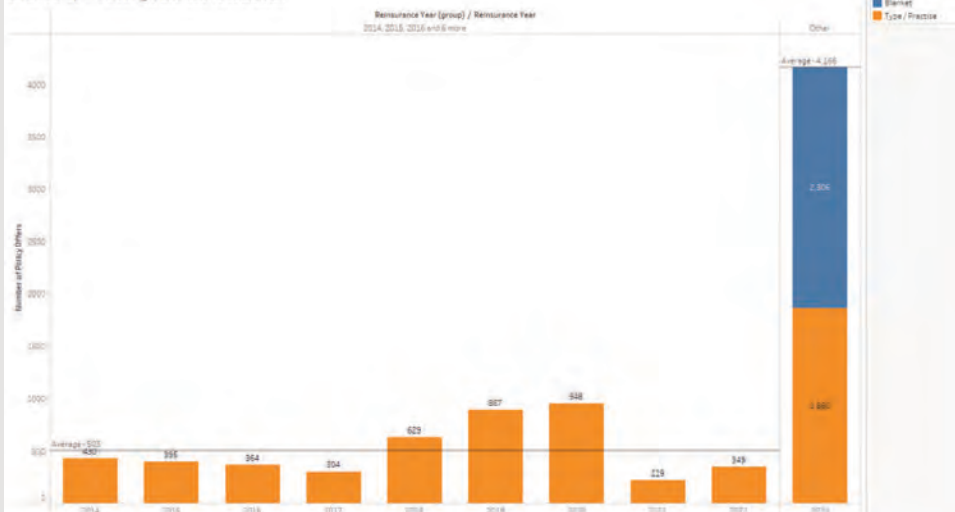
2023 Winter Wheat Plantings



Double Crop Processing Statistics



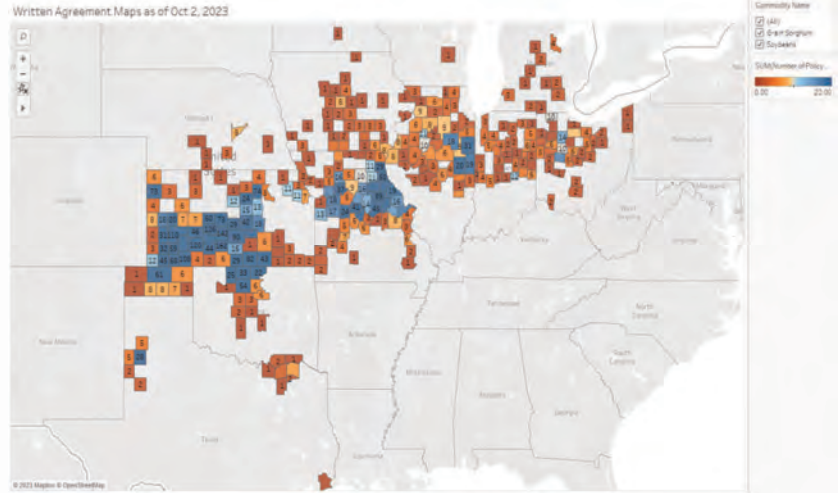
Double Crop Processing Stats as of Oct 2, 2023



Written Agreement Statistics

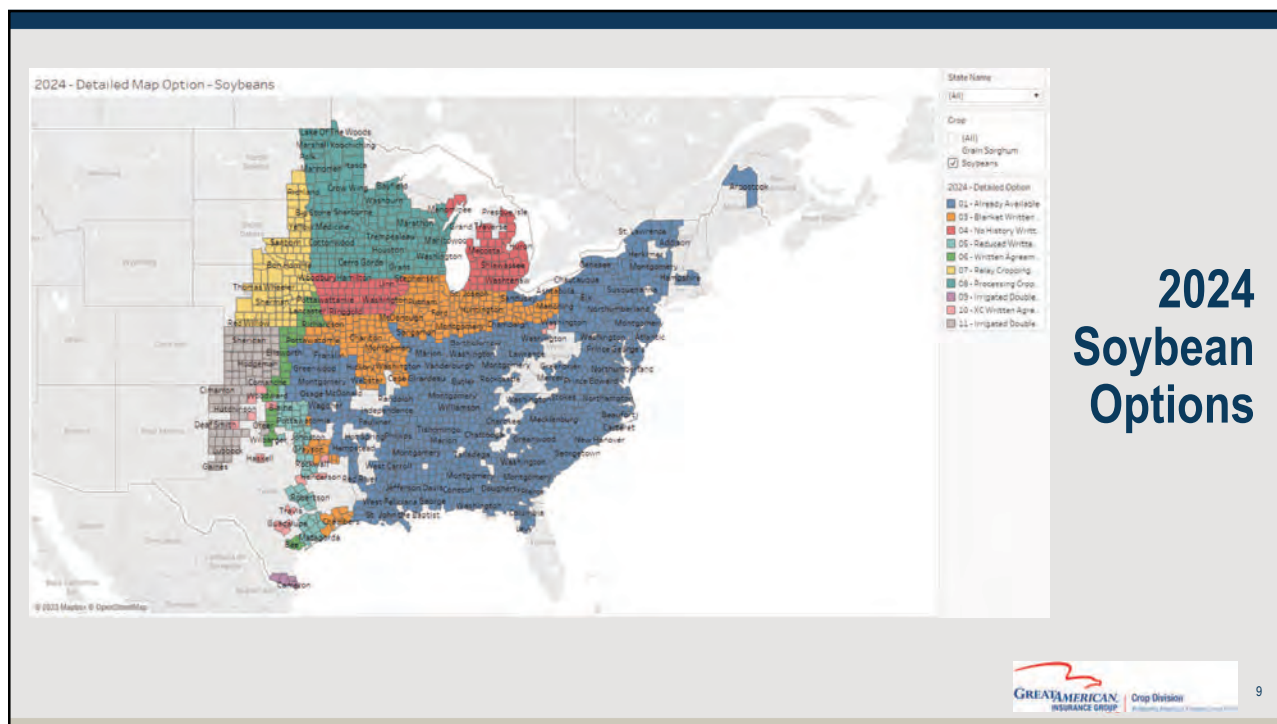
Written Agreement Crops as of Oct 2, 2023

| Crop | State Name | Written Agreement Type | | Grand Total |
|--------------------|--------------|------------------------|-------------------|--------------|
| | | Blanket | Type/ Practice | |
| Grain Sorghum | Kansas | 514 | 445 | 1,363 |
| | Missouri | | 22 | 22 |
| | Oklahoma | 158 | 17 | 175 |
| | Texas | 51 | | 51 |
| | Total | 1,123 | 488 | 1,611 |
| Soybeans | Illinois | 165 | 106 | 271 |
| | Indiana | 85 | 24 | 109 |
| | Iowa | | 76 | 76 |
| | Kansas | 809 | 263 | 1,072 |
| | Michigan | | 20 | 20 |
| | Minnesota | | 1 | 1 |
| | Missouri | | 781 | 781 |
| | 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 | |



2024 Draft Changes and Impacts





2024 Soybean Options

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



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

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

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

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

EHA AND WRITTEN AGREEMENTS (CIH 923F)

- WAs generally eligible for EHA if option is available in AD
- Exceptions
 - EHA n/a for irrigation practice made insurable by WA
 - XC WA
 - Cannot add EHA by WA



EHA INTERACTION WITH YE AND YA

- Insured may elect and use all 3 options on policy and within APH database
- One option can be applied to an actual yield for eligible crop year
- EHA will apply first, unless insured opts out
 - Include early harvested adjusted production in the APH database
 - Do not include the early harvested adjusted actual yield in the APH database
- If the insured elects not to use EHA, YE has priority over YA, unless opts out of YE, then YA applies
 - If opts out of YA, use yield descriptor NA

EHA AND YIELD OPTIONS, LIMITATIONS AND REDUCTIONS

CIH 923G

| Applicability of other procedures | When EHA is elected |
|---|---|
| Yield floor [Part 17 Sec 2] | <ul style="list-style-type: none"> • APH databases without EHA adjusted yields are eligible for yield floors • Approved Yields using EHA are not eligible |
| Cups (YC) | May still apply |
| TA, YA, YE | May apply in any combination with EHA |
| Yield reductions [Part 16 Sec 5] | [Unaffected] |
| • Excessive yield reduction: | → Cannot adjust under EHA |
| • Inconsistent approved yields or different production methods: | → Reductions continue to apply to APH databases with EHA adjusted yields |

YIELDS ELIGIBLE FOR EHA

- Yield descriptors eligible for EHA
- Timely filed Notice of Loss required

| | |
|----|----|
| A | NW |
| AP | PA |
| AY | PR |
| BF | PW |
| DA | R |
| FA | RY |
| NA | VF |
| NR | WY |

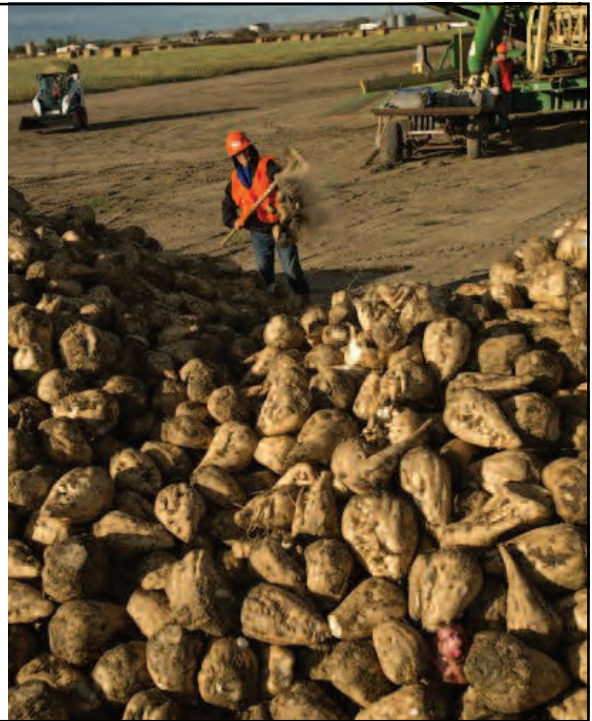
APPLYING EHA TO ACTUAL YIELD

CIH 923 I and I(1)

- When EHA is elected by SCD;
 - Insured may choose (by PRD) whether to adjust early harvested sugar beet actual yields:
 - By APH database and eligible crop year
 - No limit to number of eligible yields
- Amount of harvested production from EH acreage is increased 1%/day for each day harvested prior to the date the sugar beets would have reached full maturity

APPLYING EHA TO ACTUAL YIELD

- When EHA is elected
 - Adjustment applies to ALL eligible early harvested actual yields
 - If insured elects to retain ANY actual yields otherwise eligible for EHA
 - Insured must notify AIP in writing by PRD of those yields
 - AIP will not adjust those yields but must include EH production and EH option code in the APH database



APPLYING EHA TO APH DATABASE

CIH 923 I(4) and (5)

- When EHA yield(s) are in APH database, they remain in subsequent crop years unless the insured:
 - Cancels EHA by SCD or;
 - Notifies AIP in writing by PRD to change which eligible yields are/are not adjusted
- If the insured chooses to no longer adjust an eligible EH actual yield, the unadjusted yield is used to calculate APH
- Adjusted EHA yields are still subject to APH review

EHA AND TREND ADJUSTMENT (TA)

- When EHA is elected and applied
 - Adjust EH actual yield by 1%/day for each day sugar beets were harvested prior to full maturity date
- If TA is elected
 - Apply EHA first
 - Then apply TA to EHA actual yield

IMPACT OF EHA TO SA T-YIELDS

CIH 923M

- EHA election does not affect added land/new crop/P/T procedures
- EHA adjusted yields DO change SA T-yield calculation
 - Use adjusted yields for databases with EHA adjusted yields
 - Use approved yield for databases with no EHA adjustment
- Other calculations and requirements are unaffected
 - E.g. SA T-yields are determined based on the CY the APH database is established

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

CALCULATING ADJUSTED YIELD (CIH 923P)

- When EHA applies to APH database
 - Average of annual yields in the database
 - Without yield floor
 - Without cup
 - Without YE
 - Without any EHA, and
 - Without YA
 - Exception
 - When yield reductions apply, adjusted yield must equal approved yield
- Approved yield is not less than adjusted yield when EHA applies to database

EHA AND ADJUSTED YIELD (CIH 923P)

- Adjusted yield is NOT the same as the rate yield
- Increase in coverage due to EHA relative to the APH yield without EHA adjustment is used to determine premium rate
 - Similar methodology to TA, YE and YC

EHA RATE YIELD CALCULATION (CIH 923Q)

- Rate yield = average yield when EHA adjustments used in APH database
- Exceptions
 - Rate yield = approved yield when approved yield is reduced for:
 - Inconsistent Approved Yields
 - Different production methods being carried out for current crop year resulting in lower actual yields

CALCULATING YIELDS WITH EHA (CIH 923R)

When at least one eligible CY's actual yield in an APH database is EHA-adjusted, calculate the following yields for that database:

| | |
|--|---|
| Average yield | Total of annual yields in the database (before yield adjustments for EHA, YE, YA, TA, YC, or floor) ÷ number of annual yields in the database |
| Adjusted yield | Total of annual yields in the database: <ul style="list-style-type: none"> • After replacing any applicable actual yields with substitute yields [YA], • Before adjusting any eligible actual yields for EHA, YE, or TA, and • Without applying any yield floor or YC ÷ number of annual yields in the database |
| Approved yield <i>[not less than adjusted yield]</i> | Total of remaining annual yields after any applicable adjustments (if elected) for EHA, YE <i>[if necessary, use applicable T-Yield to meet 4-year minimum]</i> , or YA ÷ number of annual yields remaining in the database <i>[not counting excluded annual yields]</i> and applying any applicable yield reductions |

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

IMPACT OF EHA ON MASTER YIELDS

- If MYs are applicable, apply EHA to actual yields on non-summary APH databases
- Adjusted yields, average yields, approved yields and rate yields are determined on the MY summary
- If EHA is elected by the operator and the operator's MY(s) are being used by all SBIs, then all SBIs must have the EHA elected to use the operator's MY(s)

EHA PRODUCTION REPORTING

- The insured must report their daily early harvested acreage, harvest date, percent sugar, and production on separate lines of the production report by the insured's production reporting date when the EHA has been elected for the following crop year
- IF the production from the early harvested acreage has not been reported separately, EHA is n/a

EHA OPTION

Question: Should loss procedures that include the EHA be captured at loss time regardless of the election of the option? What if the option is added in a future crop year?

Answer: Yes, if the EHA option is elected, there will be a stage code in loss procedures that will identify the acres that were early harvested (field, sub-field, etc.), pre-adjusted production, number of days early harvested, early harvest factor, adjusted production, etc.

