2024 Spring Update Training

Great American Crop Division















FARM BILL UPDATE FARM BILL PROJECTED FUNDING, IN BILLIONS 2019-2023 • On Nov. 16, 2023, President Biden TOTAL: \$428 BILLION CONSERVATION. 7% signed into law H.R. 6363, the further Example Conservation Stewa OTHER, 1% continuing of the current 2018 Farm Bill orticulture, Forestry, Rural evelopment, Credit, Research (enacted on December 20, 2018.) Example: Whole Farm Revenue Protec Program (Whole Farm) CROP INSURANCE, 9% · This extension allows authorized programs to continue through Sept. 30, 325.8 B 2024. NUTRITION, 76% Example: Supplemen Nutrition Assistance Program (SNAP) • 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) GREATAMERICAN, Crop Divi · Underserved Producers

EATAMERICAN, INSURANCE GROUP	Additional Business:	2023 Crop Year To Date	2024 Crop Year To Date	Livestock Business:	2023 Crop Year To Date	2024 Crop Year To Date
	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
FEDERAL ORON	Subsidy	11,208,253	1,002,842	Loss Ratio	0.75	0.02
FEDERAL CROP	Indemnity	9,643,412	8,366	LOSS NAUO	0.75	0.02
INSURANCE	Loss Ratio	0.54	0.00		2023	2024
SUMMARY OF	Catastrophic Business:				Crop Year	Crop Year
BUSINESS REPORT	Policies with Premium	11.836	2.107		To Date	To Date
	Units with Premium	18,296	2,393	Total RMA Business:		
2023 THRU 2024	Net Acres Insured	4,872	322	Policies with Premium	1,242,024	115.912
AS OF	Companion/Endorsed Acres	0	0	Units with Premium	2,932,708	422,472
AS UF	Liability	4,559,453	1,959,115	Net Acres Insured	538,473	203,320
DECEMBER 11, 2023	Total Premium	71,494	19,996	Companion/Endorsed Acres	50,090	7.357
	Subsidy	71,358	19,450	Liability	207,102,088	27,664,897
	Indemnity	38,628	20	Total Premium	19,123,441	2,424,025
	Loss Ratio	0.54	0.00	Subsidy	11,698,876	1,250,134
				Indemnity	10,497,859	21,590
	Combined Business:			Loss Ratio	0.55	0.01
	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	(Net Acre	and Dollars	in Thousand
	Loss Ratio	0.54	0.00	(INEL ACIE	and Donars	iii iiiousaiiu

INSURANCE I	CAN, GROUP			2023	- 2024 L	IVESIC	CK INL	JU511	ΚΥ		
nsurance Plan Abbrv	Commodity Name	Reinsura nce Year		Policies Indemnified	Quantity	Quantity Type	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)	Indemnity (\$)	Loss Ratio
RP	Milk	2023	5,471	1,679	38,633,081,197	Pounds	\$ 9,536,145,159	\$ 339,223,722	\$ 149,435,795	\$ 400,581,505	118%
DRP	Milk	2024	5,067	-	20,640,754,402	Pounds	\$ 4,813,259,842	\$ 167,511,792	\$ 73,743,917	\$ -	0%
.GM	Cattle	2023	155	-	495,619	Head	\$ 925,261,213	\$ 14,203,004	\$ 6,367,058	\$ -	0%
.GM	Cattle	2024	159	-	434,088		\$ 918,427,427	\$ 19,282,815	\$ 9,602,397	\$ -	0%
.GM	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%
.GM	Dairy Cattle	2024	581	-	15,653,139	Hundred Weight of Milk	\$ 273,231,898	\$ 9,049,121	\$ 4,331,260	\$ -	0%
.GM	Swine	2023	124	56	14,187,052	Head	\$ 2,392,281,661	\$ 54,888,732	\$ 22,363,138	\$ 67,775,905	123%
.GM	Swine	2024	154	-	4,866,728	Head	\$ 738,263,907	\$ 15,365,655	\$ 6,563,729	\$ -	0%
RP	Fed Cattle	2023	6,760	3	858,165	Head	\$ 1,862,817,514	\$ 65,457,890	\$ 22,843,293	\$ 1,532	0%
RP	Fed Cattle	2024	8,851	10	736,612	Head	\$ 1,877,167,094	\$ 74,709,522	\$ 26,014,795	\$ 112,688	0%
.RP	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%
RP	Feeder Cattle	2024	21,069	529	1,982,780	Head	\$ 3,673,223,411	\$ 149,561,710	\$ 52,057,196	\$ 12,535,637	8%
.RP	Swine	2023	1,431	630	22,352,402	Head	\$ 4,294,535,781	\$ 335,078,933	\$ 117,892,841	\$ 278,315,250	83%
.RP	Swine	2024	1,511	65	11,629,860	Head	\$ 2,114,667,122	\$ 161,874,116	\$ 55,529,052	\$ 555,626	0%





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.

Production & Revenue History Cherry Expansion

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



SPECIALTY CROPS



Island Expansion Workgroup

- Based on grower needs identified during outreach conducted in the Virgin Islands, RMA awarded a 24month 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 nonspecialty crops.
- 11/30/23 crops have all been released.

Specialty Crop Weather Index Contracted Development Underway)



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

7

7



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.

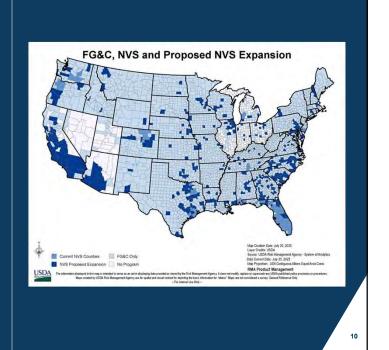
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NURSERY VALUE SELECT

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





ORGANIC

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

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

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

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

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PREVENT PLANT (PP)

Request For Information (RFI)

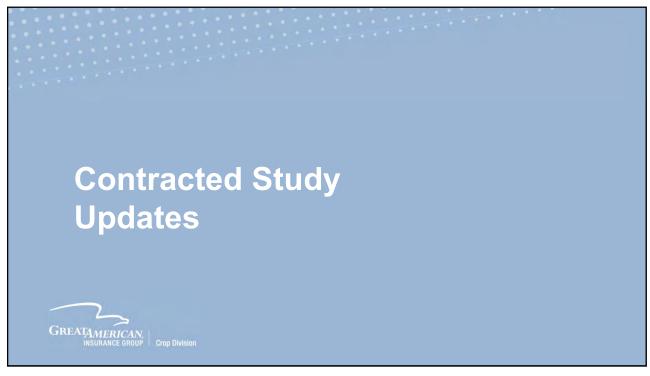
- Published: May 23, 2023 | Closed: September 01, 2023
- Extended: September 12, 2023 | Closed: October 12, 2023
- Specific input requested:
 - Harvest Price Option: additional PP coverage based on harvest prices when harvest prices are higher than established prices initially set by FCIC prior to planting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



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 STUDIES

Grain Bag Study

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

Corn Conversion Factors

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

15

15



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.



CONTRACTED STUDIES

Replant Payment Factor Study

- Contract awarded.
 - Proiect 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.

17

17



REMINDER!

SCO/STAX Interaction with ARC/PLC

SCO – Based on producer <u>election</u> STAX – Based on producer <u>enrollment</u>

> 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



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



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19





ERP 2022 TRACK 1

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

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



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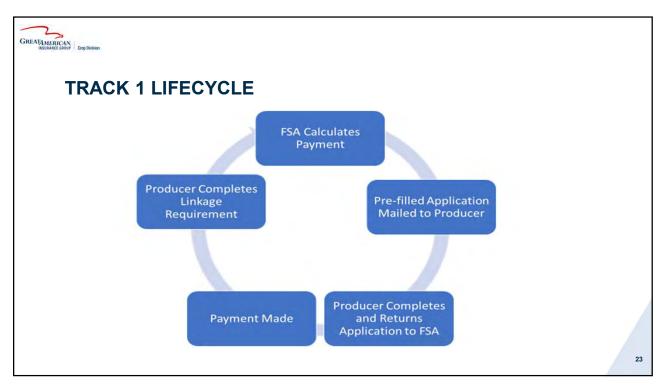


ELIGIBLE DISASTER EVENTS

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

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

22





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

2

25



TRACK 1 PAYMENT CALCULATION

NAP ERP Factors:

	ERP Factor
NAP Coverage Level	(%)
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

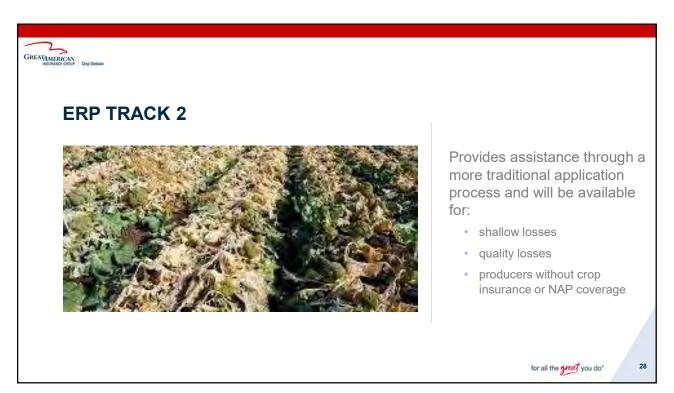
At the basic 50/55 (catastrophic) level or higher for NAP crops

Complete linkage by 2027

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27

27





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.

29

29



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

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31



ADDITIONAL REFERENCE RESOURCES

Program Overview:

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

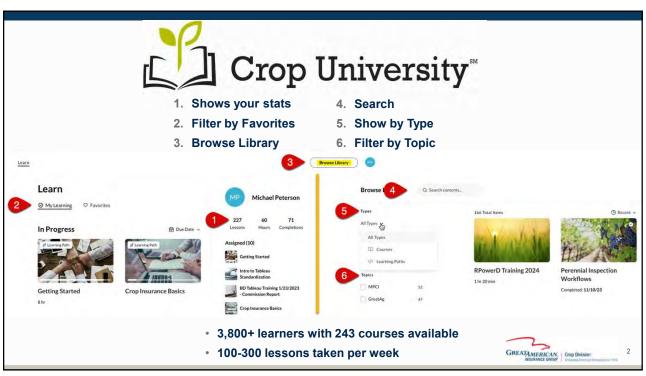
Fact Sheets:

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







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.