If the EHA Option is not elected and the early harvest production information is not reported, then the insured will have to recertify production to include early harvest information when the EHA option is elected

EHA LOSS ADJUSTMENT PROCEDURES

- Added new stage code EH for acreage harvested early
 - Must show number of acres harvested early each day on a separate line
 - Number of acres harvested early each day can be estimated

| 16. | 17. | 18. | 19. | 20. | 21. | 22. | 23. | 24. | 25. | 26. | 27. | 28. | 29. | 30. |
|----------|-----------------|----------------|------------------|-------------------|------|------|-------|-----------|--------------|--------------|-------------------|------------------|-------|----------------|
| Field ID | Multi-Crop Code | Reported Acres | Determined Acres | Interest or Share | Risk | Type | Class | Sub-Class | Intended Use | Irr Practice | Cropping Practice | Organic Practice | Stage | Use of Acreage |
| D | NS | | 12.5 | 1.000 | | 997 | | | | | 003 | | EH | H |
| D | NS | | 12.5 | 1.000 | | 997 | | | | | 003 | | EH | H |
| D | NS | | 12.5 | 1.000 | | 997 | | | | | 003 | | EH | H |
| D | NS | | 12.5 | 1.000 | | 997 | | | | | 003 | | EH | H |

EHA LOSS ADJUSTMENT PROCEDURES

- Enter production on a separate line for each day acreage is harvested prior to full maturity
 - Enter the average percent of sugar for each day harvested early
 - Column 65 line out “Quality Factor” and enter “EHA Factor”
 - Enter the factor to increase the production by 1% per day for each day the production was harvested prior to the date of full maturity

| 47a. 47b. | 48. | 49. | 50. | 51. | 52. | 53. | 54. | 55. | 56. | 57. | 58a. 58b. | 59a. 59b. | 60a. 60b. | 61. | 62. | 63. | 64a. 64b. | 65. | 66. | |
|----------------------|------------------------|--|-------|-------|----------------|----------------------|---------------------------|----------------|-------------------------|---------------------------|---------------|-------------------------|-------------------|------------------------|-----------------------|----------------------|---------------------|------------------------------|------------------------|--------|
| Share Field ID | Multi- Crop Code | Length or Diameter | Width | Depth | Deduct- ion | Net Cubic Feet | Conver- sion Factor | Gross Prod. | Bu Ton (Lbs.) CWT | Shell/ Sugar Factor | FM% Factor | Moisture % Factor | Test WT Factor | Adjusted Production | Prod. Not to Count | Production Pre-QA | Value Mkt. Price | Quality Factor EHA Factor | Production to Count | |
| D | NS | Upstate Sugar Co. Any Town, Any State | | | | | 250.0 | 500,000 | | .156 | | | | | 79,500 | | 79,500 | | 1.01 | 80,295 |
| D | NS | Upstate Sugar Co. Any Town, Any State | | | | | 250.0 | 500,000 | | .160 | | | | | 80,000 | | 80,000 | | 1.02 | 81,500 |
| D | NS | Salvage Buyer. Any Town, Any State | | | | | 250.0 | 500,000 | | .161 | | | | | 80,500 | | 80,500 | | 1.03 | 82,915 |
| D | NS | Salvage Buyer. Any Town, Any State | | | | | 250.0 | 500,000 | | .162 | | | | | 81,000 | | 81,000 | | 1.04 | 84,240 |

25

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

26

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

EHA OPTION Q & A

Q. Can you give an example of how the EHA cap functions?

A. EHA is subject to a cap and is limited to the higher of:

- Insured’s approved yield
- Actual yield of the production harvested after full maturity from the unit; or
- Unadjusted actual yield of the early harvested acreage from the unit

Example

- Insured early harvests unit of 50 acres
- By applying EHA adjustment of 1% per day, the early harvest yield is 13,420 lbs. raw sugar (unadjusted was 12,295)
- Insured has approved yield of 11,886 lbs.
- Early harvested production exceeds the cap
- Actual yield used will be 12,295 lbs.

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

29

EHA Q & A

- Are previous yields in APH databases required to meet the 15% threshold?

A: Yes. The 15% threshold for EHA will apply to all APH databases and years being recertified.

Only years in the record retention period are required to be recertified, however an insured may go beyond the record retention period.

Within the record retention period, all adjusted yields must be recertified, even if the early harvested acreage is below 15%.

If the insured does not elect EHA or the yield falls below the 15% threshold, the unadjusted actual yield is used.

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EHA Q & A

- In previous years, there was no indication of EH in an APH database vs. an APH database with no EH.
- Does this mean AIPs/insureds will have to determine which years had EH and recalculate those production amounts?

A: RMA understands this is a big administrative undertaking, sugar beet production records from the processor do contain daily production harvested.

Once APH databases are recertified, early harvested production can be tracked separately in subsequent years.

EHA Q & A

- Will there be changes to the production reporting/APH forms?

A: Early harvested production is reported in the pre-quality total production field.
The early harvested adjusted actual yield will be reported on the pre-quality actual yield field.

The 2025 CIH will be clarified to reflect this information.

EHA Q & A

- Regarding Same Year Production Reporting for sugar beets, is the actual production or the EH production reported? Or both?

A: For 2024, AIPs will submit both the actual and EH production if provided on the Insured's Production Report by the 2024 Insured's PRD.

EHA Q & A

- Is YC applicable in 2024 if EHA is not elected and any production values in the APH database change?
- What about a year where EHA is canceled and yields in a database had EH adjusted production?

A: RMA answer

EHA Q & A

- In previous years (2019-2023), PTC amounts would automatically have EH production, if applicable, can an AIP replicate prior PTC in the unadjusted production field?

A: RMA answer

EHA Q & A

- If an insured does not recertify prior year APH (e.g. 2020), is the assigned yield calculated using the 2023 approved yield or the 2020 approved yield?

A: RMA answer

EHA Q & A

- If an insured doesn't have any previous yields with EH, are they still required to recertify for 2024 or is it acceptable for them to certify to that fact?

A: RMA answer

SUGAR BEET EHA Q & A

Q: CIH Para. 923B: "... With the change in the CP effective for the 2024 crop year in counties with a CCD of 11/30/2023 and the 2025 crop year for Imperial County, California, the EHA is an option and, requires insureds recertify production previously adjusted for early harvest in all sugar beet APH databases that have been adjusted for early harvest for the 2024 crop year in counties with a CCD of 11/30/23 (2025 crop year for Imperial County, California). Recertification of production must be done for all years within the record retention period by the 2024 crop year PRD (2025 crop year PRD for Imperial County, California) contained in the AD. ..."

This language (and other discussion of the EHA change) can be interpreted different ways. What is the correct interpretation?

1. Carryover insureds only have to recertify the yields/years that were previously adjusted (i.e., just the ones with early-harvested acreage).
2. Carryover insureds have to recertify ALL actual yields for ALL years in the record retention period, but only if any of those years included any early-harvested acreage.
3. All carryover insureds with any previously certified actual history must recertify all sugar beet yields for all years in the record retention period, whether or not any acreage was early harvested (if it is the case that early-harvested acreage in prior years when EHA was mandatory cannot be identified now?).

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)

EHA TAKEAWAYS

- Option must be elected by SCD
- Insured may choose which yields EHA applies to by PRD
- EH must be requested by processor
- EHA option is continuous until canceled
- Previously EH yields must be recertified
- If previously adjusted yields are not recertified, assigned yields apply
- Premium methodology similar to YA, YE, YC
- Threshold increase from 10 to 15%

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
- SP Statements excluding lag year crops and Pecan Revenue

| Dates | | | | | | |
|-----------------------------------|------------------------------|--------------------------|--|---------------------------------------|--|--|
| Selection Criteria | | | | | | |
| Year: 2024 | Commodity: Wheat (011) | | State: Missouri (26) | | | |
| Date Released: | Plan: Yield Protection (01) | County: Cass (037) | | | | |
| Types / Practices | T/P 1 | T/P 2 | T/P 3 | T/P 4 | T/P 5 | T/P 6 |
| Type Practice | Winter 011 Non-irrigated 003 | Winter 011 Irrigated 002 | Winter 011 Organic(Certified) Non-ir 713 | Winter 011 Organic(Certified) Ir. 702 | Winter 011 Organic(Transitional) Non-ir. 714 | Winter 011 Organic(Transitional) Ir. 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:”

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.

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

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

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



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 | Price | Yield | Yield Exclusion | Dates |
|-----------------------------------|-------------------------------|---------------|-------|-----------------|-------|
| Date Selection Criteria | | | | | |
| Year: 2024 | Commodity: Wheat (0011) | | | | |
| Color Released | Plan: Revenue Protection (02) | | | | |
| Type / Practices | | | | | |
| Type | Winter 011 | Winter 011 | | | |
| Practice | Non-irrigated 003 | Irrigated 003 | | | |
| Base County Dates | | | | | |
| Seeds 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 | | | |
| Acreage Reporting Date | 12/15/2023 | 12/15/2023 | | | |
| Premium Billing Date | 01/01/2024 | 01/01/2024 | | | |
| End Of Insurance Date | 10/31/2024 | 10/31/2024 | | | |
| Termination Date | 08/30/2024 | 08/30/2024 | | | |
| Contract Change Date | 08/30/2024 | 08/30/2024 | | | |
| Production Reporting Date | 11/14/2023 | 11/14/2023 | | | |
| Insured Production Reporting Date | 11/14/2024 | 11/14/2024 | | | |

2023-801208 | JOE F FARMER 2023

I want to Report 2023 Production by By All Lines

Hash out fields not in selection

- 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 Acres.
- 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.

| IPR | Warning / Comments |
|-----|--------------------|
| C | ✓ |
| C | ✓ |

| MP Producer | MP SBI | Header Details | Policy Details | PASS | CIMS | Diary | Claims / Inspections | Account |
|----------------|------------|----------------|----------------|------|----------|---------------|--|---------|
| County | Crop | APH | Line | IPR | Practice | Ins. Practice | Type Code | |
| Elisworth (53) | Wheat (11) | C | C | C | | | 2 booked / 0 unbooked / 1 not applicable | |

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.

| | | |
|-------------------------|------|----|
| County/Crop | View | AP |
| Add County Crop | | |
| Delete County Crops | | |
| Cancel County Crops | | |
| Enter Application Dates | | |
| Enter Acreage Dates | | |
| Enter Production Dates | | |

| Production Reporting Signature Dates | | | | | | | | | |
|--|------------|----------|------|------|-------|---------|--------|-------|--|
| This County/Crop requires that all of the following fields be filled in. | | | | | | | | | |
| Production Report Signal: 6/1/2023 | | | | | | | | | |
| Production Agent Signal: 6/1/2023 | | | | | | | | | |
| Production Report Agent: [Dropdown] | | | | | | | | | |
| County | Crop | Practice | Type | Plan | Level | Options | Signed | Agent | |
| Elisworth (53) | Wheat (11) | | RP | | 70% | YAVC | | | |
| Roa (159) | Wheat (11) | | RP | | 70% | YAVC | | | |

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.

M202 APH Form

When printing the M202 APH 10 year report after entering the production, the production will show for the 2023 crop year. The legend now shows the 'Insurability' codes.

| APH# | Production | Area | Unit | Prod | Prod | Prod | Prod | Prod | Prod | Prod | Prod | Prod | Prod |
|------|------------|--------|------|------|------|------|------|------|------|------|------|------|------|
| | | | | Year | Year | Year | Year | Year | Year | Year | Year | Year | Year |
| 1001 | 2,880.0 | 144.00 | 23 A | | | | | | | | | | |
| 1002 | 2,880.0 | 144.00 | 23 A | | | | | | | | | | |
| 1003 | 16,200.0 | 200.00 | 23 A | | | | | | | | | | |
| 1004 | 17,640.0 | 140.00 | 23 A | | | | | | | | | | |
| 2001 | 5,718.0 | 100.00 | 23 A | | | | | | | | | | |
| 2002 | 6,480.0 | 100.00 | 23 A | | | | | | | | | | |
| 2003 | 10,830.0 | 100.00 | 23 A | | | | | | | | | | |
| 2004 | 8,910.0 | 100.00 | 23 A | | | | | | | | | | |
| 2005 | 6,300.0 | 100.00 | 23 A | | | | | | | | | | |
| 2006 | 2,988.0 | 100.00 | 23 A | | | | | | | | | | |
| 2007 | 2,880.0 | 100.00 | 23 A | | | | | | | | | | |

| Yield Description | | 1. Multi-Crop Year Reporting Reason Legend: | | 2. Production Report Type Legend: | |
|-------------------------------------|--|---|---|---|--|
| A=Adjusted Actual Yield | (1) Certification of crop years not previously certified | (A) Harvested Production: subcommercial storage | (K) Unharvested and production accounted by AIR (AIRP Only) | (L) Unreported production, P00 Only | |
| Au=Actual Yield | (2) Correction | (B) Harvested Production: farm stored/measured by insured | (M) Claim for indemnity, For COIP policies only | (N) Appraisal (non-trail, For COIP policies only) | |
| D=Adjusted 90% T Yield | (3) Replacement of temporary yield | (C) Harvested Production: in-barn sales records | (O) UAF or third party salvage | (P) Unharvested with Harvest Incomplete (AIRP only) | |
| E=80% of T Yield | (4) Replacement of assigned yields | (D) Harvested Production: automated yield monitoring system | (Q) Zero production when no claim/appraisal/UAF/2nd party or production record. For COIP policies only | (R) Harvested Production: Actual production allocated using fire market appraisals | |
| F=Adjusted T Yield for New Producer | (5) Certified by new insured | (E) Harvested Production: farm stored/measured by authorized representative | (S) Appraisal (uninsured cause of loss not UAF or 3rd party). Actual production. For COIP policies only | (T) No production, Unreported, delayed claim or records unavailable from processor. Not for AIRP. | |
| L=SA T Yield for Aged Land | (6) Certified using another producer's history for new acreage | (F) Harvested Production: livestock feeding records | (U) Zero Planted Acres | | |
| T=Transitional Yield | (7) Recertification for new exclusive other | (G) Harvested Production: field harvest records | | | |
| Z=Zero Acres Planted | (8) Recertification for new unit structure by Other | (H) Harvested Production: other | | | |
| | | (I) Unharvested and destroyed - AIRP only | | | |
| | | (J) Unharvested and put to another use (AIRP only) | | | |

IMPORTANT: If you have an insured whose unit structure is changing in the 2024 crop year, the changes must be made in the 2024 crop year and the corresponding APH Database(s) updated. For example, in 2023CY the producer insured their IRR & NI corners for the pivot in the same unit, however they did have a discernible break and kept the production separate during the 2023 crop year. When you enter the production for 2023 you will enter the total production for both the IRR/NI lines, however in 2024 you will need to create separate databases and enter the correct production for both the IRR and NI lines.

WHY?

- Prior production reporting procedures limit's RMA's ability to match production to the location where it was produced
 - Named insured changes
 - Unit structure changes
- Historically prior year production is reported at the beginning of the crop year for the unit structure for the current year
 - For 2024, insured reports production on the basis of the 2024 proposed OUs
 - Production data from previous year is aggregated to unit structure of the current year

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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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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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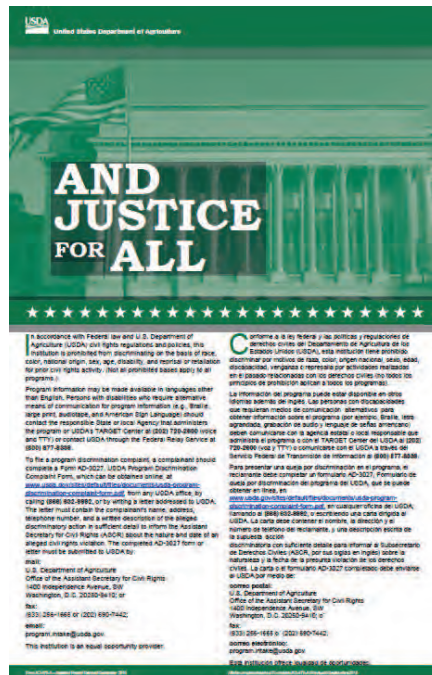
2

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>

“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

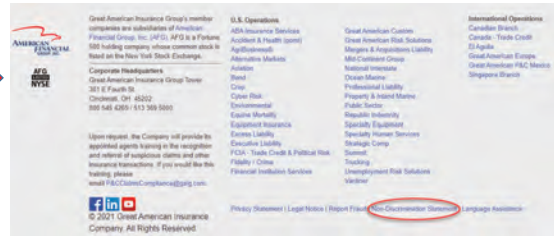
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USDA NON-DISCRIMINATION STATEMENT

- 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



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



Drug Division

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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Drug Division

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=2022>

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

Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information

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

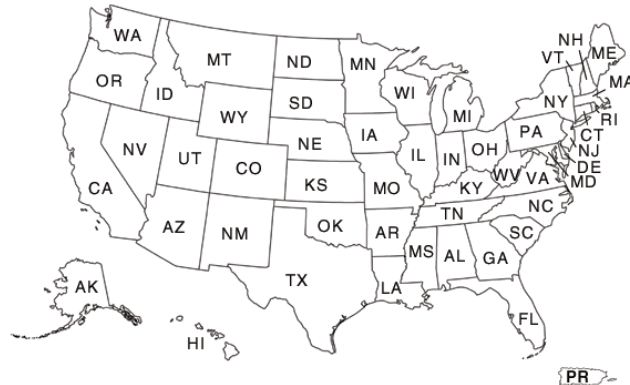
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USDA AG CENSUS

The census data can be viewed by state or county.

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



https://www.nass.usda.gov/Publications/AgCensus/2017/Online_Resources/Race_Ethnicity_and_Gender_Profiles/

LIMITED ENGLISH PROFICIENCY (LEP)

Who is a LEP Individual?