<u>Keying an Application:</u> **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.

<u>Production Reporting:</u> 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.

<u>Printing and Reports:</u> 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.



3



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.





GAI Accounting – Collections Contacts

MPCI or CH Premium or ITS:

Deidre Widdicombe

Dwiddicombe@gaig.com

888-410-0468

Overpaid Claims:

Jan Hayden

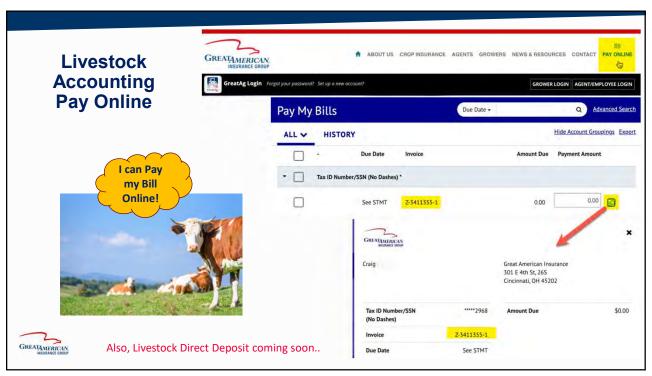
jhayden@gaig.com

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





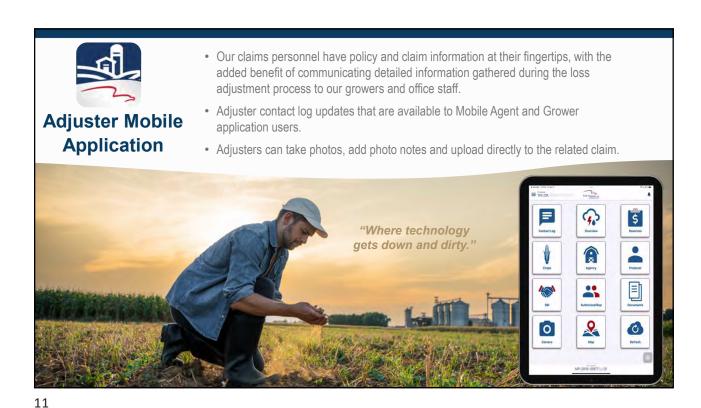
- We continue to see hundreds of new Grower accounts being setup each month.
- · Available on Apple and Android devices
- Reviewer "Great and easy to use App. App is easy to navigate through and quickly put in planted acres. Also easily allows you to put in the production on a unit basis."

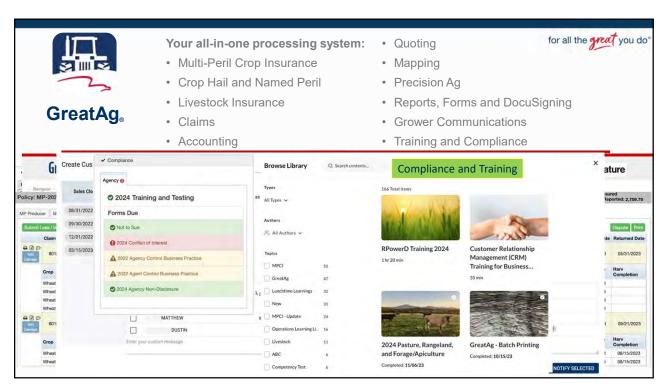


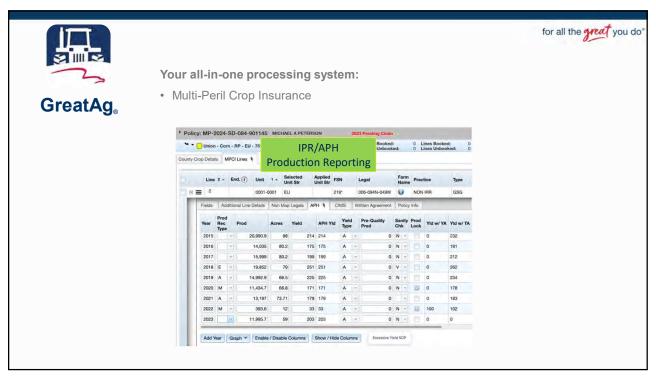


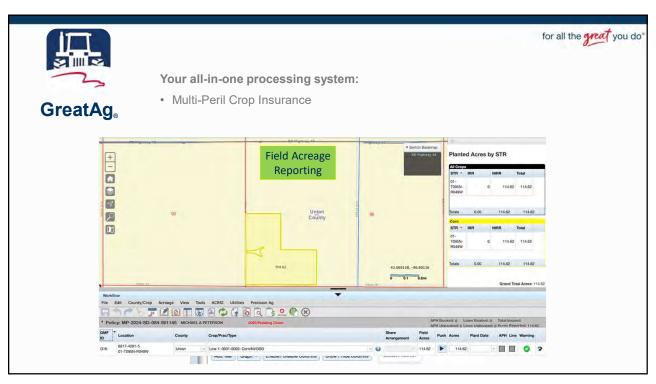
- Allows you to access important information about your growers' policies anytime, anywhere. Also provides for point of sale - sales closing changes, and acreage/production reporting. All in efforts, to have more time for making additional sales.
- 200% increase in agents using this application year 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."