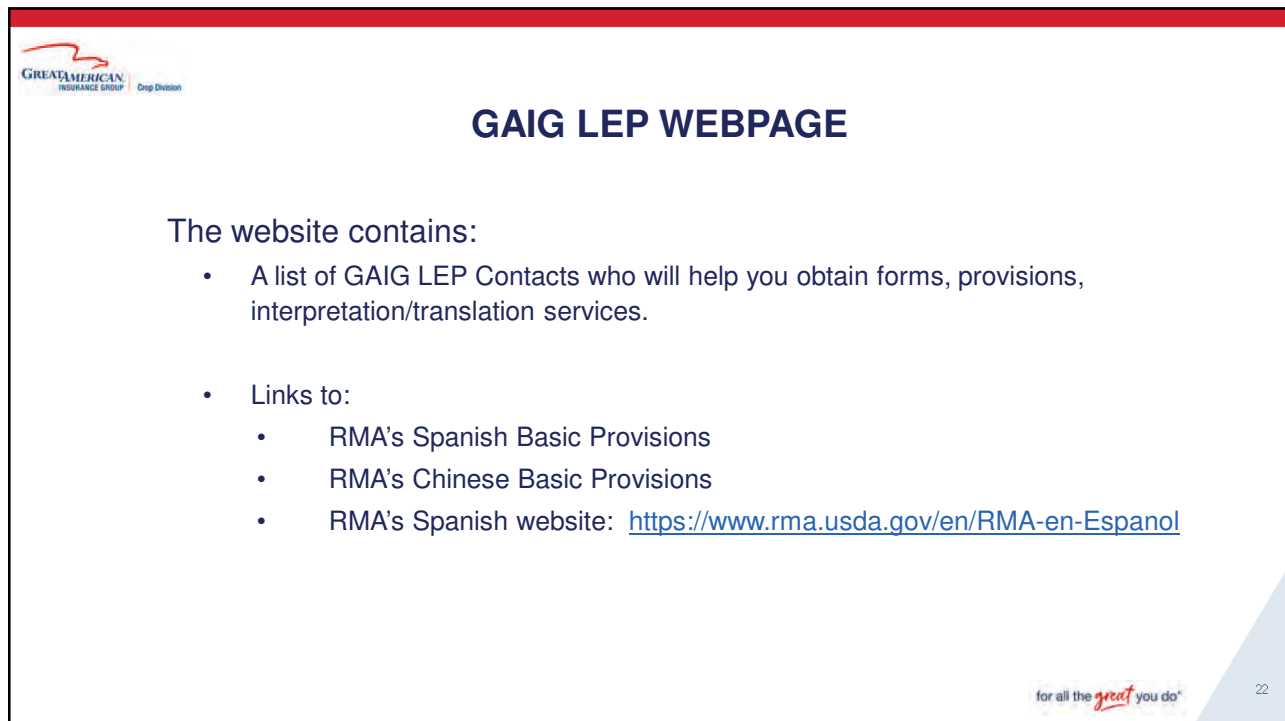
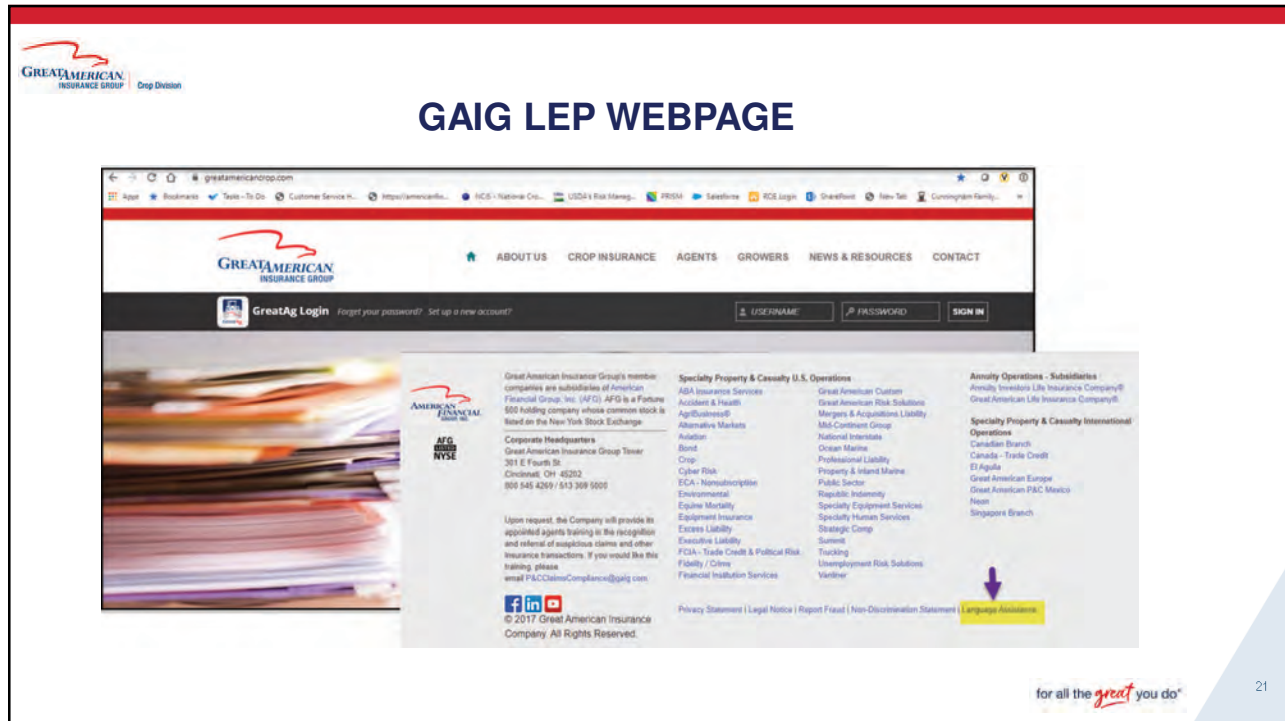
- Does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English
- Executive order 13166 requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- RMA has 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>





GAIG LEP PROFIT CENTER CONTACTS

Cincinnati, OH

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515-681-0574
ccunningham@gaig.com

Fargo, ND

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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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**We Greatly Appreciate
Your Time and Business!**

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2024 MPCl Spring TRAINING

Compliance Update

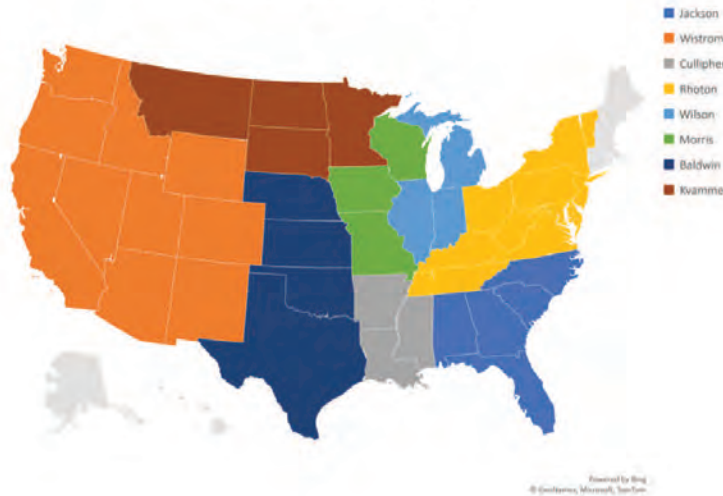


TOPICS TO DISCUSS

- 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



GAIC COMPLIANCE CONTACTS

Field Offices

- | | | |
|-------------------|--------------|--|
| • Tanya Kvamme | 701-492-3219 | tkvamme@gaig.com |
| • Lacy 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 | \$887 \$307 | 10,620 <input checked="" type="checkbox"/> Commingled Prod |
| 80.88 5/7/2020 | \$5,636 \$2,491 | <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 01-Insured | 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 |
| | | | | TA | No | | 1,853 BU | 11,790 | | | \$550 | <input type="checkbox"/> Commingled Prod |
| 23 | 0002-0002-OU Soybeans 70% | Non-Ins/No Type Specified 01-Insured | 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 |
| | | | | TA | 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

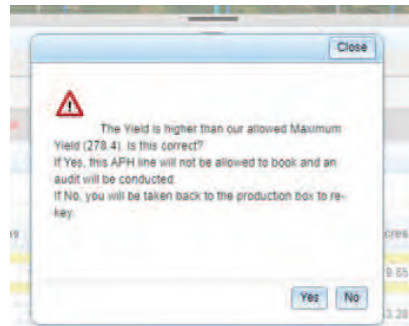
(j) Total production: Enter total production from the acreage being reported. For ARPI unharvested acres, enter 0, unless there is an appraisal.



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)



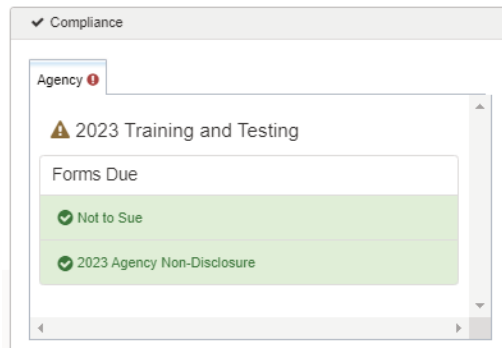
This letter is to notify you that you are not in compliance with these reporting provisions, for the 2020 Reinsurance Year (RY) and are subject to disqualification and civil fines under section 515(h) of the Federal Crop Insurance Act and any applicable procedures. This means that you could be excluded 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



For Agent/Broker Use Only



11/30 CONTRACT CHANGE DATE (CCD) KEY UPDATES

- Program Date Changes
- Insurance Offer Changes
- Yield Changes
- Special Provision (SP) Statement Changes



PROGRAM DATE CHANGES

- Cotton
- Dry Beans
- Flax
- Forage Seeding
- Oats
- Onions
- Processing Beans
- Rice
- Wheat



3

END OF LATE PLANTING PERIOD DATE CHANGES

- Dry Beans – MI
- Flax – MN
- Oats – CO, IA, KS, MI, MN, MO, NE, WI
- Rice – FL
- Wheat - MN



Refer to IMAP for counties and practices affected or the long version of this presentation.

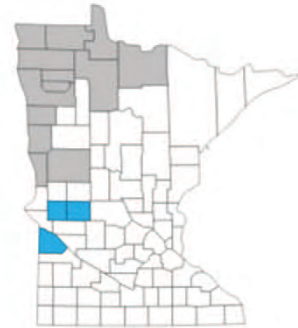
4

MN – FLAX – APH

ELPD

Changed from 6/19 to 7/05 for following
MN counties:

Lac Qui Parle Pope Stevens

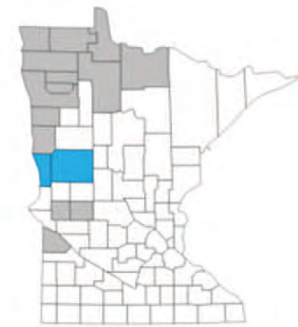


MN – FLAX – APH

ELPD

Changed from 6/25 to 7/05 for following
MN counties:

Otter Tail Wilkin

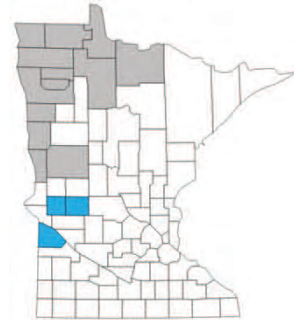


MN – FLAX – APH

FPD

Changed from 5/25 to 6/10 for following
MN counties:

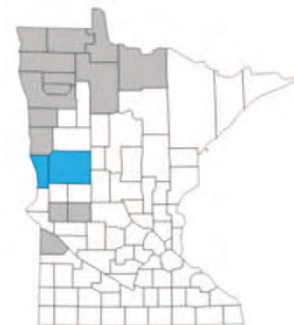
| | | |
|---------------|------|---------|
| Lac Qui Parle | Pope | Stevens |
|---------------|------|---------|



MN – FLAX – APH

FPD

Changed from 5/31 to 6/10 for Otter Tail
and Wilkin, MN counties.

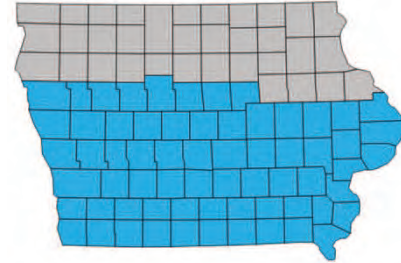


IA – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 5/25 to 5/20 for the following IA counties:

| | | | | | |
|---------------|------------|------------|-----------|------------|-----------|
| Adair | Adams | Appanoose | Audubon | Benton | Boone |
| Calhoun | Carroll | Cass | Cedar | Clarke | Clinton |
| Crawford | Dallas | Davis | Decatur | Des Moines | Fremont |
| Greene | Grundy | Guthrie | Hamilton | Hardin | Harrison |
| Henry | Ida | Iowa | Jackson | Jasper | Jefferson |
| Johnson | Jones | Keokuk | Lee | Linn | Louisa |
| Lucas | Madison | Mahaska | Marion | Marshall | Mills |
| Monona | Monroe | Montgomery | Muscatine | Page | Polk |
| Pottawattamie | Poweshiek | Ringgold | Sac | Scott | Shelby |
| Story | Tama | Taylor | Union | Van Buren | Wapello |
| Warren | Washington | Wayne | Webster | Woodbury | |

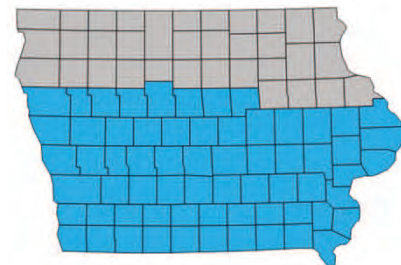


IA – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 4/30 to 4/25 for the following IA counties:

| | | | | | |
|---------------|------------|------------|-----------|------------|-----------|
| Adair | Adams | Appanoose | Audubon | Benton | Boone |
| Calhoun | Carroll | Cass | Cedar | Clarke | Clinton |
| Crawford | Dallas | Davis | Decatur | Des Moines | Fremont |
| Greene | Grundy | Guthrie | Hamilton | Hardin | Harrison |
| Henry | Ida | Iowa | Jackson | Jasper | Jefferson |
| Johnson | Jones | Keokuk | Lee | Linn | Louisa |
| Lucas | Madison | Mahaska | Marion | Marshall | Mills |
| Monona | Monroe | Montgomery | Muscatine | Page | Polk |
| Pottawattamie | Poweshiek | Ringgold | Sac | Scott | Shelby |
| Story | Tama | Taylor | Union | Van Buren | Wapello |
| Warren | Washington | Wayne | Webster | Woodbury | |

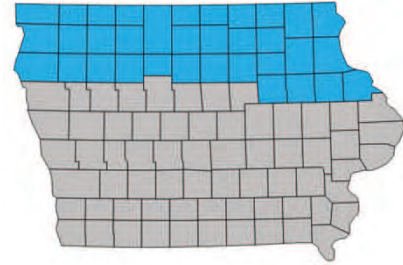


IA – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 5/25 to 5/30 for the following IA counties:

| | | | | | |
|-------------|------------|-----------|----------|-------------|----------|
| Allamakee | Black Hawk | Bremer | Buchanan | Buena Vista | Butler |
| Cerro Gordo | Cherokee | Chickasaw | Clay | Clayton | Delaware |
| Dickinson | Dubuque | Emmet | Fayette | Floyd | Franklin |
| Hancock | Howard | Humboldt | Kossuth | Lyon | Mitchell |
| O'Brien | Osceola | Palo Alto | Plymouth | Pocahontas | Sioux |
| Winnebago | Winneshiek | Worth | Wright | | |

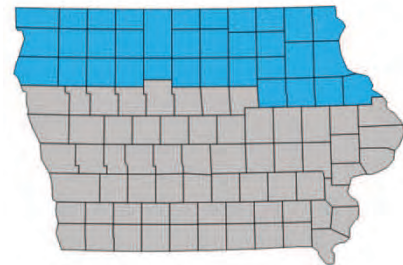


IA – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 4/30 to 5/05 for the following IA counties:

| | | | | | |
|-------------|------------|-----------|----------|-------------|----------|
| Allamakee | Black Hawk | Bremer | Buchanan | Buena Vista | Butler |
| Cerro Gordo | Cherokee | Chickasaw | Clay | Clayton | Delaware |
| Dickinson | Dubuque | Emmet | Fayette | Floyd | Franklin |
| Hancock | Howard | Humboldt | Kossuth | Lyon | Mitchell |
| O'Brien | Osceola | Palo Alto | Plymouth | Pocahontas | Sioux |
| Winnebago | Winneshiek | Worth | Wright | | |

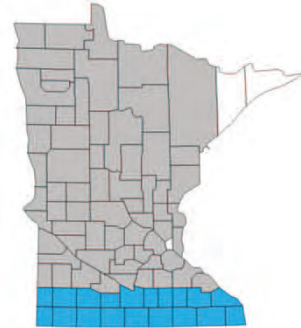


MN – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 6/09 to 5/30 for the following MN counties:

| | | |
|------------|------------|-----------|
| Blue Earth | Cottonwood | Dodge |
| Faribault | Fillmore | Freeborn |
| Houston | Jackson | Martin |
| Mower | Murray | Nobles |
| Olmsted | Pipestone | Rock |
| Steele | Waseca | Watsonwan |
| Winona | | |

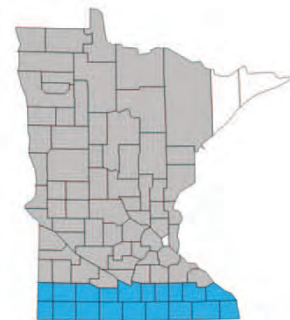


MN – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 5/15 to 5/05 for the following MN counties:

| | | |
|------------|------------|-----------|
| Blue Earth | Cottonwood | Dodge |
| Faribault | Fillmore | Freeborn |
| Houston | Jackson | Martin |
| Mower | Murray | Nobles |
| Olmsted | Pipestone | Rock |
| Steele | Waseca | Watsonwan |
| Winona | | |

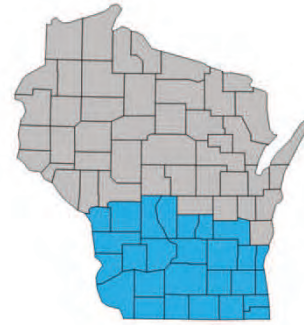


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 6/09 to 5/30 for the following WI counties:

| | | |
|-----------|------------|-------------|
| Adams | Columbia | Crawford |
| Dane | Dodge | Fond du Lac |
| Grant | Green | Green Lake |
| Iowa | Jefferson | Juneau |
| Kenosha | La Crosse | Lafayette |
| Marquette | Milwaukee | Monroe |
| Ozaukee | Racine | Richland |
| Rock | Sauk | Vernon |
| Walworth | Washington | Waukesha |

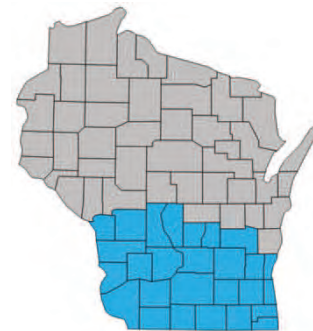


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 5/15 to 5/05 for the following WI counties:

| | | |
|-----------|------------|-------------|
| Adams | Columbia | Crawford |
| Dane | Dodge | Fond du Lac |
| Grant | Green | Green Lake |
| Iowa | Jefferson | Juneau |
| Kenosha | La Crosse | Lafayette |
| Marquette | Milwaukee | Monroe |
| Ozaukee | Racine | Richland |
| Rock | Sauk | Vernon |
| Walworth | Washington | Waukesha |

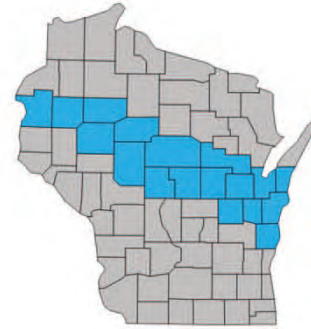


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 6/19 to 6/09 for the following WI counties:

| | | |
|-----------|-----------|-----------|
| Barron | Brown | Calumet |
| Chippewa | Clark | Kewaunee |
| Manitowoc | Marathon | Outagamie |
| Polk | Portage | Rusk |
| Shawano | Sheboygan | Taylor |
| Waupaca | Winnebago | Wood |

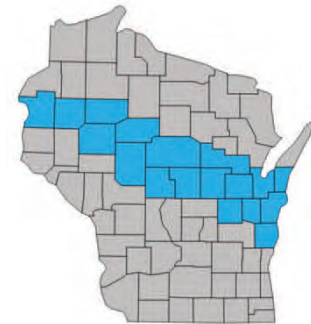


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 5/25 to 5/15 for the following WI counties:

| | | |
|-----------|-----------|-----------|
| Barron | Brown | Calumet |
| Chippewa | Clark | Kewaunee |
| Manitowoc | Marathon | Outagamie |
| Polk | Portage | Rusk |
| Shawano | Sheboygan | Taylor |
| Waupaca | Winnebago | Wood |

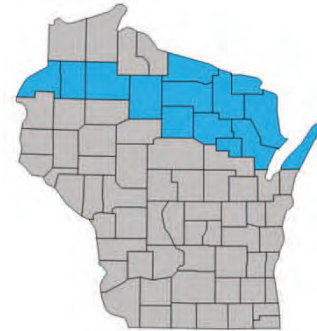


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 6/19 to 6/25 for the following WI counties:

| | | |
|-----------|-----------|----------|
| Burnett | Door | Florence |
| Forest | Langlade | Lincoln |
| Marinette | Menominee | Oconto |
| Oneida | Price | Sawyer |
| Vilas | Washburn | |

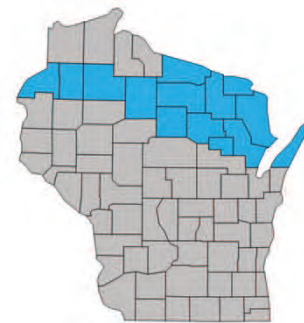


WI – OATS – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 5/25 to 5/31 for the following WI counties:

| | | |
|-----------|-----------|----------|
| Burnett | Door | Florence |
| Forest | Langlade | Lincoln |
| Marinette | Menominee | Oconto |
| Oneida | Price | Sawyer |
| Vilas | Washburn | |

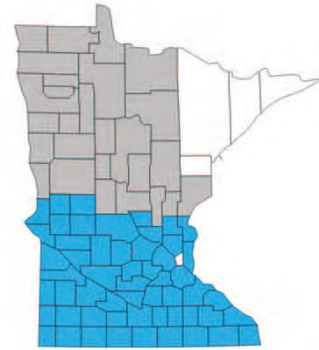


MN – WHEAT – YP, RP, RPHPE, SCO, AND ECO

ELPD

Changed from 6/09 to 5/30 for the following MN counties:

| | | | | | | | |
|------------|-----------|------------|------------|-----------|-----------|--------------------|----------|
| Anoka | Benton | Big Stone | Blue Earth | Brown | Carver | Chippewa | Chisago |
| Cottonwood | Dakota | Dodge | Douglas | Faribault | Fillmore | Freeborn | Goodhue |
| Grant | Hennepin | Houston | Isanti | Jackson | Kandiyohi | Lac Qui Parle | Le Sueur |
| Lincoln | Lyon | Mc Leod | Martin | Meeker | Mower | Murray | Nicollet |
| Nobles | Olmsted | Pipestone | Pope | Redwood | Renville | Rice | Rock |
| Scott | Sherburne | Sibley | Stearns | Steele | Stevens | Swift | Traverse |
| Wabasha | Waseca | Washington | Watonwan | Winona | Wright | Yellow Medicine | |

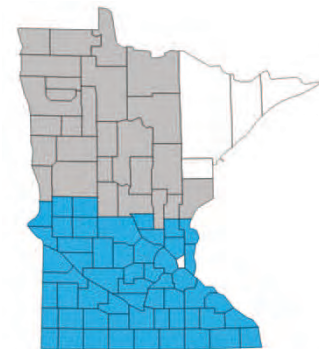


MN – WHEAT – YP, RP, RPHPE, SCO, AND ECO

FPD

Changed from 5/15 to 5/05 for the following MN counties:

| | | | | | | | |
|------------|-----------|------------|------------|-----------|-----------|--------------------|----------|
| Anoka | Benton | Big Stone | Blue Earth | Brown | Carver | Chippewa | Chisago |
| Cottonwood | Dakota | Dodge | Douglas | Faribault | Fillmore | Freeborn | Goodhue |
| Grant | Hennepin | Houston | Isanti | Jackson | Kandiyohi | Lac Qui Parle | Le Sueur |
| Lincoln | Lyon | Mc Leod | Martin | Meeker | Mower | Murray | Nicollet |
| Nobles | Olmsted | Pipestone | Pope | Redwood | Renville | Rice | Rock |
| Scott | Sherburne | Sibley | Stearns | Steele | Stevens | Swift | Traverse |
| Wabasha | Waseca | Washington | Watonwan | Winona | Wright | Yellow Medicine | |



11/30 INSURANCE OFFER CHANGES

- Barley
- Camelina
- Canola
- Cigar Binder Tobacco
- Cigar Wrapper Tobacco
- Corn
- Dry Beans
- Dry Peas
- Fresh Market
- Sweet Corn
- Grain Sorghum
- Green Peas
- Hemp
- Mustard
- Peanuts
- Potatoes
- Processing Beans
- Soybeans
- Sweet Corn
- Weaned Calves



23

ACTUAL PRODUCTION HISTORY (APH)

- Camelina
- Cigar Binder Tobacco
- Cigar Wrapper Tobacco
- Dry Beans
- Dry Peas
- Hemp
- Mustard
- Potatoes
- Processing Beans
- Sweet Corn



Refer to IMAP for counties and practices affected or the long version of this presentation.

24

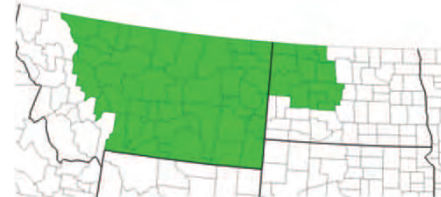
CAMELINA – APH

- New type coverage available in the following states and practices:

- Montana
- North Dakota

~~No Type Specified (997)~~

Spring (012)

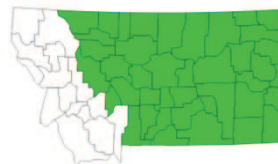


Refer to IMAP for counties and practices affected or the long version of this presentation.

MT – CAMELINA - APH

- Type was changed in the following MT counties:

| | | | | |
|-------------|--------------|-----------------|-------------|---------------|
| Big Horn | Blaine | Broadwater | Carbon | Carter |
| Cascade | Chouteau | Custer | Daniels | Dawson |
| Fallon | Fergus | Garfield | Glacier | Golden Valley |
| Hill | Judith Basin | Lewis and Clark | Liberty | Mc Cone |
| Meagher | Musselshell | Park | Petroleum | Phillips |
| Pondera | Powder River | Prairie | Richland | Roosevelt |
| Rosebud | Sheridan | Stillwater | Sweet Grass | Teton |
| Toole | Treasure | Valley | Wheatland | Wibaux |
| Yellowstone | | | | |



- For the following types:

Spring (012)

Continuous Cropping (004)

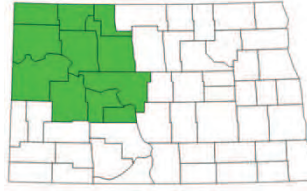
~~No Type Specified (997)~~

Summerfallow (005)

ND – CAMELINA - APH

- Type was changed in the following ND counties:

| | |
|-----------|--------|
| Divide | Dunn |
| Mc Kenzie | Mercer |
| Williams | |



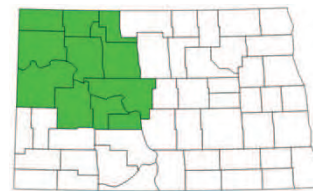
- For the following practices and types:

| | |
|------------------------------------|---------------------------|
| Spring (012) | Continuous Cropping (004) |
| No Type Specified (997) | Summerfallow (005) |

ND – CAMELINA - APH

- Type was changed in the following ND counties:

| | |
|-----------|---------|
| Burke | Mc Lean |
| Mountrail | Oliver |
| Renville | Ward |



- For the following practice types:

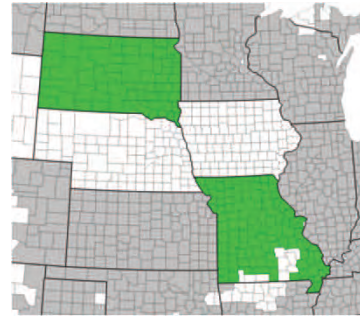
| | |
|------------------------------------|---------------------|
| Spring (012) | Non-Irrigated (003) |
| No Type Specified (997) | |

HEMP – APH

- Coverage available in the following states:

Missouri
South Dakota

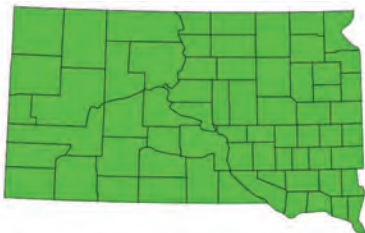
| | |
|-----------|--|
| Grain 016 | Irrigated (002) |
| | Irrigated Organic Certified (702) |
| | Irrigated Organic Transitional (712) |
| Fiber 017 | Non-Irrigated (003) |
| | Non-Irrigated Organic Certified (713) |
| | Non-Irrigated Organic Transitional (714) |



Refer to IMAP for counties affected or the long version of this presentation.

SD – HEMP - APH

- Was made available in all SD counties:

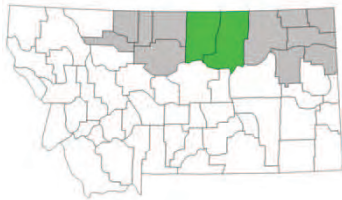


- For the following practices and types:

| | |
|-----------|--|
| Grain 016 | Irrigated (002) |
| | Irrigated Organic Certified (702) |
| | Irrigated Organic Transitional (712) |
| Fiber 017 | Non-Irrigated (003) |
| | Non-Irrigated Organic Certified (713) |
| | Non-Irrigated Organic Transitional (714) |

MUSTARD – APH AND SCO-YP

- Was made available for Blaine and Phillips, MT counties

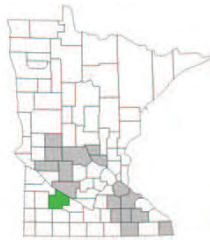


- For the following practices and types:

| | |
|------------|--|
| Brown 008 | Irrigated (002) |
| | Irrigated Organic Certified (702) |
| | Irrigated Organic Transitional (712) |
| Yellow 009 | Non-Irrigated (003) |
| | Non-Irrigated Organic Certified (713) |
| | Non-Irrigated Organic Transitional (714) |

MN – PROCESSING BEANS – APH AND SCO-YP

- Were made available in Redwood County, MN



- For the following practices and type:

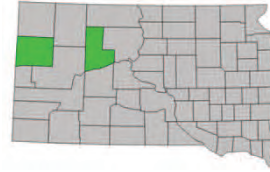
| | |
|-----------|---|
| Limas 302 | NFAC Non-Irrigated 053 |
| | NFAC Non-Irrigated Organic Certified 727 |
| | NFAC Non-Irrigated Organic Transitional 728 |

SD – BARLEY - YP, RP, RPHPE, SCO, AND ECO

- Practices were changed in the following SD counties:

Butte

Ziebach

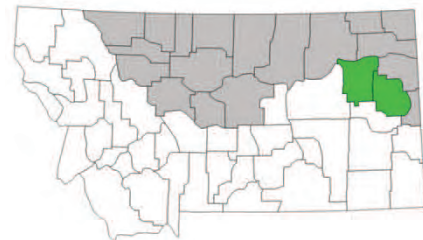


- For the following practices and types:

| | |
|---------------------------|--|
| All Others Spring (872) | Non-Irrigated (003) |
| Malting (Spring) 873 | Continuous Cropping 004 |
| | Summerfallow 005 |
| Waxy Hulled (Spring) 874 | Non-Irrigated Organic Certified (713) |
| | Continuous Cropping OC (715) |
| Waxy Hulless (Spring) 875 | Summerfallow OC (717) |
| | Non-Irrigated Organic Transitional (714) |
| Hulless (Spring) 876 | Continuous Cropping OT (716) |
| | Summerfallow OT (718) |

MT – CANOLA - YP, RP, RPHPE, SCO, AND ECO

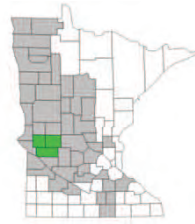
Were made available in Dawson and Mc Cone, MT counties.



MN – DRY BEANS – YP, RP, RPHPE, SCO AND ECO

- Were made available in the following MN counties:

| | | |
|------|---------|-------|
| Pope | Stevens | Swift |
|------|---------|-------|



- For the following practices and type:

| | |
|-----------------------|--|
| White Kidney (318) | Irrigated (002) |
| | Irrigated Organic Certified (702) |
| | Irrigated Organic Transitional (712) |
| | Non-Irrigated (003) |
| | Non-Irrigated Organic Certified (713) |
| | Non-Irrigated Organic Transitional (714) |

MT – SOYBEANS – YP, RP, RPHPE, SCO, AND ECO

- Were made available for Dawson County, MT.

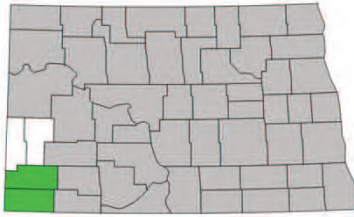


- For the following practices and types:

| | |
|-----------------------------|--|
| 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 | |

ND – SOYBEANS – YP, RP, RPHPE, SCO, AND ECO

- Were made available for Bowman and Slope, ND counties.