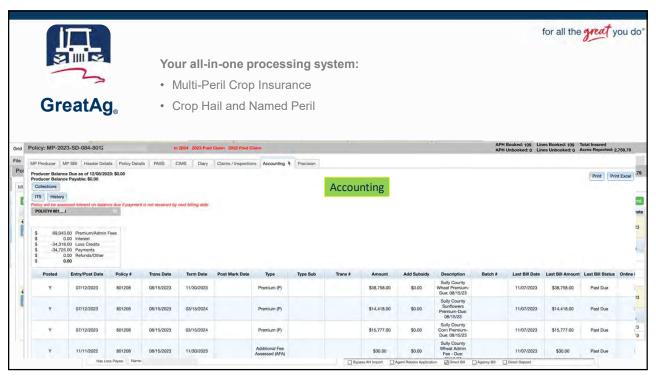


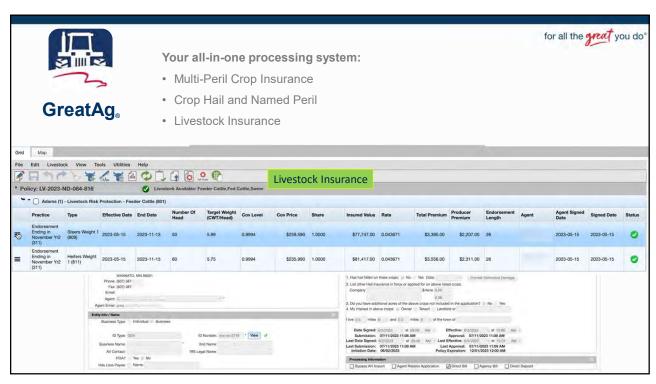


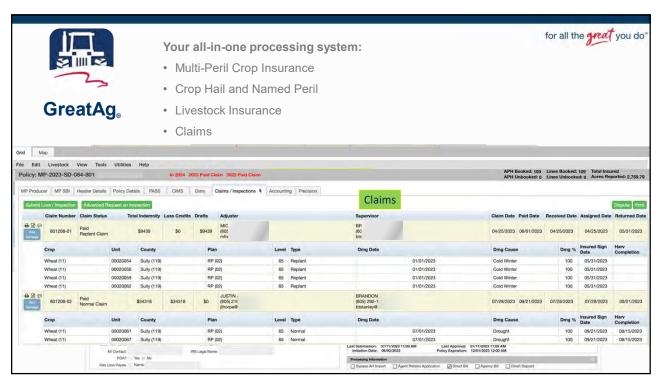


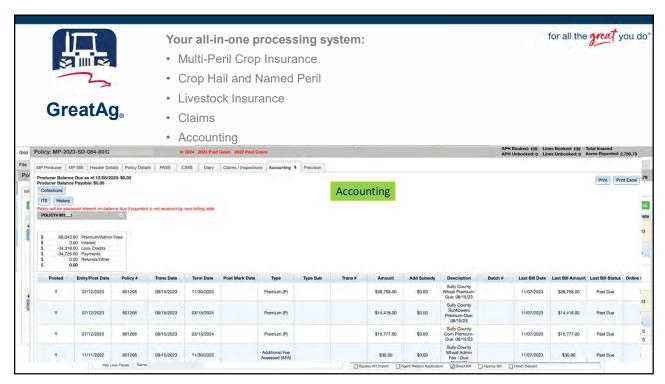


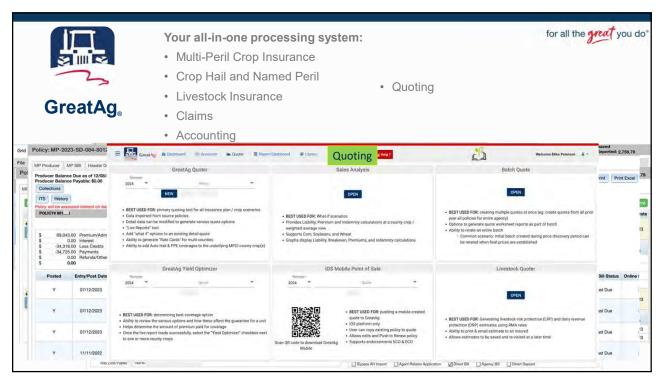


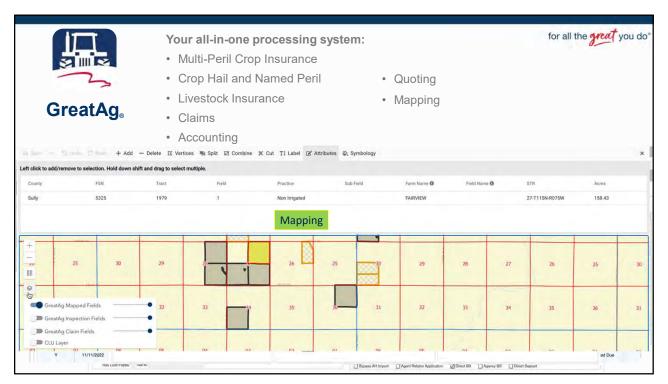


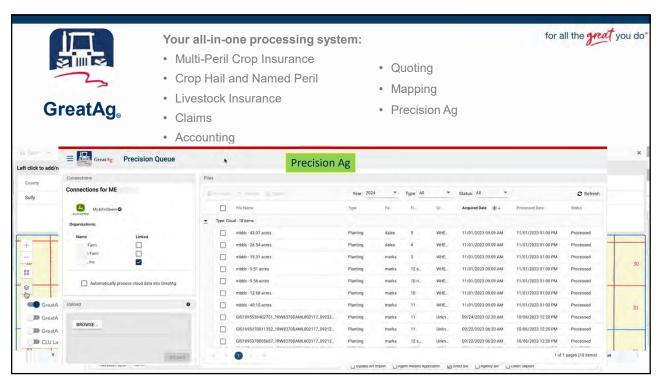


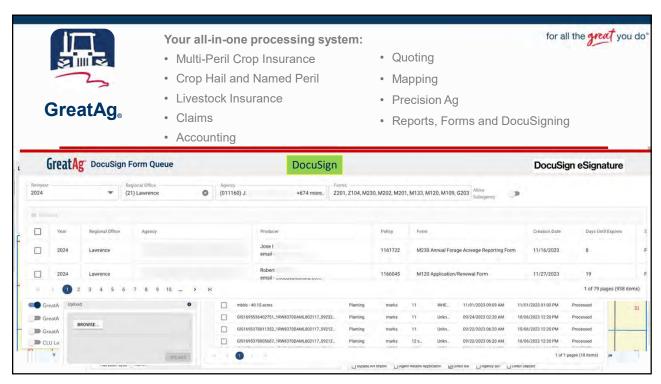


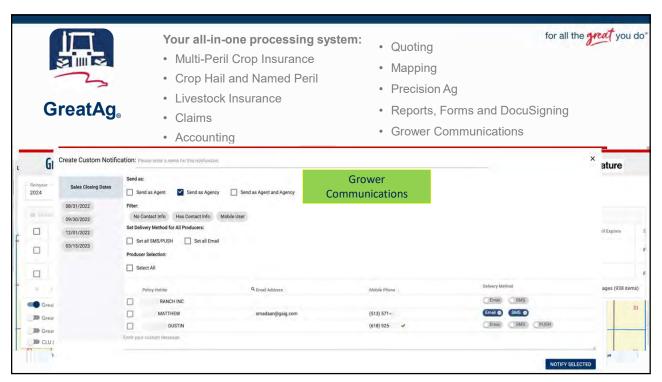


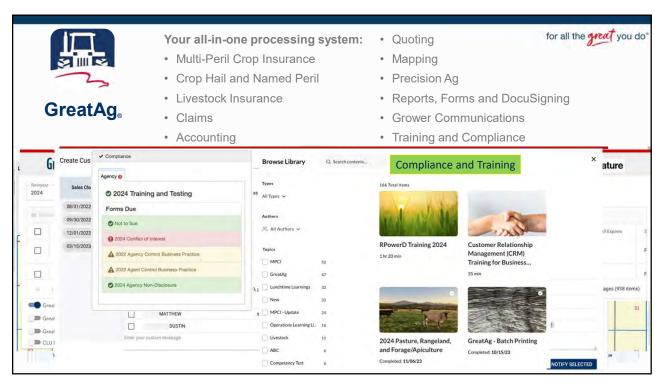


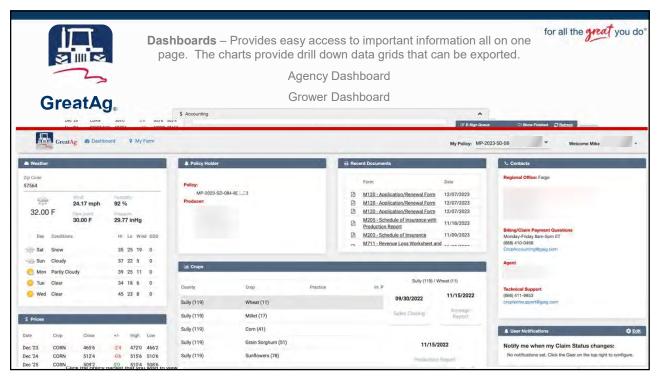


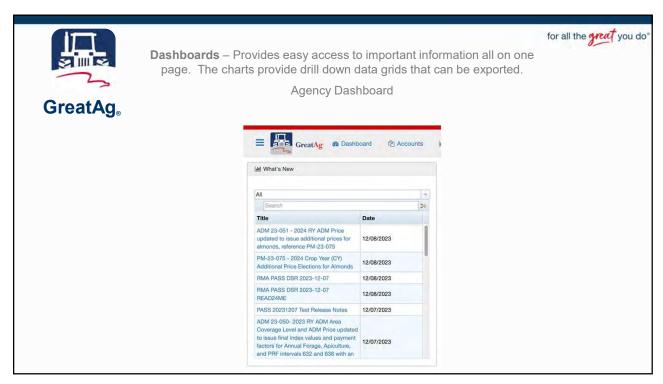


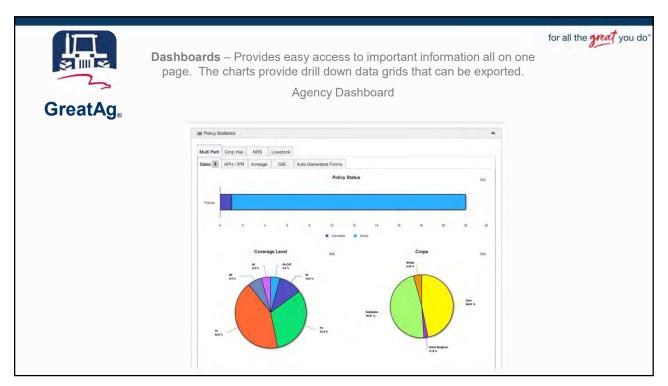


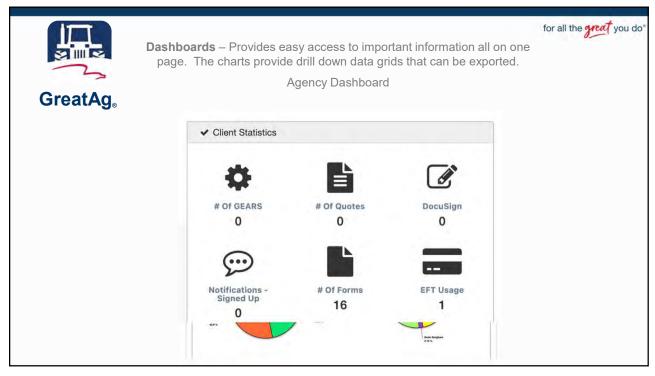


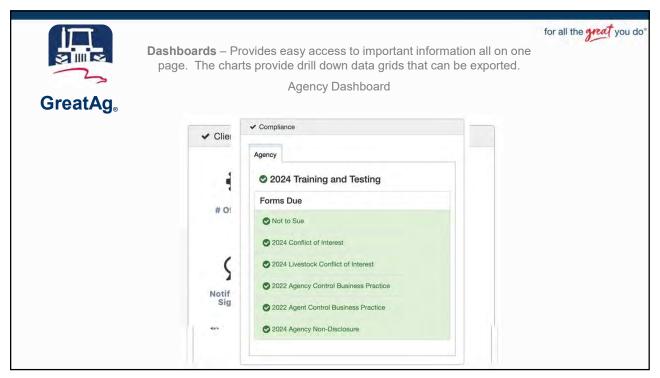


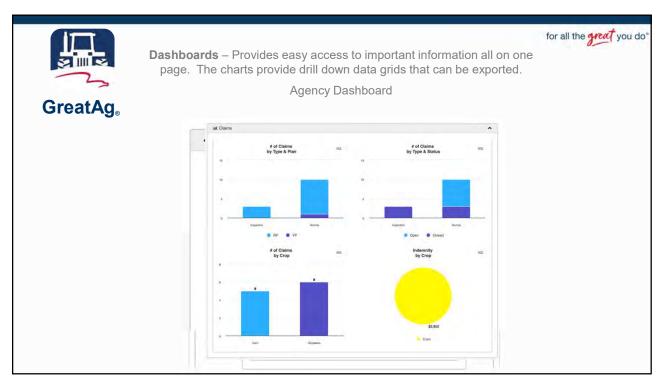




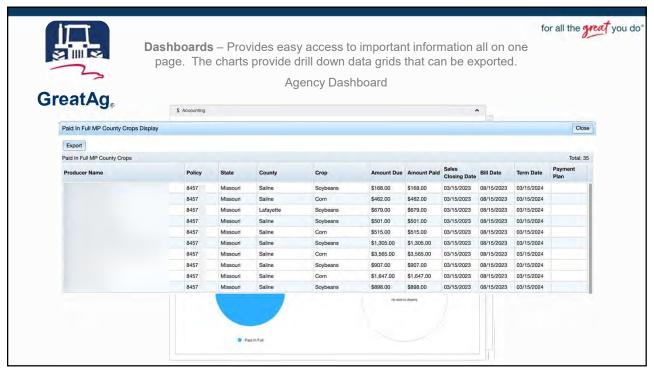


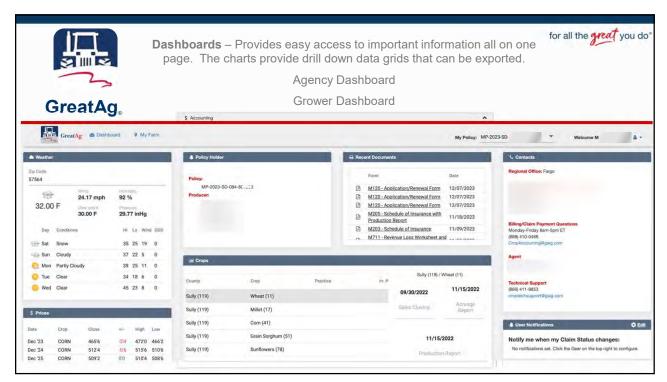


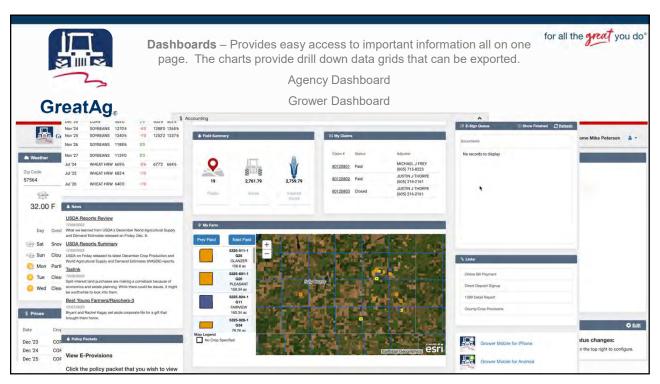


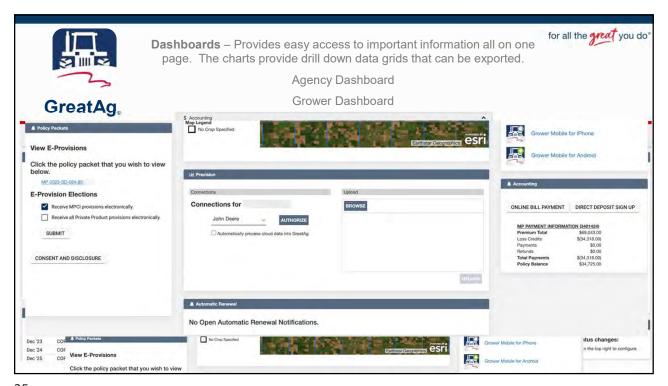
















Civil Rights & USDA Outreach

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1



TOPICS

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



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CIVIL RIGHTS

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

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3



"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



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 MPCI customers must contain the Non-Discrimination Statement DSSH 503 RMA Non-Discrimination Statement

Example GAIC Crop Division Website



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7



USDA NON-DISCRIMINATION STATEMENT

The U.S. Department of Agriculture (USDA) prohibits discrimination against customers, employees, and applicants for employment on the basis of:

- · Race Disability Reprisal and
- Color
- Sex
- National Origin
- Gender Identity
- Age
- Religion
- · Marital and Parental Status
- · Genetic Information
- Political Affiliation



COMPLAINT OF DISCRIMINATION

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

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COMPLAINT OF DISCRIMINATION

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

USDA through the Federal Relay Service

(800) 877-8339

- or -

(800) 845-6136 (Spanish)



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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11



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

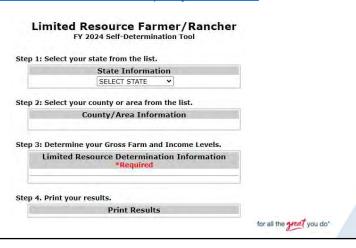
 has a total household income at or below the national poverty level for a family of four or less than 50 percent of county median household income in each of the previous two years

https://lrftool.sc.egov.usda.gov/LRP Definition.aspx



LIMITED RESOURCE FARMER

- Online tools and resources can be found at: https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2024
- To obtain:
 - Prices
 - National Data
 - State/County Data
 - Historical Data



13



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



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 fro more information

Stop 0601 Washington, DC 20250-9821

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



Outreach and Education

Section Topics

Outreach & Education Home

Contact Us

Office of Partnerships and Public Engagement
Independence Ave., SW

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Outreach Office

15



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.



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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17



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



USDA AG CENSUS

The census data can be viewed by state or county.

https://www.nass.usda.gov/Publications/AgC ensus/2017/Online Resources/Race, Ethnici ty and Gender Profiles/



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19



LIMITED ENGLISH PROFICIENCY (LEP)

Who is a LEP Individual?

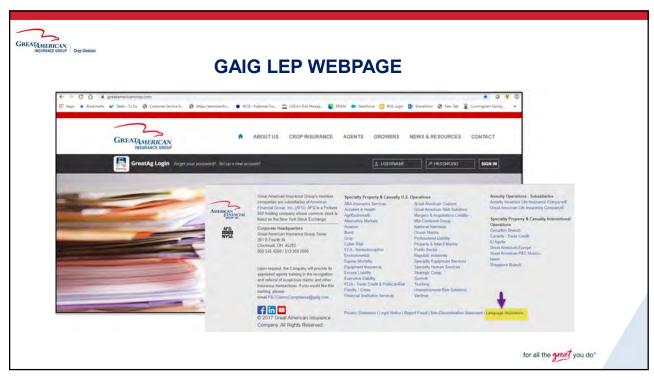
- Does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English
- Executive order 13166 requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- RMA has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



21



GAIG LEP WEBPAGE

The website contains:

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



GAIG LEP PROFIT CENTER CONTACTS

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

P Tanya Kvamme 701-492-3219 <u>tkvamme@gaig.com</u>

Fargo, ND

Albany, GA Cindy Jackson 919-830-2067 cjackson@gaig.com

Peoria, IL
David Wilson
309-683-0939
dawilson@gaig.com
Natasha Rhoton
nrhoton@gaig.com

Eau Claire, WI Lacy Morris Ilmorris@gaig.com 515-318-8248

Fresno, CA Rebekah Wistrom 785-840-1162 rwistrom@gaig.com Lawrence, KS Robert Beeley rbeeley@gaig.com 785-840-1114

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23



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



We Greatly Appreciate Your Time and Business!





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

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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.





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.

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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 <u>planted crop</u>, 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



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REPORTING A CLAIM

For crops for which <u>revenue protection</u> 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.





DELAYED NOTICE



For a <u>planted crop</u> (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 <u>Revenue Protection</u> 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.

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

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DELAYED NOTICE EXCEPTIONS



- 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.

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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

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DELAYED CLAIM



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

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13

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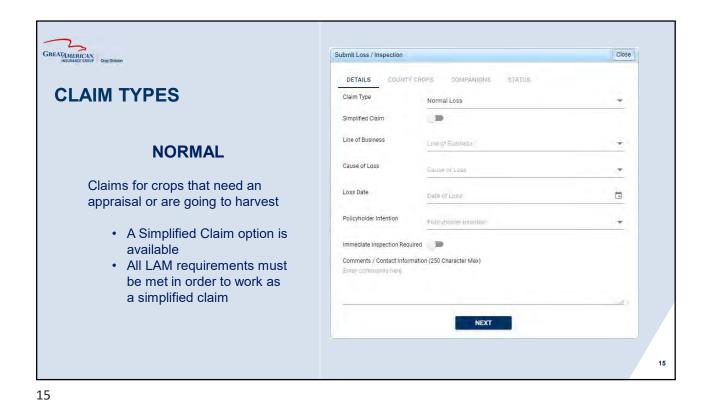
CLAIM TYPES

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



GREATAMERICAN. Crop Division Submit Loss / Inspection Close COUNTY CROPS **CLAIM TYPES** Claim Type Policyholder Intention Policyholder Intention **INSPECTION** Inspection Type Immediate Inspection Required Non-Loss situation where insured Comments / Contact Information (250 Character Max) needs a crop inspected for: APH Appraisal • Bin Measurement Pre-Acceptance NEXT • Late-Filed Acreage Report Revised Acreage Report · Appendix IV Review



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

17



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

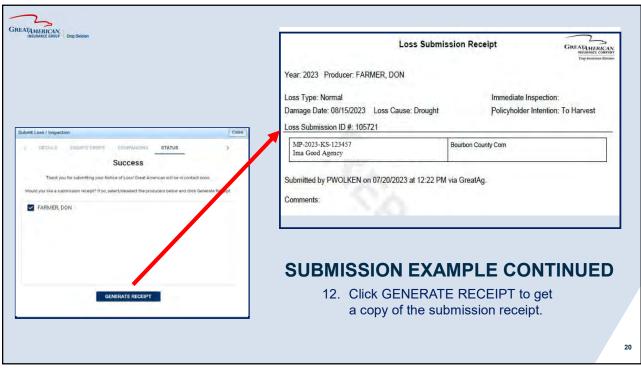


SUBMISSION EXAMPLE CONTINUED

- 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

19



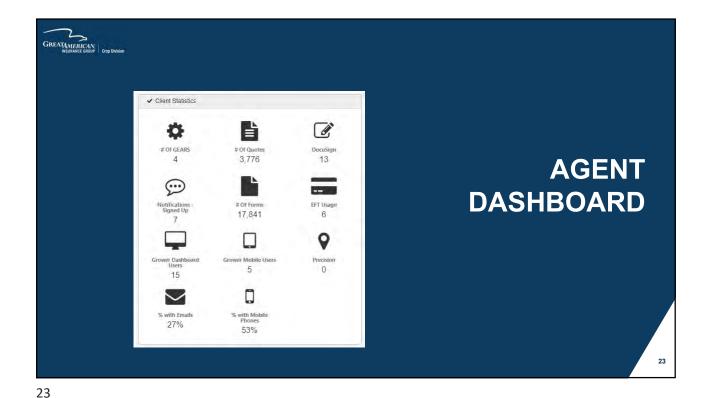


CLAIMS SUBMISSION KEY POINTS

- When using the <u>Agent Dashboard</u> or the <u>Mobile Loss</u> 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

21





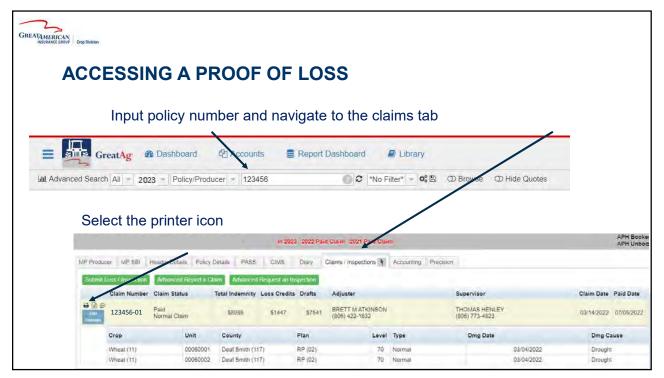
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INSURANCE GROUP Crop Division

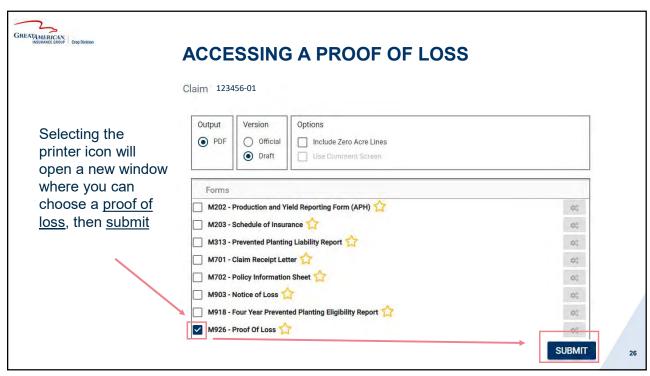
CLAIMS / INSPECTION TAB

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.