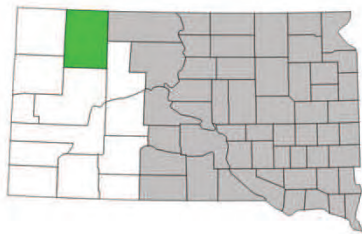


- For the following practices and types:

| | |
|-----------------------------|--|
| 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 | |

SD – SOYBEANS – YP, RP, RPHPE, SCO, AND ECO

- Were made available for Perkins County, SD.



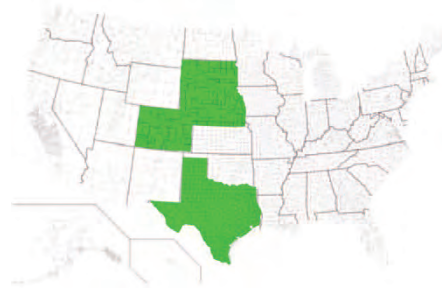
- For the following practices and types:

| | |
|-----------------------------|--|
| 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 | |
| Low Linolenic Acid 884 | Non-Irrigated (003) |
| Low Saturated Fat 885 | Non-Irrigated Organic Certified (713) |
| High Protein 886 | Non-Irrigated Organic Transitional (714) |

WEANED CALF RISK PROTECTION (WCRP)

YP, RP, and RPHPE was made available in all counties of the following states:

Colorado
Nebraska
South Dakota
Texas



11/30 T-YIELD CHANGES

- Corn – CO
- Dry Beans*
- Dry Peas – ND
- Flax – MN, MT, ND, SD
- Hemp*
- Oats*
- Peanuts – MS
- Processing Beans*
- Pumpkins – IL
- Rice*
- Sesame – AL, KS, OK, TX
- Soybeans*
- Sugar Beets*
- Tomatoes – IN, MI, NJ, OH, PA
- Triticale – MN, ND
- Wheat – CO, MN, ND, WY

11/30 M-YIELD CHANGES

- Corn – CO
- Dry Beans*
- Dry Peas – ND
- Flax – MN, MT, ND
- Oats – CO, IA, MN, MT, ND, WY
- Processing Beans – OR
- Rice – CA
- Soybeans – CO, FL, IA, IL, MN, ND, NE, SD
- Sugar Beets – CO, ID, MN, NE
- Triticale – CO
- Wheat – CO, MN, ND

T-YIELD CHANGES – DRY BEANS – APH

For the following states:

- Arizona
- California
- Colorado
- Idaho
- Kansas
- Michigan
- Minnesota
- Montana
- Nebraska
- North Dakota
- New Mexico
- New York
- Oregon
- South Dakota
- Texas
- Utah
- Washington
- Wisconsin
- Wyoming

M-YIELD CHANGES – DRY BEANS – APH

For the following states:

- Colorado
- Idaho
- Minnesota
- Montana
- Nebraska
- North Dakota
- Oregon
- Utah
- Washington
- Wyoming

YIELD CHANGES – HEMP – APH

For the following states:

- Alabama
- Arkansas
- Arizona
- California
- Colorado
- Illinois
- Indiana
- Kansas
- Kentucky
- Maine
- Michigan
- Minnesota
- Montana
- Michigan
- Minnesota
- Montana
- Nevada
- New Mexico
- New York
- North Carolina
- North Dakota
- Oklahoma
- Oregon
- Pennsylvania
- Tennessee
- Texas
- Virginia
- Wisconsin

YIELD CHANGES – OATS – YP, RP, RPHPE

For the following states:

- Alaska
- Colorado
- Idaho
- Illinois
- Iowa
- Kansas
- Maine
- Michigan
- Minnesota
- Montana
- Nebraska
- New Jersey
- New York
- North Dakota
- Ohio
- Oregon
- Pennsylvania
- South Dakota
- Washington
- Wisconsin
- Wyoming

YIELD CHANGES – PROCESSING BEANS – APH

For the following states:

- Delaware
- Illinois
- Indiana
- Maryland
- Michigan
- Minnesota
- New Mexico
- New York
- North Carolina
- Oregon
- Pennsylvania
- Texas
- Virginia
- Washington
- Wisconsin

T-YIELD CHANGES – SOYBEANS – YP, RP, RPHPE

For the following states:

- Alabama
- Arkansas
- Colorado
- Delaware
- Florida
- Georgia
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maryland
- Maine
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- New Jersey
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Virginia
- Vermont
- West Virginia
- Wisconsin

YIELD CHANGES – SUGAR BEETS – APH

For the following states:

- Colorado
- Idaho
- Michigan
- Minnesota
- Montana
- Nebraska
- North Dakota
- Oregon
- Washington
- Wyoming

HEMP UNRATED LAND STATEMENTS

Any acreage in this county without a rate or designated as uninsurable or unclassified on the actuarial map will not be insurable.

~~Any acreage in this county with a high risk area designation on the actuarial map is uninsurable. Land flooded due to a breach in levee resulting from prior year(s) flooding is uninsurable~~

See the Special Provisions and the actuarial map for determination of high risk or unrated areas.

- For the following states:
- Colorado
- Kansas
- Montana
- North Dakota

ND – HEMP UNRATED LAND STATEMENT

- For all counties in the state for which Hemp is insurable:
 - ~~Any acreage in this county with a high risk area designation on the actuarial map is uninsurable. Land flooded due to a breach in levee resulting from prior year(s) flooding is uninsurable~~



- Any acreage without a rate or designated as uninsurable or unclassified on the actuarial map will not be insurable, also, see the Special Provisions and the actuarial map for determination of high risk or unrated areas for the following counties in ND:

| | | | | |
|-----------|----------|---------|-------------|----------|
| Burke | Burleigh | Divide | Grand Forks | Mc Henry |
| Mc Kenzie | Mc Lean | Pembina | Pierce | Ramsey |
| Ransom | Richland | Sargent | Wells | Williams |

BARLEY – QA FACTOR STATEMENT UPDATES

| TEST WEIGHT DISCOUNT | | |
|-----------------------|------------------|------|
| Test Weight Pounds DF | | |
| 36 and above | None | None |
| 35-35.99 | -.137 | .149 |
| 34-34.99 | -.152 | .164 |
| 33-33.99 | -.167 | .179 |
| 32-32.99 | -.181 | .194 |
| 31-31.99 | -.196 | .210 |
| Below 30 | -.210 | .225 |

| GRADE DISCOUNT | | |
|-------------------|------------------|------|
| U.S. No. 5 | -.245 | .235 |
| U.S. Sample Grade | -.297 | .283 |
| THIN BARLEY | | |
| Thin Barley % DF | | |
| 75.00 and below | None | |
| 75.01-80 | -.024 | .023 |
| 80.01-85 | -.047 | .046 |
| 85.01-90 | -.071 | .069 |
| 90.01-95 | -.094 | .092 |
| 95.01-100 | -.118 | .115 |

BARLEY – QA FACTOR STATEMENT UPDATES

| SPECIAL GRADE DISCOUNT | | |
|---|------------------|------|
| Garlicky | -.066 | .067 |
| Black Barley, Ergoty, Blighted, or Smutty | See Section B | |

| SAMPLE GRADE DISCOUNTS | | |
|------------------------|------------------|------|
| Musty Odor | .113 | |
| Sour Odor | -.132 | .122 |
| COFO | -.118 | .115 |

BARLEY – QA FACTOR STATEMENT UPDATES



| DAMAGE DISCOUNT | | | | | | | | |
|-----------------|------------------|------|-------------|------------------|------|---------------------------|------------------|------|
| Damage % DF | | | Damage % DF | | | Damage % DF | | |
| 10 and below | None | | 18.01-19 | -.158 | .160 | 27.01-28 | -.371 | .368 |
| 10.01-11 | -.026 | .031 | 19.01-20 | -.182 | .183 | 28.01-29 | -.394 | .391 |
| 11.01-12 | -.036 | .041 | 20.01-21 | | .206 | 29.01-30 | -.418 | .414 |
| 12.01-13 | -.045 | .050 | 21.01-22 | | .299 | 30.01-31 | -.442 | .437 |
| 13.01-14 | -.055 | .059 | 22.01-23 | | .253 | 31.01-32 | -.465 | .460 |
| 14.01-15 | -.064 | .068 | 23.01-24 | | .276 | 32.01-33 | -.489 | .483 |
| 15.01-16 | -.088 | .091 | 24.01-25 | -.300 | .299 | 33.01-34 | -.512 | .506 |
| 16.01-17 | -.111 | .114 | 25.01-26 | -.324 | .322 | Above 34 See Section B | | |
| 17.01-18 | -.135 | .137 | 26.01-27 | -.347 | .345 | | | |

CORN – QA FACTOR STATEMENT UPDATES



| TEST WEIGHT DISCOUNT | | | GRADE DISCOUNT | | |
|-----------------------|------------------|------|-------------------|------------------|------|
| Test Weight Pounds DF | | | Grade | DF | |
| 49 and above | None | None | U.S. Sample Grade | -.081 | .080 |
| 48-48.99 | .039 | .039 | | | |
| 47-47.99 | .039 | .039 | | | |
| 46-46.99 | .059 | .059 | | | |
| 45-45.99 | -.069 | .068 | | | |
| 44-44.99 | -.079 | .078 | | | |
| Below 44 | See Section B | | | | |

CORN- QA FACTOR STATEMENT UPDATES



| DAMAGE DISCOUNT | | | | | | | | |
|-----------------|------------------|------|----------|------------------|------|----------|------------------|------|
| Damage % | | DF | | Damage % | | DF | | |
| 10 and below | None | | 18.01-19 | -.165 | .166 | 27.01-28 | .298 | .298 |
| 10.01-11 | .061 | .061 | 19.01-20 | -.180 | .180 | 28.01-29 | -.313 | .312 |
| 11.01-12 | .072 | .072 | 20.01-21 | -.195 | .195 | 29.01-30 | -.328 | .327 |
| 12.01-13 | -.083 | .084 | 21.01-22 | .209 | .210 | 30.01-31 | -.342 | .341 |
| 13.01-14 | -.095 | .096 | 22.01-23 | .224 | .224 | 31.01-32 | -.357 | .356 |
| 14.01-15 | -.106 | .107 | 23.01-24 | .239 | .239 | 32.01-33 | -.372 | .371 |
| 15.01-16 | -.121 | .122 | 24.01-25 | .254 | .254 | 33.01-34 | -.387 | .385 |
| 16.01-17 | -.135 | .137 | 25.01-26 | .268 | .268 | 34.01-35 | -.401 | .400 |
| 17.01-18 | -.150 | .151 | 26.01-27 | .283 | .283 | Above 35 | See Section B | |

GRAIN SORGHUM – QA FACTOR STATEMENT UPDATES



| TEST WEIGHT DISCOUNT | | |
|-----------------------|------------------|------|
| Test Weight Pounds DF | | |
| 51 and above | None | None |
| 50-50.99 | .033 | .033 |
| 49-49.99 | .044 | .044 |
| 48-48.99 | .055 | .055 |
| 47-47.99 | .066 | .066 |
| 46-46.99 | .077 | .077 |
| 45-45.99 | -.088 | .087 |
| 44-44.99 | -.099 | .098 |
| 43-43.99 | -.110 | .109 |
| 42-42.99 | -.122 | .120 |
| 41-41.99 | -.133 | .131 |
| 40-40.99 | -.144 | .142 |
| Below 40 | See Section B | |

| GRADE DISCOUNT | | |
|-------------------|------------------|------|
| Grade | DF | |
| U.S. Sample Grade | -.083 | .082 |

GRAIN SORGHUM – QA FACTOR STATEMENT UPDATES



| DAMAGE DISCOUNT | | | | | | | | |
|-----------------|------------------|------|----------|------------------|------|----------|------------------|------|
| Damage % | | DF | | Damage % | | DF | | |
| 15 and above | None | None | 23.01-24 | -.130 | .128 | 32.01-33 | -.182 | .180 |
| 15.01-16 | .64 | .063 | 24.01-25 | -.138 | .137 | 33.01-34 | -.188 | .182 |
| 16.01-17 | .072 | .071 | 25.01-26 | -.144 | .142 | 34.01-35 | -.183 | .191 |
| 17.01-18 | .080 | .079 | 26.01-27 | -.149 | .148 | Above 35 | See Section B | |
| 18.01-19 | -.088 | .087 | 27.01-28 | -.155 | .153 | | | |
| 19.01-20 | -.097 | .096 | 28.01-29 | -.160 | .158 | | | |
| 20.01-21 | -.105 | .104 | 29.01-30 | -.166 | .164 | | | |
| 21.01-22 | -.113 | .112 | 30.01-31 | -.171 | .169 | | | |
| 22.01-23 | -.122 | .120 | 31.01-32 | -.177 | .175 | | | |

OATS – QA FACTOR STATEMENT UPDATES



| TEST WEIGHT DISCOUNT | | | GRADE DISCOUNT | | |
|-----------------------|------------------|------|-------------------|------------------|------|
| Test Weight Pounds DF | | | Grade | DF | |
| 27 and above | None | None | U.S. Sample Grade | -.223 | .215 |
| 26-26.99 | -.363 | .356 | | | |
| 25-25.99 | -.384 | .382 | | | |
| 24-24.99 | -.410 | .406 | | | |
| Below 24 | See Section B | | | | |

OATS – QA FACTOR STATEMENT UPDATES

| SPECIAL GRADE DISCOUNT | | |
|------------------------|------------------|------|
| Smutty | -.115 | .117 |
| Garlicky | -.006 | .092 |
| Ergoty or Thin | See Section B | |

| SAMPLE GRADE DISCOUNTS | | |
|------------------------|------------------|------|
| Musty Odor | -.115 | .117 |
| Sour Odor | -.115 | .117 |
| COFO | -.115 | .117 |

OATS – QA FACTOR STATEMENT UPDATES

| DAMAGE DISCOUNT | | | | | |
|-----------------|------------------|------|--------------|------------------|------|
| Sound Oats% | | DF | Sound Oats % | | DF |
| 80 and above | None | | 71-71.99 | -.439 | .423 |
| 79-79.99 | -.287 | .276 | 70-70.99 | -.459 | .442 |
| 78-78.99 | -.306 | .294 | 69-69.99 | -.478 | .460 |
| 77-77.99 | -.325 | .313 | 68-68.99 | -.497 | .479 |
| 76-76.99 | -.344 | .331 | 67-67.99 | -.516 | .497 |
| 75-75.99 | -.363 | .350 | 66-66.99 | -.535 | .515 |
| 74-74.99 | -.382 | .368 | 65-65.99 | -.554 | .534 |
| 73-73.99 | -.401 | .387 | Below 65 | See Section B | |
| 72-72.99 | -.420 | .405 | | | |

SOYBEANS – QA FACTOR STATEMENT UPDATES

| TEST WEIGHT DISCOUNT | | | GRADE DISCOUNT | | |
|-----------------------|------------------|------|-------------------|------------------|------|
| Test Weight Pounds DF | | | Grade | DF | |
| 49 and above | None | None | U.S. Sample Grade | -.028 | .027 |
| 48-48.99 | -.007 | .006 | | | |
| 47-47.99 | .008 | .008 | | | |
| 46.46.99 | .010 | .010 | | | |
| 45-45.99 | .012 | .012 | | | |
| 44-44.99 | .014 | .014 | | | |
| Below 44 | See Section B | | | | |

| SAMPLE GRADE DISCOUNTS | | |
|------------------------|------------------|------|
| Musty Odor | -.019 | .018 |
| Sour Odor | -.019 | .018 |
| COFO | -.037 | .036 |

SOYBEANS – QA FACTOR STATEMENT UPDATES

| DAMAGE DISCOUNT | | | | | | | | |
|-----------------|------------------|------|----------|------------------|------|----------|------------------|------|
| Damage % | DF | | Damage % | DF | | Damage % | DF | |
| 08 and below | None | None | 17.01-18 | -.154 | .166 | 27.01-28 | -.262 | .282 |
| 08.01-9 | -.057 | .061 | 18.01-19 | -.165 | .177 | 28.01-29 | -.273 | .294 |
| 9.01-10 | -.068 | .072 | 19.01-20 | -.176 | .187 | 29.01-30 | -.284 | .306 |
| 10.01-11 | -.078 | .084 | 20.01-21 | -.187 | .201 | 30.01-31 | -.295 | .318 |
| 11.01-12 | -.089 | .096 | 21.01-22 | -.197 | .212 | 31.01-32 | -.306 | .329 |
| 12.01-13 | -.100 | .107 | 22.01-23 | -.208 | .224 | 32.01-33 | -.316 | .341 |
| 13.01-14 | -.111 | .119 | 23.01-24 | -.219 | .236 | 33.01-34 | -.327 | .353 |
| 14.01-15 | -.122 | .131 | 24.01-25 | -.230 | .247 | 34.01-35 | -.338 | .364 |
| 15.01-16 | -.132 | .142 | 25.01-26 | -.241 | .259 | Above 35 | See Section B | |
| 16.01-17 | -.143 | .154 | 26.01-27 | -.251 | .271 | | | |

WHEAT – QA FACTOR STATEMENT UPDATES



| HARD RED SPRING & WHITE CLUB TEST WEIGHT DISCOUNT | | |
|--|------------------|------|
| Test Weight Pounds DF | | |
| 50 and above | None | None |
| 49-49.99 | -.007 | .006 |
| 48-48.99 | .013 | .013 |
| 47-47.99 | -.020 | .019 |
| 46-46.99 | .026 | .026 |
| 45-45.99 | -.033 | .032 |
| 44-44.99 | -.043 | .042 |
| Below 44 | See Section B | |

| ALL CLASSES <u>EXCEPT</u> HARD RED SPRING & WHITE CLUB TEST WEIGHT DISCOUNT | | |
|---|------------------|------|
| Test Weight Pounds DF | | |
| 51 and above | None | None |
| 50-50.99 | -.020 | .19 |
| 49-49.99 | -.039 | .038 |
| 48-48.99 | -.059 | .058 |
| 47-47.99 | -.078 | .077 |
| 46-46.99 | -.098 | .096 |
| 45-45.99 | -.117 | .115 |
| 44-44.99 | -.137 | .135 |
| Below 44 | See Section B | |

WHEAT – QA FACTOR STATEMENT UPDATES



| GRADE DISCOUNT | | | | | | | | | | |
|-------------------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|------|
| Grade | DF | | DF | | DF | | DF | | DF | |
| | HRW, HWW | | SWW | | HRD | | DUM | | SRW | |
| U.S. No. 5 | -.114 | .112 | -.104 | .101 | -.135 | .119 | -.169 | .147 | -.293 | .288 |
| U.S. Sample Grade | -.228 | .224 | -.192 | .186 | -.236 | .220 | -.293 | .264 | -.326 | .321 |

| ALL OTHER CLASSES FALLING NUMBER DISCOUNTS | | |
|--|------------------|------|
| Falling Number Range | DF | |
| 299-275 | -.049 | .048 |
| 274-250 | -.081 | .080 |
| 249-225 | .114 | .112 |
| 224-200 | -.147 | .144 |
| Below 200 | See Section B | |

| DURUM FALLING NUMBER DISCOUNTS | | |
|--------------------------------|------------------|------|
| Falling Number Range | DF | |
| 299-275 | -.081 | .080 |
| 274-250 | -.163 | .160 |
| 249-225 | -.244 | .240 |
| 224-200 | -.326 | .321 |
| Below 200 | See Section B | |

WHEAT – QA FACTOR STATEMENT UPDATES



| DEFECTS DISCOUNT SRW, HRW, and HWW | | | | | | | | |
|---------------------------------------|-----------------|------|-----------|-----------------|------|-----------|-----------------|------|
| Defects % | DF | | Defects % | DF | | Defects % | DF | |
| 15 and below | None | None | 23.01-24 | -088 | .087 | 32.01-33 | -176 | .173 |
| 15.01-16 | .010 | .010 | 24.01-25 | -098 | .096 | 33.01-34 | -186 | .183 |
| 16.01-17 | -020 | .019 | 25.01-26 | -107 | .106 | 34.01-35 | -195 | .192 |
| 17.01-18 | -030 | .029 | 26.01-27 | -117 | .155 | Above 35 | See Section B | |
| 18.01-19 | -039 | .038 | 27.01-28 | -127 | .125 | | | |
| 19.01-20 | -049 | .048 | 28.01-29 | -137 | .135 | | | |
| 20.01-21 | -059 | .058 | 29.01-30 | -147 | .144 | | | |
| 21.01-22 | -068 | .067 | 30.01-31 | -156 | .154 | | | |
| 22.01-23 | -078 | .077 | 31.01-32 | -166 | .163 | | | |

WHEAT – QA FACTOR STATEMENT UPDATES



| DEFECTS DISCOUNT Sww, HRS, and DUM | | | | | | | | |
|---------------------------------------|-----------------|------|-----------|-----------------|------|-----------|-----------------|------|
| Defects % | DF | | Defects % | DF | | Defects % | DF | |
| 10 and below | None | None | 20.01-21 | -182 | .179 | 31.01-32 | -290 | .285 |
| 10.01-11 *1 | -072 | .071 | 21.01-22 | -192 | .189 | 32.01-33 | -300 | .295 |
| 11.01-12 *1 | -085 | .083 | 22.01-23 | -202 | .199 | 33.01-34 | -309 | .304 |
| 12.01-13 | -098 | .096 | 23.01-24 | -212 | .208 | 34.01-35 | -319 | .314 |
| 13.01-14 | -111 | .109 | 24.01-25 | -221 | .218 | Above 35 | See Section B | |
| 14.01-15 | -124 | .122 | 25.01-26 | -231 | .228 | | | |
| 15.01-16 | -134 | .131 | 26.01-27 | -241 | .237 | | | |
| 16.01-17 | -143 | .141 | 27.01-28 | -251 | .247 | | | |
| 17.01-18 | -153 | .151 | 28.01-29 | -261 | .256 | | | |
| 18.01-19 | -163 | .160 | 29.01-30 | -270 | .266 | | | |
| 19.01-20 | -173 | .170 | 30.01-31 | -280 | .276 | | | |

*1 Applicable only to kernel damage (excluding heat damage). Do not include damage from shrunken and broken kernels.

WHEAT – QA FACTOR STATEMENT UPDATES



| ERGOTY SPECIAL GRADE DISCOUNTS | | |
|--------------------------------|------------------|------|
| Percentage | | |
| .060-.069 | -.01 | .010 |
| .070-.079 | -.020 | .019 |
| .080-.089 | .029 | .029 |
| .090-.099 | -.039 | .038 |
| .100-.109 | -.019 | .048 |
| .110-.119 | -.059 | .058 |
| .120-.129 | -.068 | .067 |
| .130-.139 | -.078 | .077 |
| .140-.150 | -.088 | .087 |
| \$gt-.150 | -.244 | .240 |

| SPECIAL GRADE DISCOUNT | | |
|------------------------|------------------|------|
| Light Smutty | -.033 | .032 |
| Smutty | -.065 | .064 |
| Garlicky | -.066 | .065 |

| SAMPLE GRADE DISCOUNTS | | |
|------------------------|------------------|------|
| Musty Odor | -.049 | .048 |
| Sour Odor | -.049 | .048 |
| COFO | -.101 | .090 |

WHEAT – QA FACTOR STATEMENT UPDATES

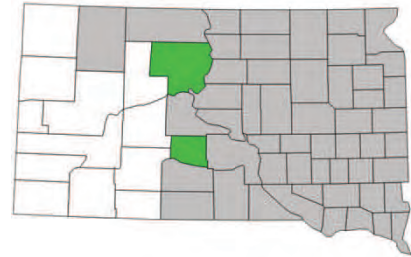


| SPROUT DAMAGE DISCOUNT | | |
|------------------------|------------------|------|
| Sprout Damage % | DF | |
| | 10 and below | None |
| 10.01-11 | -.115 | .114 |
| 11.01-12 | -.126 | .125 |
| 12.01-13 | -.137 | .136 |
| 13.01-14 | -.149 | .147 |
| 14.01-15 | -.160 | .158 |
| Above 15 | See Section B | |

| VOMITOXIN RANGE | | |
|------------------|----------------------|------|
| Sprout Damage % | DF | |
| | 0.1-2.0 ppm | .000 |
| 2.1-3.0 ppm | -.165 | .147 |
| 3.1-4.0 ppm | -.248 | .228 |
| 4.1-5.0 ppm | -.330 | .309 |
| 5.1-10.0 ppm | .450 | .450 |
| 10.1 ppm & above | See Section C3 below | |

SD – SOYBEANS – UNRATED ACREAGE STATEMENT ADDED

Acree designated by diagonal lines (///) is unrated and requires a WA for YP, RP, and RPHPE in Dewey and Jones, SD counties.



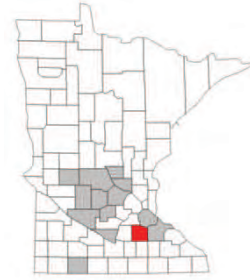
MN – GRAIN SORGHUM - STATEMENT REMOVED

No longer requires a WA for YP, RP, and RPHPE in Stearns County, MN.



MN – HYBRID CORN SEED - STATEMENT REMOVED

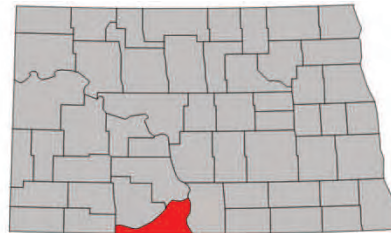
No longer requires a WA for YDO in Rice
County, MN.



71

ND – DRY PEAS – PARTITIONED CLU INSTRUCTION REMOVED

- 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 for Sioux County, ND.

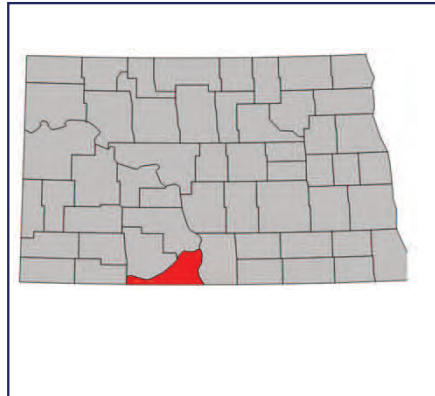


Refer to IMAP for counties affected or the long version of this presentation.

72

ND – DRY PEAS – MAPPING CLASSIFICATION REMOVED

Removed all map area classification requirements for Sioux County, ND.



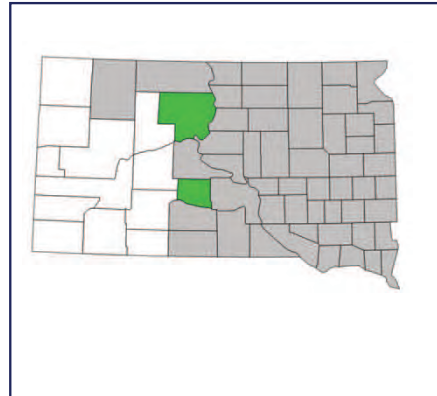
ND – DRY PEAS – MAPPING CLASSIFICATION REMOVED

Removed all map area classification requirements for Sioux County, ND.



SD – SOYBEANS – MAPPING CLASSIFICATION ADDED

Added all map area classification requirements for Dewey and Jones, SD counties.

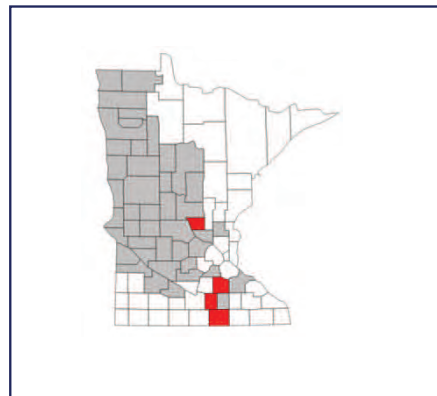


75

MN – DRY BEANS – HIGH-RISK STATEMENT REMOVED

Any acreage in this county with a high-risk area designation on the actuarial map will have a rate adjusted in accordance with the high-risk area and map area rates table no longer applies for YP, RP, and RPHPE in the following MN counties:

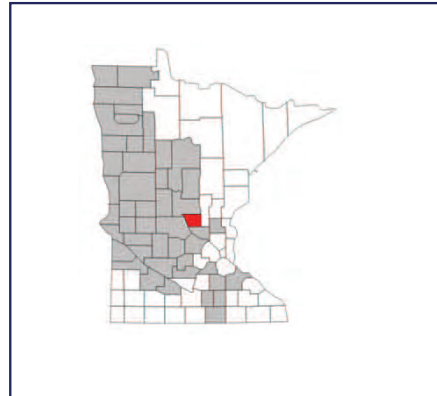
| | |
|--------|----------|
| Benton | Freeborn |
| Rice | Waseca |



76

MN – DRY BEANS – HIGH-RISK STATEMENT REMOVED

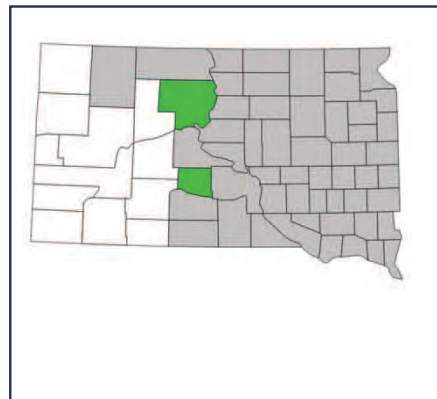
See the Special Provisions and the actuarial map for determination of high-risk or unrated areas for YP, RP, and RPHPE for Benton County, MN.



77

SD – SOYBEANS – PARTITIONED CLU INSTRUCTION ADDED

Clarifies that when mapping lines partition CLUs, the CLU which contains 90% of the land is to be used for Dewey and Jones, SD counties.



78

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

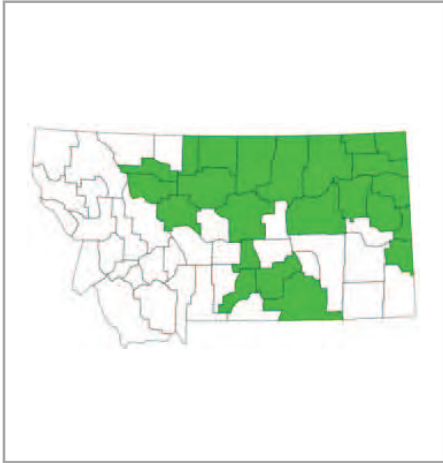
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.

UNIT DISCOUNT CLARIFICATION STATEMENT

Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres).

The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.

Refer to IMAP for counties affected or the long version of this presentation.



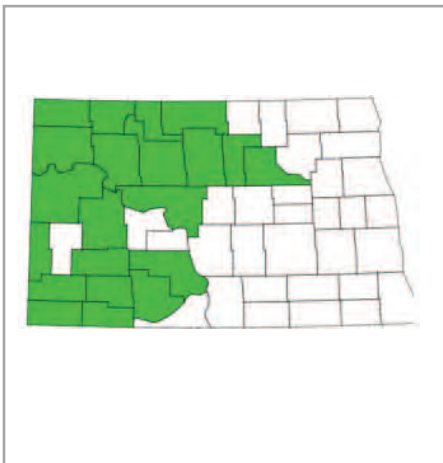
MT – UNIT DISCOUNT CLARIFICATION STATEMENT

For Safflower in the following MT counties:

| | | | |
|-----------|---------------|-------------|----------|
| Big Horn | Blaine | Cascade | Chouteau |
| Daniels | Dawson | Fallon | Fergus |
| Garfield | Golden Valley | Hill | Liberty |
| Mc Cone | Phillips | Pondera | Richland |
| Roosevelt | Sheridan | Stillwater | Teton |
| Valley | Wibaux | Yellowstone | |

- Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres).
- The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.

81



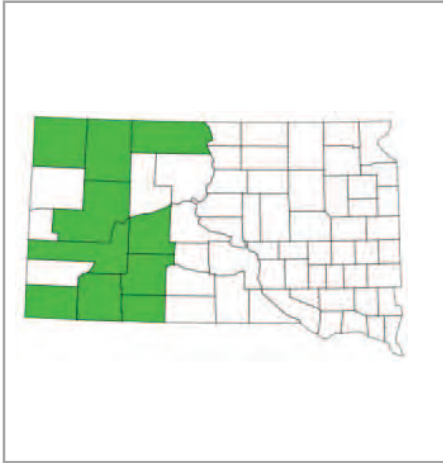
ND – UNIT DISCOUNT CLARIFICATION STATEMENT

For Safflower in the following ND counties:

| | | | |
|----------|-----------|-----------|---------------|
| Adams | Benson | Bottineau | Bowman |
| Burke | Divide | Dunn | Golden Valley |
| Grant | Hettinger | Mc Henry | Mc Kenzie |
| Mc Lean | Morton | Mountrail | Pierce |
| Renville | Slope | Stark | Ward |
| Williams | | | |

- Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres).
- The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.