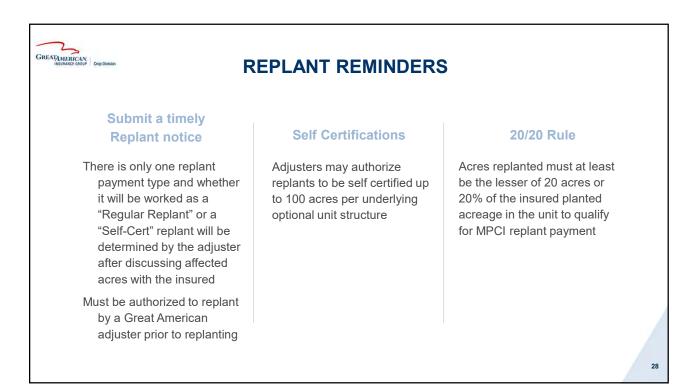








Corn (41)





REPLANTS

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

- 20/20 rule on a unit basis (MCEU

 determined based on the entire unit)
- Can only receive one replant payment on the acreage
- Must have Prior Authorization before Replanting



29

29



REPLANTS - SELF CERTIFIED

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

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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



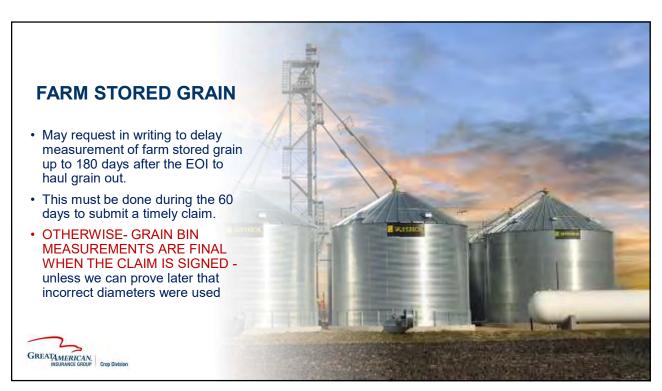
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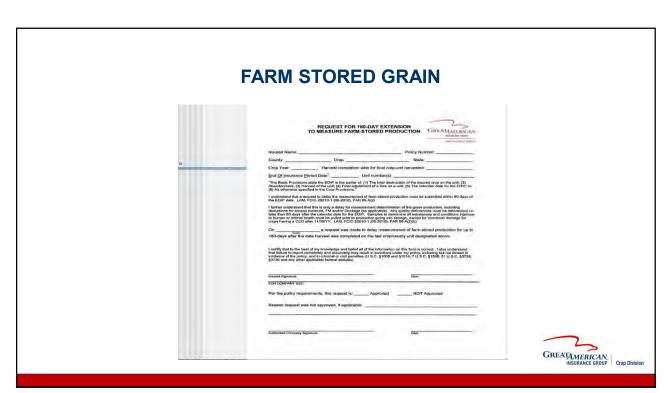


3RD PARTY / UUF DAMAGE

- 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







THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

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

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

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



35

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



37

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

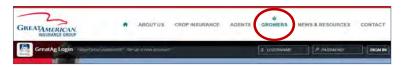


DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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"





39

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





41

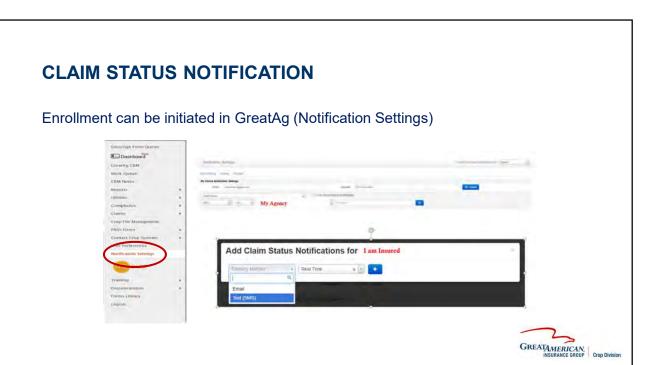
DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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







43

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

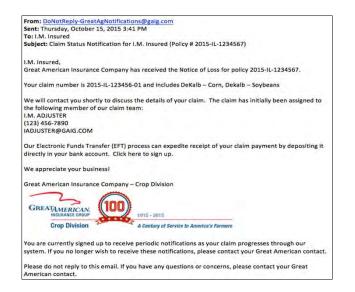






CLAIM STATUS NOTIFICATION

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



45

DOCUSIGN FOR CLAIMS

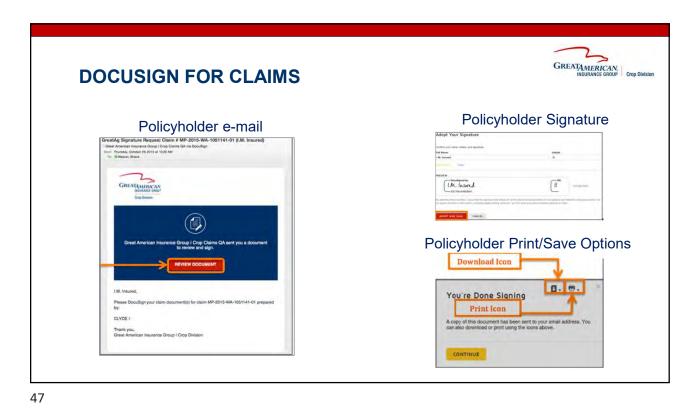
Benefits to Agents and Policyholders

- · 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





CLAIMS TECHNOLOGY

Adjuster Mobile APP

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



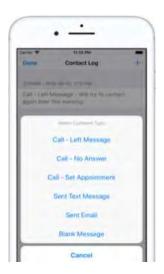




ADJUSTER MOBILE APP

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







49

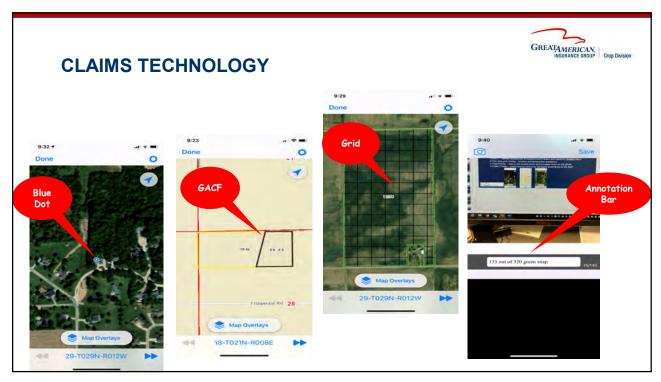
CLAIMS TECHNOLOGY TOOLS IN ADJUSTER MOBILE

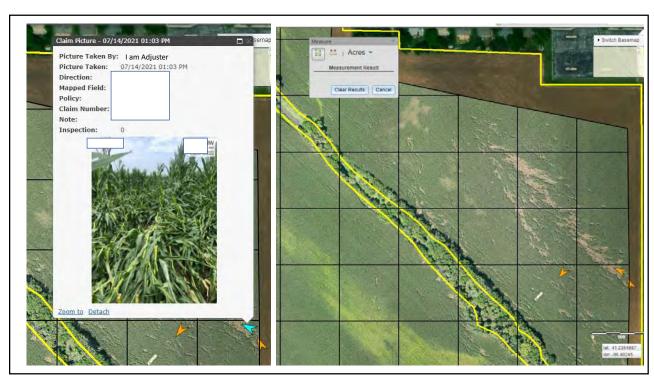


Location Services

- 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.











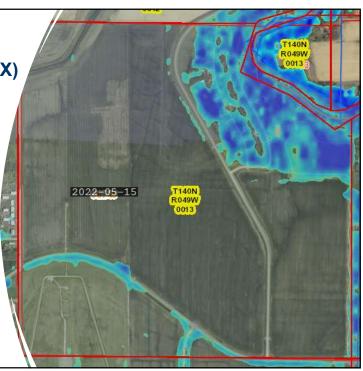
GREATAMERICAN.
INSURANCE GROUP Crop Division

53

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

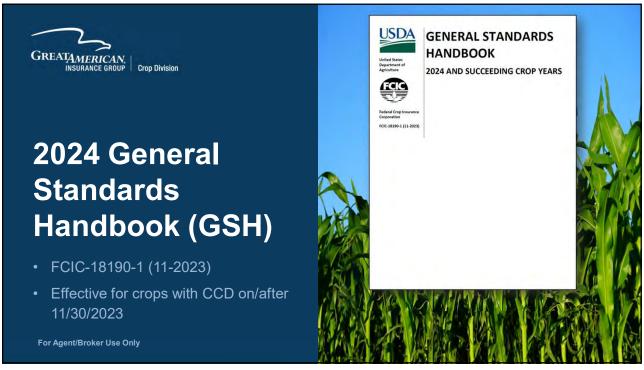
- Gives real time imagery. (Every 3 Days)
- Shows areas of the fields with declining production
- Ability to pinpoint adjuster location in field
- Giving the adjuster ability to accurately adjust claim in the given location
- Comparison of multiple days (shows if crop is declining or improving)













TAKEAWAYS

Summary of Changes

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

GSH

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

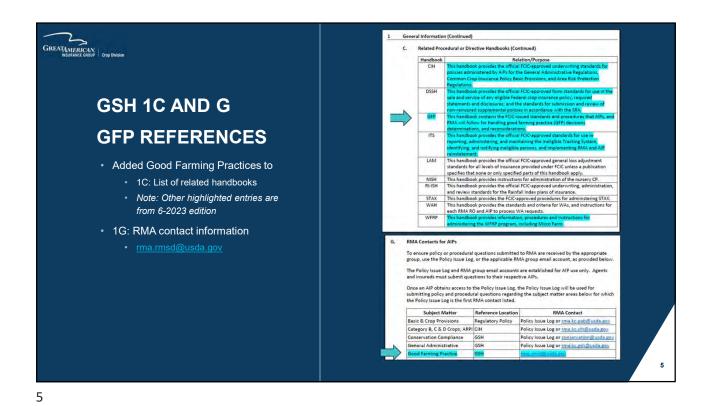
CIH

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

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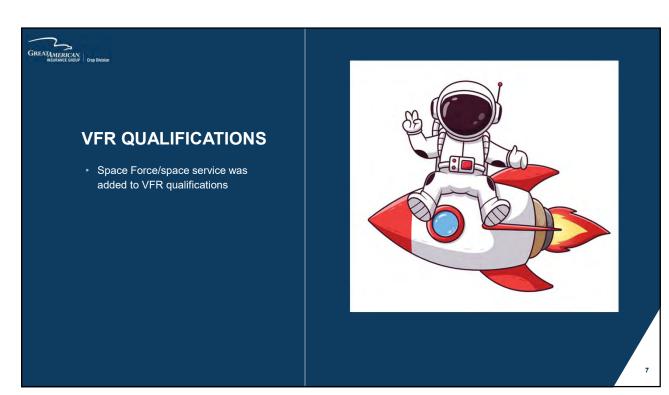
GREATAMERICAN.
INSURANCE GROUP Crop Division

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

6





INSURED QUALIFIES FOR BOTH VFR AND BFR

Example

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



GSH 456D - SURVIVING SPOUSE

GSH Para. 456D	If a married individual and named insured dies, disappears, or is judicially declared incompetent	Then for Current RY Premium Subsidy Eligibility	And for Subsequent RY Premium Subsidy Eligibility	
6-2023 ed.	and spouse is SBI, has a share in crop, and the named insured's share does not convert to an estate or is not legally transferred to a person other than a spouse,	the policy <u>remains under the named</u> 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 [unchanged] ed.		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. ***	

9



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 <u>received or postmarked</u> 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 $\underline{\text{received}}$ 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)

11

11



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)."

13

13



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

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15



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.

17

17



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 FCICapproved 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 <u>fall/winter and</u> 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]

19

19



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
 - Fla
 - Millet
 - Mustard
 - Sesame

21

21



TAKEAWAYS

Summary of Changes

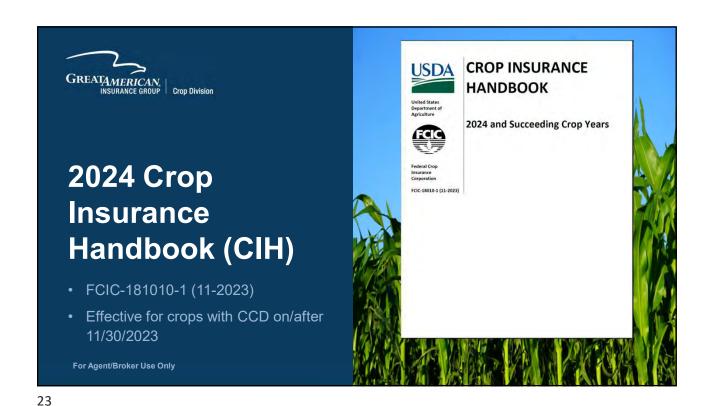
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 - 6/2023

GSH

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

CIH

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



GREATAMERICAN Crop Division 11-2023 CIH SUMMARY OF CHANGES UNITED STATES DEPARTMENT OF AGRICULTURE FARM PRODUCTION AND CONSERVATION RISK MANAGEMENT AGENCY SUMMARY OF CHANGES (Continued) Description of Change
Clarified existing Skip-Row Planting Pattern Table 2 language.
Clarified existing Skip-Row Planting Pattern Table 3 language.
Added YE procedure for special case indicators.
Corrected "EX" T-Yield descriptor to "EK". OPI: Product Management

EFFECTIVE DATE: 2024 and Succeeding Crop Years

SUBJECT: APPROVED-This handlood provides the efficiel TSC-seproved standards for policies administrated by APP, under the foreign 4 deministrates happlicates. J CST B 144 DOC Ceremina Corp servator Pacific Residentes, Basic Provisions, 7 CSP 8 432 Simplicing the Catastrophic Risk Procedons Conferences, 7 CSP 944 502; and the ARA SIAP Protection International Seguitations, 7 CSP 844 DOS for the 222 and successfrage over years. This handlood replaces (TCC 1830 LC orp Insurance Handlood), dated Jame 30, 2033, for all crops with a constraint change data November 30, 2032, or left. This handlood is effective upon pagerol and notified lossested. 18010 Removed control chart and combined the filing instructions with the reason 18010 TP Pages Semoved control chart and combined the filling instructions with the reason flow. See that the season flow of the season flow of the season flow of the season flow. See that the season flow of t 18010 19010 availability.

Para 1051 Modified to reflect change made in CCIP-BP of allowing AD to dictate WU 18010 "18010" changes availability.

Clarified when under-reporting provisions in BP section 6 apply for uninsurable acreage of small grain crop.

Moved section one to section two and moved section two to section one while 18010 Para. 1232G Part 13 (6-2023) on pages incorporating language for insured production reporting into section one.

Para: 13278 Deleted stonefruit in California and added coffee to the list of crops that a 18010 a. 1907
Lorrectee and custment singuage on reporting production record type on go the production report.

Clarified that UUF election must be made on the APH database instead of the production report. TP-2 through TP-5 Para_1221 Lefeted sunnershot in Landonina and abode comes to the iss of crops mate a yellow para_1221 Deleted Multi-Year Production Report paragraph that referenced an example that is no longer in the exhibits.

Para_1211 Added Putachios as a crop requiring verifiable records.

Para_1222 Prode purpose_cinfication, and exporting requirements of Marketing. Para, 1562 Corrected numerical error in chan for Almond Post Harvest Irrigation APH
Para, 1910 Corrected reference to Subpart G to BP.
Para, 1921 Corrected Subpara, numbering.
Para, 1921 Moved sugar beet DNA calculation to \$230 to the Sugar Beet ENA
procedure.
Para, 1921 Control of Par new AIP.
Clarified how to calculate the weighted average T-Yields. 18010 Added QL procedure for Category C crops and clarified the term QL replacement yield. 18010 18010-1 18010-1 24



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]

25

25



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; if multiple record types apply, report the record type that applies to the majority of acreage and production:



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 <u>included in the APH</u> <u>database</u>
- Change from "...reported on the production report"



27

27



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)

29

29



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/SNAPLAGE

[Clarified/reworded]

- Insurable acreage insured as the type(s) reported by ARD <u>as allowed by type(s)</u>
 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

31

31



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

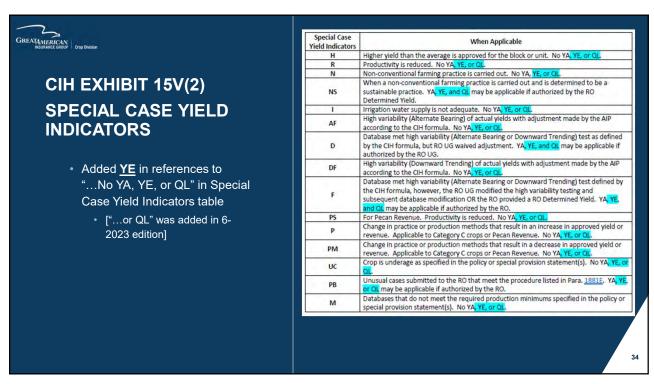
- EHA calculation in previous Para. 1923C moved to 923O
 - [EHA changed from mandatory to option]

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

33

33





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)

(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, Gre Mustard, Potatoes, Safflower, Sugar Beets, and Sweet Corn (Proc		
	Indiana	Tomatoes (Processing)	
	lowa	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	

35

35



MASTER YIELD OPTION

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



APH AND MASTER YIELD COMPARISON

APH

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

Master Yield

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

37

37



REMINDER OF KEY TAKEAWAYS

Summary of Changes

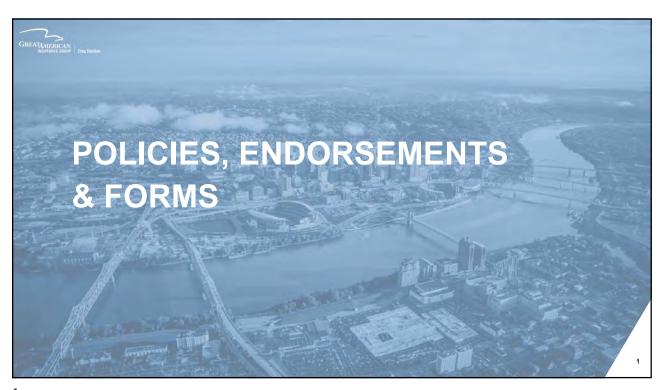
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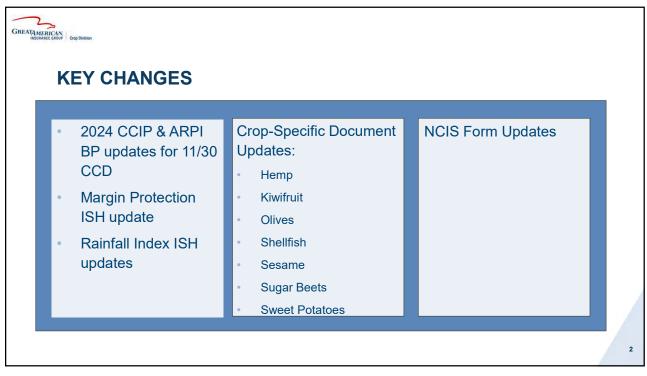
GSH

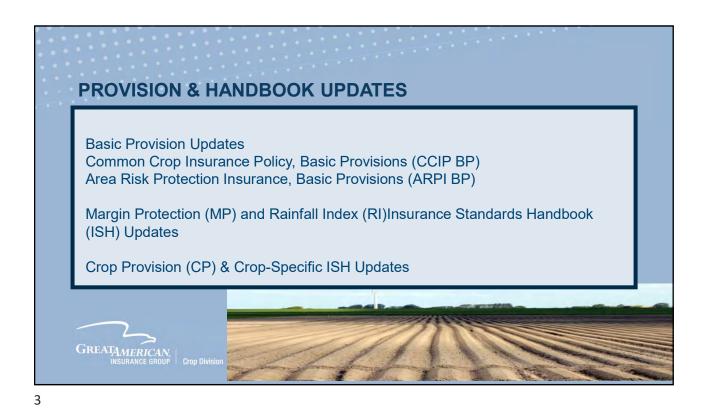
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- Surviving spouse
- Cancellation by AIP

CIH

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







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)

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

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

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.