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SD – UNIT DISCOUNT CLARIFICATION STATEMENT

For Safflower in the following SD counties:

| | | | |
|------------|---------|------------|------------------|
| Bennett | Corson | Fall River | Haakon |
| Harding | Jackson | Meade | Oglala Lakota |
| Pennington | Perkins | | |

- Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres).
- The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.

83

KEY TAKEAWAYS

- Weaned Calf – CO, NE, SD, TX
- Quality Adjustment changes affect several crops
- Variety of land classification changes
- Date changes



Thank You!!



For Agent/Broker Use Only



Underwriting Reminders

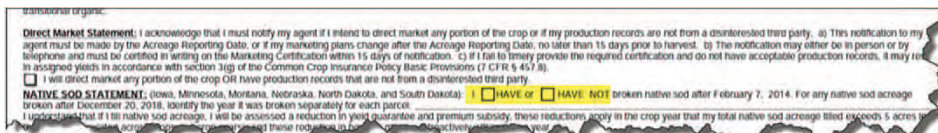
Underwriting Reminders

- Tax- Ids
 - Should be unmasked on
 - New application
 - Transfer application
 - Changing entity type application(considered new)
 - We need this to verify the number was keyed correctly



Underwriting Reminders

- Please remember to mark the Native Sod Statement



Underwriting Reminders

- IPR
 - Production Record Types
 - List all that apply on the production reporting form
 - Key the type with the majority
 - Need to report AND key Uninsurable Production



Underwriting Reminders

- Need signed AR for all active policies
 - No longer farming
 - Zero acres
 - Etc
- Prefer both agent and policy holder to sign
- Will accept just agent/need to mark box

Acreage Reporting Signature Dates Close

This County/Crop requires that all of the following fields be filled in.

Acreage Report Signed: Insured did not sign Acreage Report:

Acreage Agent Signed:

Acreage Report Agent:



Underwriting Reminders

- Native Sod
 - Production MUST be kept SEPARATE
 - Assigned yields WILL apply, including loss of optional units
 - Native Sod 5th year
 - Existing Unit ~ Combine APH with existing unit's APH
 - No Existing Unit ~ remove all indicators from the APH
- New Breaking
 - If there is no existing line to roll to
 - Remove all indicators from APH including Fs
- Added Land and P/T
 - Must be marked (written) on a form
 - SA must be requested
 - Either SA written on the form or;
 - The approved yield printed or written on the form



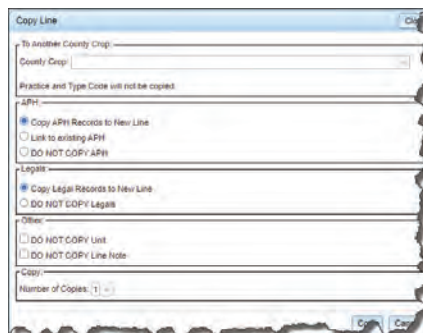
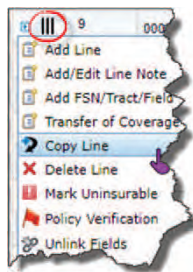
Underwriting Reminders

- Shareholder changes
 - Update Unit #s when removing or adding a shareholder
 - Example
 - 0001-000 100% Share
 - 0002-0000 Share with Crystal
 - 0003-0000 Share with Beth
 - 0004-0000 Share with Crystal & Beth
 - Crystal wants to cut back from farming so is no longer sharing the land with Beth and I.
 - The 0004 units need to be updated what basic unit should those lines be change to?



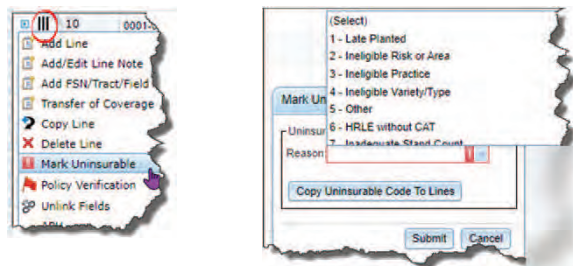
Underwriting Reminders

- Keying Uninsured lines
 - Please do not make an existing line Uninsured (unless NLF)
 - Existing line
 - Copy existing line
 - 3 Bars > Select Copy Line > Select Copy APH



Underwriting Reminders

- Keying Uninsured lines
 - Select uninsured reason
 - New line
 - 3 Bars > Mark Uninsurable>Select reason from Drop down



Underwriting Reminders

- Agents are responsible for uploading ALL pages of documents timely
 - Please DO NOT email to your underwriter
 - Application
 - Production Reports
 - Acreage Reports
 - Forage Underwriting Report (FUR)
 - Assignment of Indemnity (AOI)
 - Written Agreement (use tab on C/C tab)



Underwriting Reminders

- Written Agreement (use tab on the C/C tab in GreatAg) Not needed for NB requests approved In-house

The screenshot shows the 'Written Agreement' tab in the Great American Insurance Group software. The 'Written Agreement Details' section is highlighted in yellow. The fields include: Producer Type Code, Agreement Process Code, Agreement Type, Regional Service Office, Exclude FP, Request To, Multi-Year Agreement, Send Electronically, Agreement Number, Agency Contact, and RSO Contact. There are also buttons for 'Print Checklist' and 'Upload Forms'. Red arrows point to the yellow fields and the 'Exclude FP' field.

Underwriting Reminders

- Agents are responsible for printing AND distributing
 - Dec Sheets
 - Approved APH
 - SOI
- Agents/Keys
 - Need to key signed dates for ALL crops (not just planted)
 - Zero production reports
 - Production imported from claim
 - Zero Acreage reports
 - Need to book ALL crops (not just planted)



Underwriting Reminders

- Finding Dates

Policy: MP-2024-SD-

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

| Sales Close | SC Lockdown | Acreage Rpt | AR Lockdown | Prod Rpt | PR Lockdown |
|-------------|-------------|-------------|-------------|------------|-------------|
| 10/02/2023 | 10/18/2023 | 11/15/2023 | 12/16/2023 | 11/15/2023 | 12/06/2023 |
| 03/15/2024 | 03/31/2024 | 07/15/2024 | 08/15/2024 | 04/29/2024 | 05/20/2024 |
| 07/31/2023 | 08/16/2023 | 11/15/2023 | 12/16/2023 | 09/14/2023 | 10/05/2023 |
| 03/15/2024 | 03/31/2024 | 07/15/2024 | 08/15/2024 | 04/29/2024 | 05/20/2024 |
| 03/15/2024 | 03/31/2024 | 07/15/2024 | 08/15/2024 | 04/29/2024 | 05/20/2024 |
| 03/15/2024 | 03/31/2024 | 07/15/2024 | 08/15/2024 | 04/29/2024 | 05/20/2024 |
| 03/15/2024 | 03/31/2024 | 07/15/2024 | 08/15/2024 | 04/29/2024 | 05/20/2024 |



Underwriting Reminders

- Newly Planted Forage Seeding
 - Forage Seeding Policy
 - Report on AR
 - Key as Insurable
 - Appraisal will be set up by our Claims Dept.
 - Meet requirements ~ acres will stay insurable
 - Does NOT meet requirements ~ acres will be marked uninsurable
 - Uninsurable ~ Inadequate Stand Count
 - After the year of establishment
 - Key on your Forage Production Policy
 - Forage Production Policy Only
 - Report on the AR
 - Key as Insurable
 - Appraisal will be set by our Claims Dept
 - Meet requirement ~ acres will stay insurable
 - Does NOT meet requirement ~ acres will be changed to uninsurable



Underwriting Reminders

- WA needed to insure Forage Type Wheat Varieties
 - Only wheat harvested as grain is insurable
 - Provisions state that anything for forage or seed needs a WA
 - Agents should ask what the intention is
 - If grown for forage or seed the acres should be listed as uninsurable on the AR



Underwriting Reminders

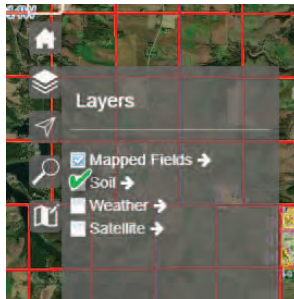
- New Breaking Requests are due **IN OUR OFFICE ON OR BEFORE THE ARD.**
 - Fall 11/15
 - Spring 7/15



Underwriting Reminders

Soil Survey in GreatAg

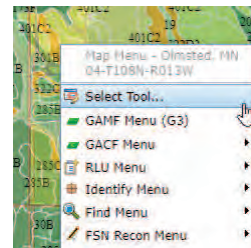
1. Click on the Map
2. Left hand side of screen select the layers icon
3. Select Soil from the list



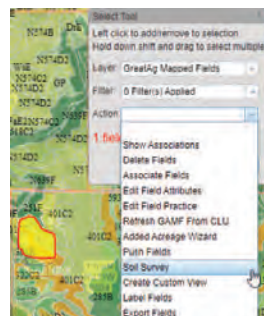
Underwriting Reminders

Soil Survey in GreatAg

4. Find your field and right click on Select Tools

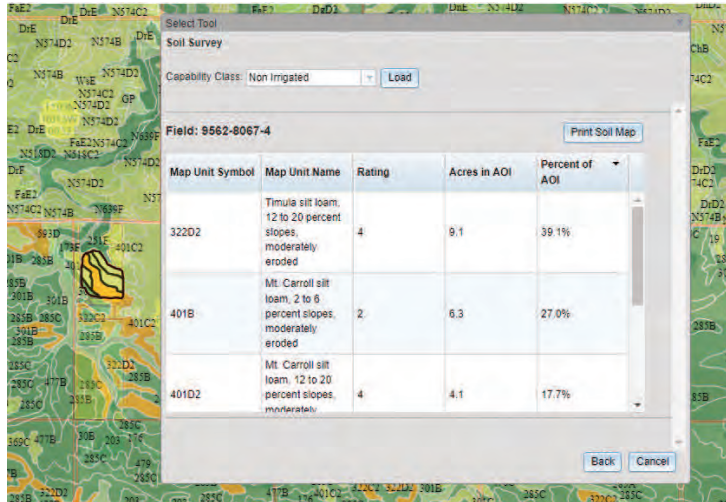


5. Under Actions select Soil Survey



Underwriting Reminders

Soil Survey in GreatAg



Underwriting Reminders

Soil Survey in GreatAg



| Map unit symbol | Map unit name | Rating | Acres in AOI | Percent of AOI |
|------------------------------------|---|--------|--------------|----------------|
| 322D2 | Timula silt loam, 12 to 20 percent slopes, moderately eroded | 4 | 9.1 | 39.1% |
| 401B | Mt. Carroll silt loam, 2 to 6 percent slopes, moderately eroded | 2 | 6.3 | 27.0% |
| 401D2 | Mt. Carroll silt loam, 12 to 20 percent slopes, moderately eroded | 4 | 4.1 | 17.7% |
| 401C2 | Mt. Carroll silt loam, 6 to 12 percent slopes, moderately eroded | 3 | 2.2 | 9.5% |
| 301B | Lindstrom silt loam, 2 to 6 percent slopes | 2 | 1.5 | 6.6% |
| 251F | Marlean silty clay loam, 25 to 40 percent slopes | 7 | 0.0 | 0.1% |
| Totals for Area of Interest | | | 23.3 | 100.0% |



FAQ

Omega 3 Canola

Is Omega 3 Canola Insurable or does it need a written agreement?

- Omega 3 Canola is currently insurable as Conventional Spring Oleic Canola.
- The Omega 3 definition does not meet the specialty type definition found in the Special Provisions; therefore, it cannot be insured as a specialty type, but can be insured as Spring Oleic Canola.



Transitional & Organic Grower Assistance

What if I am transitioning acreage with an organic system plan to certified organic, but I receive my organic certification after the acreage reporting date? Can I insure the acreage under the certified organic practice?

You must have an organic certificate by the acreage reporting date, or you must provide written documentation by the acreage reporting date that you have requested a written certification from a certifying agent. If you do not have an organic certificate or written documentation by the acreage reporting date proving that you have requested a written certification from a certifying agent for the current year, the acreage does not qualify for the organic practice and will be insured under the organic transitional practice.



Transitional & Organic Grower Assistance

What documentation do I need and when is it due to insure my crop as certified organic?

- By the acreage reporting date, you must have written organic certification in effect directly from a certifying agent (a certificate issued from the National Organic Program's Organic Integrity Database meets this requirement), or you must provide written documentation that you have requested a written certification or a plan from a certifying agent.
- The written organic certification must include the: name of the person certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent.
- Additionally, you must have an organic system plan in effect that identifies the: location of each field of certified organic acres, transitional acres, buffer zone acres, and acres not maintained under organic management.
- Please note these documents must be available upon request for verification purposes and the written certification must be in effect prior to loss time or by the end of the insurance period; whichever comes first.



Enterprise Unit vs Optional Unit Question

What are the differences between Enterprise Units (EU) and Optional Units (OU)?

- EUs consist of all insurable acreage of the same insured crop in the county in which an insured has share.
- OUs insure each section separately for each crop within the county.
- Premium rate discounts are offered for EUs to recognize the lower risk. The larger the EU, the lesser the risk, and the greater the EU premium rate discount.



Enterprise Unit by Type

A producer wants to have Enterprise Units by Type added to a crop that currently does not have them. How would they send a formal request to RMA?

- The producer should work with their grower associations to make a formal request to RMA. The National Grower Association should be aware of the requested change and should express support. RMA will conduct further research to ensure program integrity and determine if there will be a policy/procedural change that will occur.
- RMA has taken the position of addressing requests for Enterprise Unit changes on an individual basis as they are raised to determine if the change would be appropriate.



Hemp APH Pilot Program Coverage

What are the requirements to be eligible for the Hemp APH pilot program?

- A hemp producer must:
 - Comply with regulations of and be licensed by the applicable state, tribal, or federal authorities governing hemp production where the crop is grown; and
 - Have at least one year of history producing the crop.
- The crop must:
 - Be planted in a field;
 - Be a variety adaptable in the area;
 - Be grown under a processor contract;
 - Be planted for harvest as hemp in accordance with the requirements of the processor contract;
 - Be planted to a minimum of 5 acres for CBD or 20 acres for grain and fiber;
 - Not be planted after the Final Planting Date for the type in the county (no late planting period exists);
 - Be planted in accordance with the rotational requirements contained in the Special Provisions;
 - Not be planted on acreage from which, in the same calendar year, a perennial hay crop was harvested, or a crop (other than a cover crop) reached the headed or budded stage prior to termination; and
 - Not be interplanted with another crop or planted into an established grass or legume. Hemp APH Pilot Program Coverage What are the requirements to be eligible for the Hemp APH pilot program?



Margin Protection (MP)

Can I buy MP and have SCO, ECO, WFRP or Micro Farm on the base policy?

You may buy any optional coverages or endorsements available for the base policy except the Supplemental Coverage Option Endorsement (SCO) and Enhanced Coverage Option (ECO). These are not allowed on the base policy for the crop if you purchase MP. MP also cannot be purchased if you have Whole-Farm Revenue Protection Policy (WFRP) or Micro Farm covering the same crop in the same county.



Sugar Beets ~ Early Harvest Adjustment

What is the Early Harvest Adjustment (EHA)?

- The purpose of the EHA is to provide a yield increase to insureds who harvest early to accommodate processor requests, before the crop has potentially reached its full yield capacity. The EHA is an option, elected by the insured, that allows them to select individual yields from their Actual Production History (APH) database and adjust them upwards by 1% per day for each day the sugar beets in the unit were early harvested. The option remains in effect until cancelled.
- The EHA increases the current crop year's early harvested yield by 1% per day for each day the sugar beets were early harvested, up to the higher of the insured's approved yield, the actual yield of crop harvested after full maturity from the unit, or the unadjusted actual yield of the early harvested acreage from the unit. The adjustment is only applied when early harvest is requested by the processor, the option is elected by the Sales Closing Date (SCD), and the minimum acreage threshold is met (15% or more of the acreage in the unit).



PRF Question

The prediction of the PRF factors for each interval period are very accurate. Why are the PRF payments delayed so long? What is the RMA doing to speed up this process as it is a big source of frustration for producers?

The NOAA CPC data is released to the public in two sets of data, the Real Time data and the Updated data. The Real Time version does not go through any type of quality control process whereas the Updated version goes through a quality control process.

RMA only uses the data that has gone through the quality control process and released in the Updated version of the data. The changes made during the quality control process are not always apparent but in some cases they are.

RMA does not control the length of time in which it takes NOAA CPC to conduct the quality control process. We have been communicating with NOAA CPC about the importance of getting the results out in a timely manner; however, it's extremely important that NOAA CPC has adequate time to conduct their quality control process to ensure the RI data is correct.