For Agent/Broker Use Only

5

ARPI UPDATES

Section 1 technical correction:

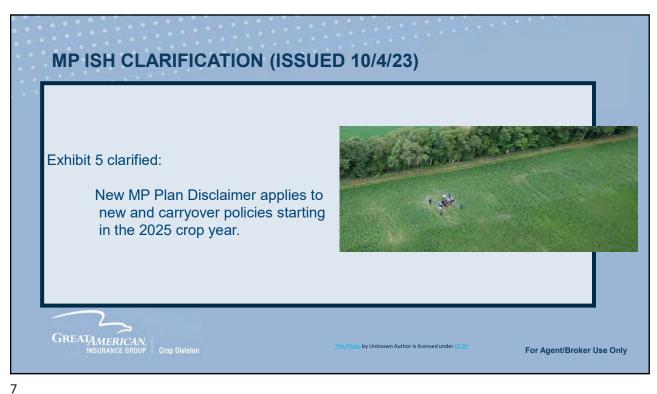
Alphabetized "organic practice" and "organic standards" definitions.

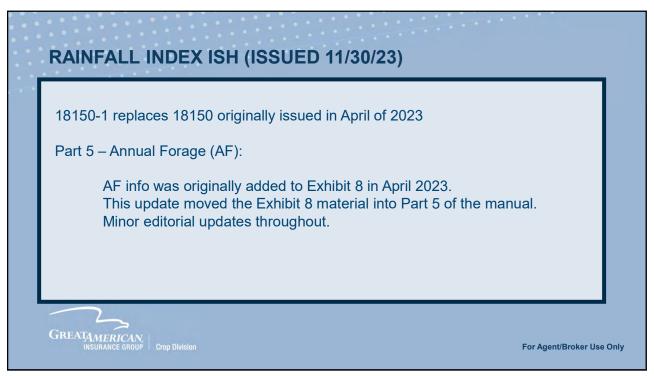
Section 2(i) clarified:

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.



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.





Crop Division

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9

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". Page TP1: Reason for Issuance language modified to include language from Filing Instructions			
Reason for Issuance				
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 s comply with new EHS requirements.				
Para. 1B(5)				
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

11

ARH CITRUS PILOT ISH (ISSUED 11/21/23)

- Para. 22A clarified that all other optional unit (OU) qualifications must be met
- Para. 22B corrected the max coverage level from 75% to 85%
- Para. 23A corrected the following dates: Premium billing date from 9/15 to 8/15

Acreage Reporting Date (ARD) & Revenue Reporting Date from 1/10 to 1/15

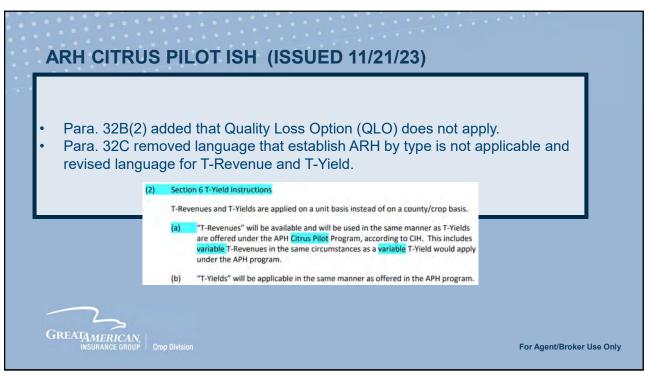


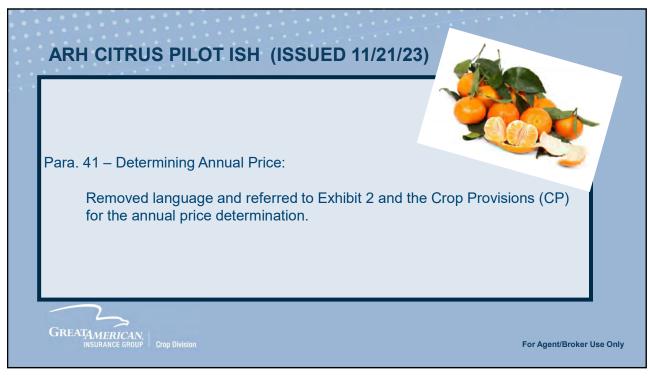
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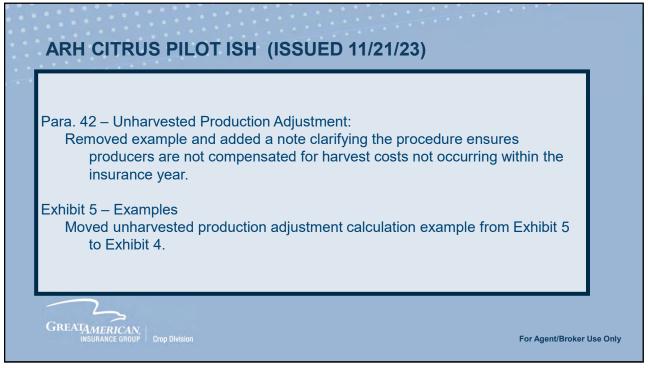
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ARH CITRUS PILOT ISH (ISSUED 11/21/23) Para. 31 added the Cara Cara type of naval oranges. Para. 32 stated the written agreements are not available for ARH Citrus Pilot Para. 32A added language that Same Year Production Reporting (SYPR) does not apply. GREATAMERICAN. | Crop Division

13







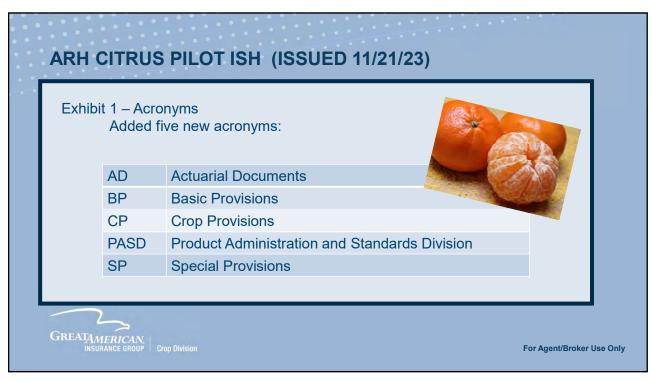


Exhibit 2 –	Adapted Variety	Crop	Mechanical	Set Out
Definitions:	Agent	Crop Year	Damage NASS	Scion
Delinitions.	Annual Price	Harvest	Pound	Туре
Added 20 new	Approved Insurance Provider	Leaf Year	Reasonable Price	Unharvested Production Adjustment
definitions and removed	ARH Endorsement	Marketable	Rootstock	Unsold Production
others	Carton	Value Per Acre	Completely Sold Production	

ARH CITRUS PILOT ISH (ISSUED 11/21/23)

Exhibit 3A – Revenue Report:

- Added elements of the revenue report:
 - Insured's Net Revenue
 - Average Revenue
 - Insured's Share
 - 100% Share Equivalent Revenue
 - Production
- Fields are substantive, but element name changes are non-substantive for 2025 CY only.





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19

ARH CITRUS PILOT ISH (ISSUED 11/21/23)

Exhibit 3B – ARH Report:

Added elements of the revenue report:

- Insured's Net Revenue
- Average Revenue
- Insured's Share
- 100% Share Equivalent Revenue
- Preliminary Yield

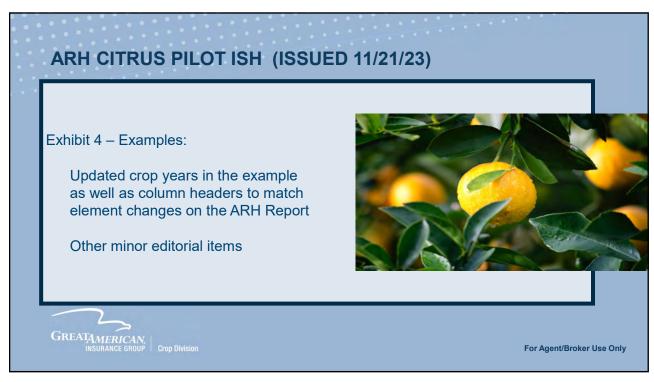
- Approved Yield
- Preliminary Revenue
- Approved Revenue
- Prior Revenue

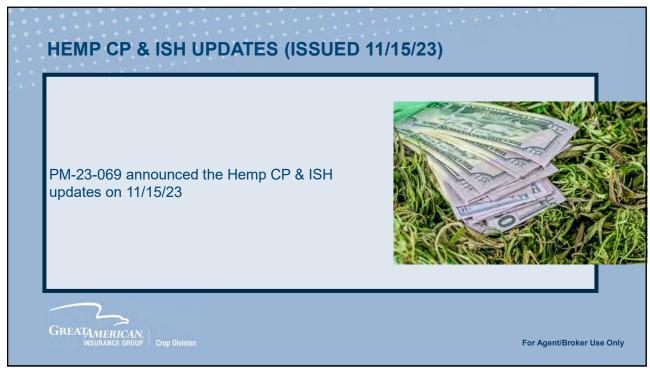
Fields are substantive, but element name changes are non-substantive for 2025 CY only.