NOAA CPC has stated that the recent releases were delayed partly due to IT issues and needing extra time to review the data.



PRF Question

How do I determine how many NOAA rainfall stations are in the grids and their locations for my PRF policy?

This information isn't disclosed to RMA. NOAA uses a minimum of 4 weather stations within their scan. Those stations could change daily depending on what stations and observations report. The weighting of the stations on a given day will depend on the other stations included in the scan. The best resource for producers to review to determine if the program is right for them is to review the historical indices tools available on the RMA website



PRF Question

Can I insure PRF on UR (unrated) acreage?

Yes, PRF is not attached to any of the actuarial maps and does not require a written agreement for insurance. PRF is insured by grid and based on where the land is located.



LRP Question

Can a producer purchase an LRP SCE for livestock they do not yet own if the producer can prove they **will** own the livestock at the end date of the endorsement? For Example, can they purchase coverage based on a contract to buy livestock at a future date?

No. Only an insured share as an owner of the livestock or livestock product at the time coverage attaches, is eligible for insurance under LRP.



LRP Question

Can a producer insure unborn livestock under LRP if they don't have an ownership interest in the pregnant cows, heifers, sows or gilts?

No. A producer must have an ownership interest in the pregnant cows, heifers, sows, or gilts to have an insurable share (as an owner) in the unborn livestock.



High Risk Land Question

When will RMA provide a better process for handling AAA (high-risk) land? For instance, if a producer is providing APH's that are similar to other non-high-risk land, could there be a process to get that land removed from AAA after say four years of proven yields being acceptable? Or when will that revision to AAA land come for Northwest North Dakota, specifically Divide County and Northeast Montana, specifically Sheridan County?

The basis of high-risk determinations are by county and the primary soil/landscape characteristics, provided by NRCS soil classifications.

If the field requested contains less than 25% high risk area soils, then the written agreement is approved, and the land is incorporated.

If the field contains more than 25% high risk area soils, the request must be accompanied by 5 years of production and meet insurance experience tests outlined in the WAH.



Durum Price Question

How are the prices for durum determined?

- ✓ NASS publishes state durum wheat prices and production by crop year. Using this NASS data, RMA develops separate 10-year production weighted durum price series for the Montana, North Dakota and South Dakota (MNS) region and for the Arizona and California (AC) region. Durum wheat prices and the Minneapolis Grain Exchange (MGE) hard red spring wheat future prices are highly correlated; thus, each year's regional durum price is compared with MGE hard red spring wheat futures prices to compute an annual ratio. By region, these ratios are averaged over the most recent 10-year period to derive the factor.
- ✓ The MGE contract month and period used to compute the factor differs depending on the durum region. The Montana, North Dakota, and South Dakota region uses the average MGE September futures price (MWU contract) for the month of February to compute the ratio, whereas the Arizona, California, and New Mexico region uses the average MGE July futures price (MWN contract) for the period September 15 to October 14.



XC Written Agreement Question

What are the requirements for a new XC written agreement?

- ✓ Current year's completed APH is required.
- ✓ Any production of the requested crop must be considered first. If it was uninsured, verifiable production records are required. (Production more than 10 years old does not have to be considered.)
- ✓ If there are <3 years of requested crop production, similar crop production may be used to qualify. If the similar crop was insured, the only record required is the completed, current APH.
- ✓ Using SBI history – APH must be submitted for ALL SBIs. Use of SBI records must be identified on the request.
- ✓ Transferred history – Verifiable production records MUST BE submitted; an APH alone is insufficient. Identifying transferred history on the request saves time.
- ✓ Review the 2024 WAH Para. 22A and Para. 85



Written Agreement Question

What is considered a complete APH, for a 2024 CY written agreement request?

- The APH must include 2023 acreage and production
 - Printed or handwritten.
 - If actual production is not available, then a J yield would be used.
 - The APH will not be accepted as complete without 2023 acreage and production.



Written Agreement Question

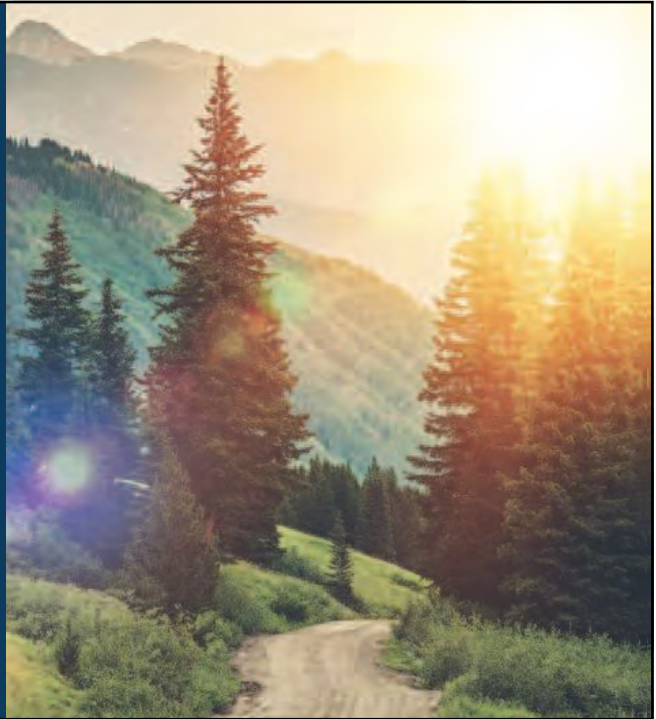
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- The APH must include 2023 acreage and production
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 - If actual production is not available, then a J yield would be used.
 - The APH will not be accepted as complete without 2023 acreage and production.



SCO & ECO

For Agent/Broker Use Only



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



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

3



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

4

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

SCO & ECO – COVERAGE

Amount of coverage depends on:

| | | |
|----------------|---|-------------------|
| Liability | } | Underlying policy |
| Coverage Level | | |
| Approved Yield | | |

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

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

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

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

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)

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%

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.

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 |

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% |

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

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.

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

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

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

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

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

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

Questions?



Units Review

2024 Spring Update

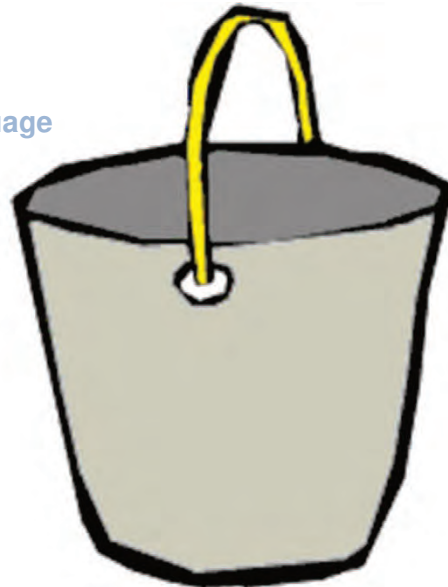
For Agent/Broker Use Only



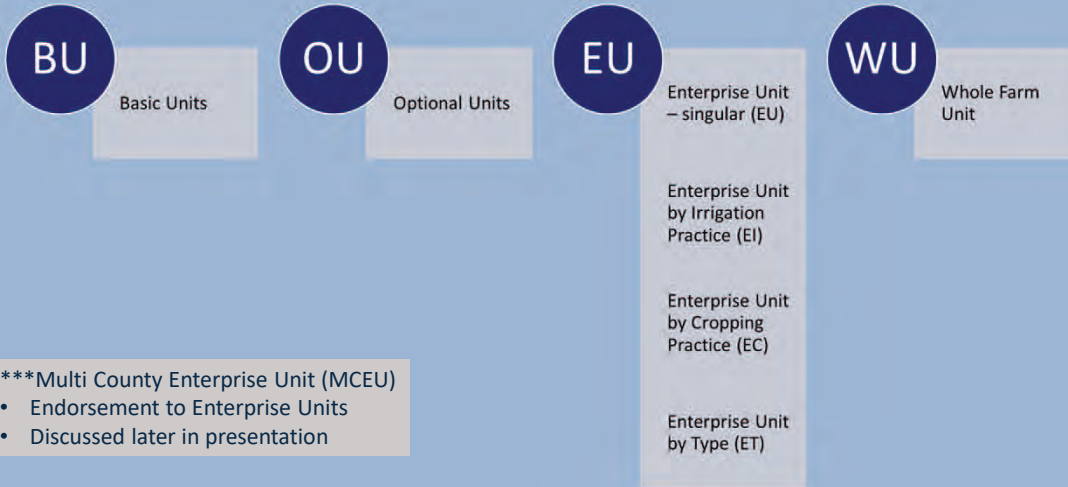
UNIT BY DEFINITION

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 | | | | | | | |

UNIT NUMBERING

Ten-position Numbering System

0001

Basic Unit
Numeric Code

100% or shared

0000

Optional Unit
Numeric Code

Identifies databases
within the BU
that qualify for
separate OUs

BU

Unit structure
Alpha Code

BU/OU/EU/WU

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

BASIC UNIT EXAMPLE

OWNER/OPERATOR

0001-0000 BU

**SHARE RENT
FROM SMITH**

0002-0000 BU

7

BASIC UNIT EXAMPLE

1 Basic Unit – 0001-0000 BU

| | |
|--|--|
| | SHARE FROM SMITH .750 |
| SHARE FROM SMITH .500 | |

8

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

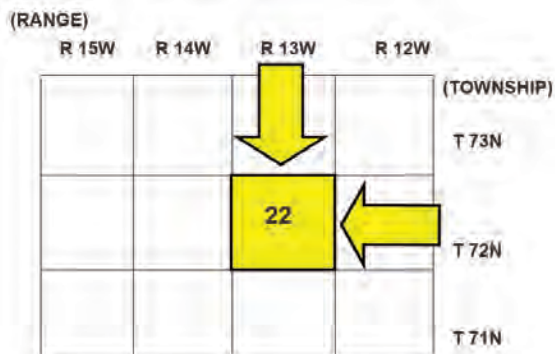
One for each crop share arrangement and one that combines the two cash leases and the land owned by the insured.

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

OPTIONAL UNIT QUALIFICATIONS

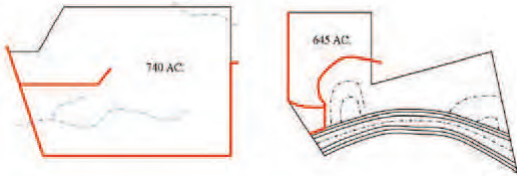
- To qualify for OU, all of the following must be met:
 - File an acceptable production report
 - Harvested production must be maintained separately for each OU by practice
 - Planting pattern cannot continue into an adjacent section
 - Clear and discernible break in the planting pattern
 - Cultivating,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



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.

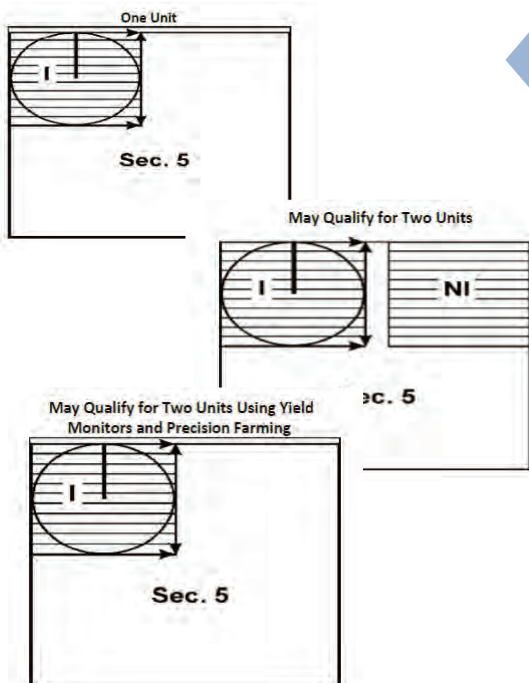


OU by FSA Farm Number

- 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.

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.

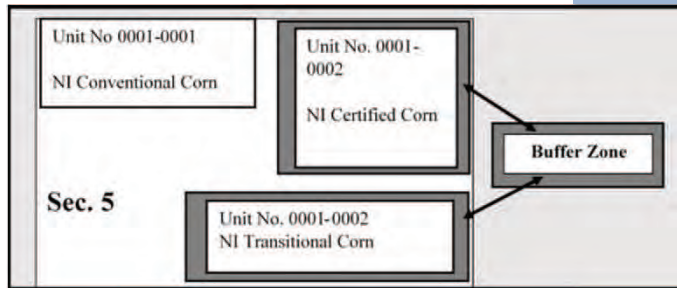


OU by Irrigation Practice

- 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

| Unit Structure | | | | |
|------------------------------|-------------------------------|--------------------------|-------------------|--|
| Select Crop | | | | |
| Year: 2022 | Commodity: Sunflowers (0078) | State: North Dakota (38) | | |
| Data Released | Plan: Revenue Protection (02) | County: Cass (017) | | |
| Types / Practices | T/P 01 | T/P 02 | T/P 03 | |
| Type | Confectionary 049 | Confectionary 049 | 08 045 | |
| 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 |
| (EI) EU by Irrigation Prac | M | 1.0000 | 1.0 |
| (ET) EU by Type | M | 1.0000 | 1.0 |
| (HF) Hill & 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 |
| (PP) 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 | 1.0 |

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 |

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

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

ENTERPRISE UNITS BY PRACTICE (EI)

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

County Crop Details | MPCL Lines

County Crop | Written Agreement | NRS Endorsements

County/Crop Details

Written Agreement:

County: Redwood (127) Price: Price Varies
 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

EU – IRR OR EU – NI (FORM VIEW)

| Crop/County Change | State Year | County Crop | Type Practice | Des. Cty | ** 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:PF-TA-YA-YC-YE <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 | PF-TA-YA-YC-YE <input type="checkbox"/> Cancel <input type="checkbox"/> Add | | <input type="checkbox"/> S <input type="checkbox"/> E <input type="checkbox"/> P |

EU – IRR OR EU – NI (SYSTEM VIEW)

The image displays two screenshots of the Great American Insurance Group system view for EU - IRR and EU - NI. Both screenshots show the 'County/Crop Details' section with the following fields:

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

Additional information shown in the top right of each screenshot includes: APH Booked: 13 Lines Bo, APH Unbooked: 0 Lines Un.

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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

EU BY TYPE - FORM VIEW

| Crop/County Change | State Year | County Crop | Type Practice | Des. City | ** New Producer | Plan of Ins. Current/Change | % Coverage Level Current/Change | % Price Election, Prod. Price, or Amt of Ins. | Unit Struct | Options/Endorsements Current - Change | Intended Acreage |
|--|------------|---------------------------------|---------------|-----------|---|-----------------------------|---------------------------------|---|---------------|--|------------------|
| <input type="checkbox"/> Cancel * <input type="checkbox"/> Change | ND 2023 | Williams (105) Wheat (111) | | | <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No | RP(02) / | 75% / | 100% / | 03/07/01 | ET-PP-YA-YC-YE <input type="checkbox"/> Cancel <input type="checkbox"/> Add | |
| <input type="checkbox"/> Cancel * <input type="checkbox"/> Change | ND 2023 | Williams (105) Beans (10) | | | <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No | YP(01) / | 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"/> Yes <input checked="" type="checkbox"/> No | RP(02) / | 70% / | 100% / | 03/07/01 S | ET-PP-YA-YC <input type="checkbox"/> Cancel <input type="checkbox"/> Add | |

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 MPCJ Lines

County Crop Written Agreement NRS Endorsements

County/Crop Details

Written Agreement

County: Williams (105)

Crop: Wheat (11)

Insurance Plan: RP (02)

Coverage Level: 75 %

Practice:

Type:

Price: Price Varies

Price Percent: 100 %

Unit Structure: ET-Multiple Types

Unit Structure Type: 018, 012

Primary County: Durum (Spring) (018)

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

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 MPCJ Lines

County Crop Written Agreement NRS Endorsements

County/Crop Details

Written Agreement

County: Williams (105)

Crop: Dry Peas (67)

Insurance Plan: RP (02)

Coverage Level: 70 %

Type:

Price:

Price Percent: 100 %

Unit Structure: ET-One Type Only

Unit Structure Type: Spr Smooth Green Or Yellow

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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

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BU/EU DISCOUNT FACTOR CHART

| Unit Structure Discount Factor | | | | | | | | | |
|--------------------------------|-----------------|-------|----------------|-------|-------|-------|-------|-------|-------|
| Optional Unit | Acres | | Coverage Level | 1.000 | | | | | |
| | Low | High | | 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

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

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

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

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

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

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

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

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

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

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

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

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

UNIT TAKEAWAYS

Use the flowcharts in CIH Exhibit 10



301 E. Fourth St.
Cincinnati, OH 45202
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