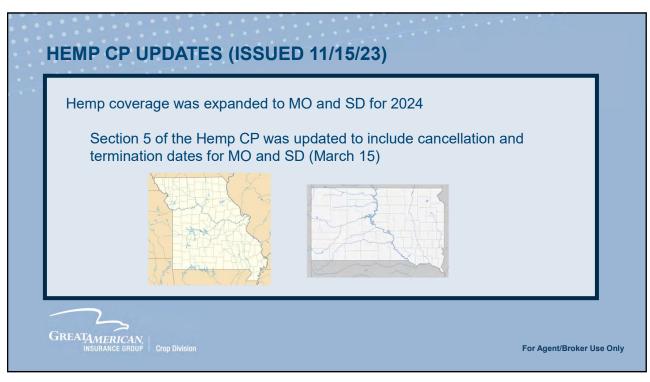


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HEMP ISH UPDATES (ISSUED 11/15/23)

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)

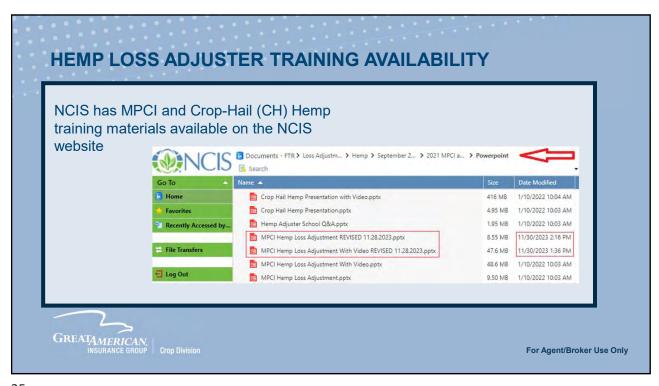
Exhibit 3B – Rotation Requirements:

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

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Para. 36B – Revised submission deadline for the Producer's Pre-Acceptance Worksheet

Changed from the Sales Closing Date (SCD) of November 20 to the Production Reporting Date (PRD) – January 15

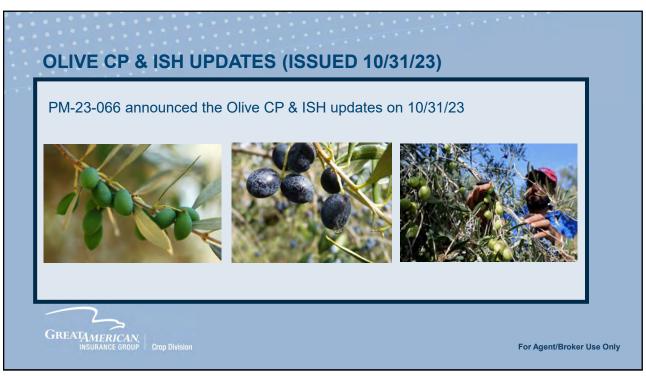
Para. 36C – Revised submission deadlines for the Pre-Acceptance Inspection Report (PAIR)

Changed from December 1 to February 15



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27



OLIVE CP UPDATES (ISSUED 10/31/23)

Section 1 - Definitions

Clarified that in addition to the definition for "price election" contained in the CCIP BP, a contracted price for oil type olives may be allowed if provided by the Special Provisions (SP)

Removed the definition of "Production (APH) database" and to rely on the definition of "APH database" in the CCIP BP



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29

OLIVE CP UPDATES (ISSUED 10/31/23)

Section 3 – Insurance Guarantees, Coverage Levels, and Prices

3(a)(1) - Updated date examples for giving written notice to change your coverage level or price election

3(b) - Updated language for Same-Year Production Reporting (SYPR) changes



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OLIVE CP UPDATES (ISSUED 10/31/23)

Section 3(c)(3) – Added detail regarding method & timing of actions taken if circumstances occur that may reduce yields from previous levels.

If the circumstance occurred:	Then:
Before the beginning of the insurance period & notified by Production Reporting Date (PRD)	Approved yield used to establish the guarantee will be reduced for the current crop year regardless of whether the circumstance was due to an insured or uninsured cause od loss (COL)
After the beginning of the insurance period & notified by PRD	Approved yield used to establish the guarantee will be reduced for the current crop year ONLY if the potential reduction in the yield used to establish the guarantee is due to an insured COL
Before or after the beginning of insurance period & bno notification by PRD	An amount equal to the reduction in yield will be added to the production to count (PTC) calc'd in section 13 of the CP due to uninsured causes. The approved yield will also be reduced the subsequent year to reflect a reduction in the productive capacity of the trees or in the yield potential for the insured acreage.

31

OLIVE CP UPDATES (ISSUED 10/31/23)

Section 10 - Insurance Period

10(a)(1) – Added the word "crop" for clarity

(a) In accordance with the provisions of section 11 of the BP:

 (1) For the year of application, or for the <u>crop</u> year following a break in continuity of coverage,
 coverage begins on February 1



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Section 16 – Written Agreements (WA)

Clarified that written agreements are only allowed as authorized in section 8(e) or the SP

Widespread Updates:

Updated "production database" to APH database"
Updated references due to CCIP BP changes for 2024
Added "of these Crop Provisions" for consistency with other references & to eliminate conflict



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33

OLIVE ISH UPDATES (ISSUED 11/2/23)

Updated CY & CIH references throughout

Para. 32B(2)(c)(vii) & 32K(5), respectively:



Removed direct marketing reference to the CP and SP

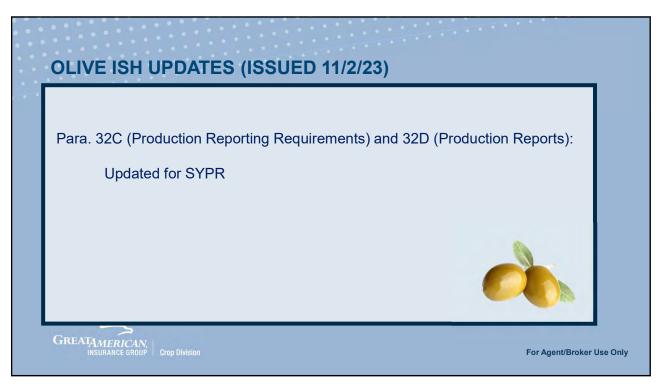
Review of marketing methods. A review of records may determine whether any direct market of production occurred. Direct marketing is insurable only as provided by the CP or SP; and...

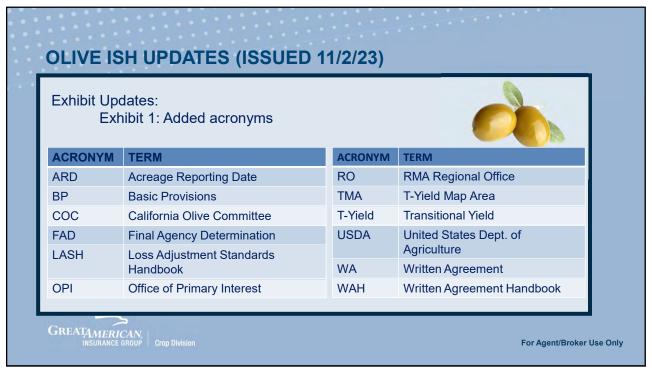
See CIH, Paragraph 1421 1417 for acceptable pick records and use of pre-harvest appraisal for direct market sales if direct market is allowed by the SP

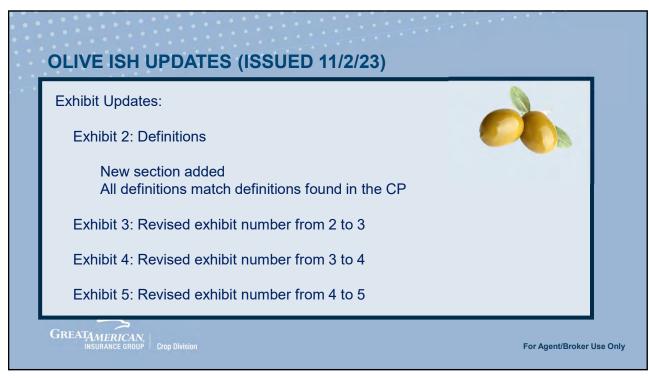


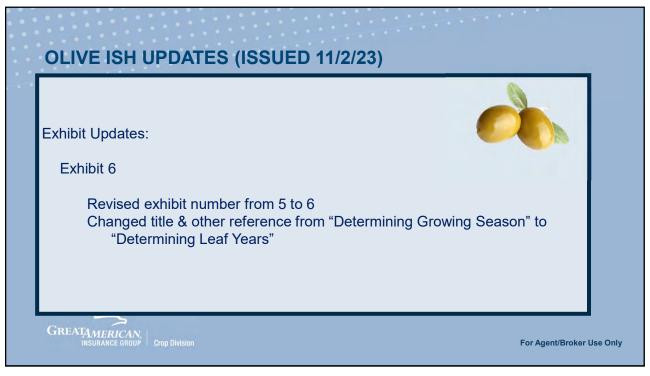
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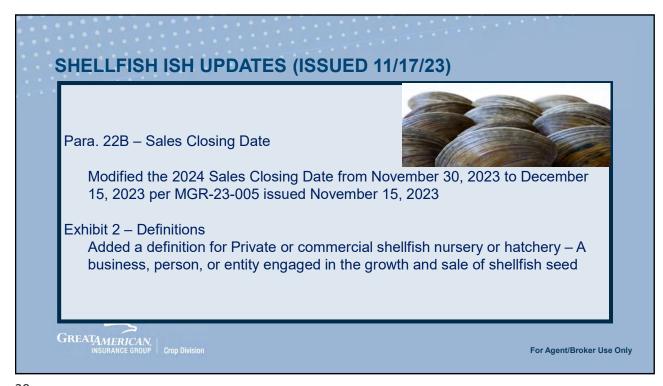
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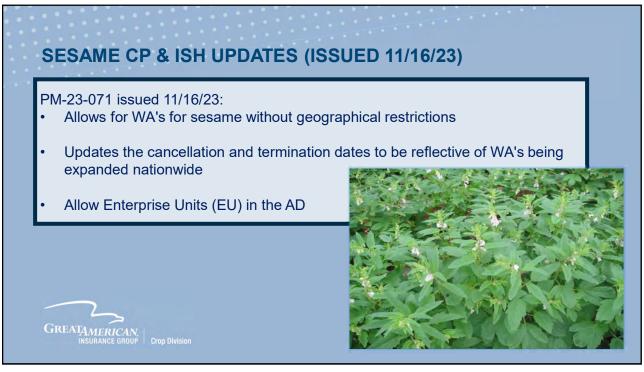


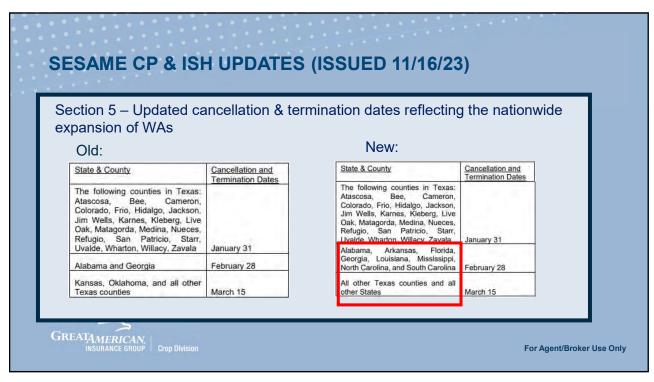








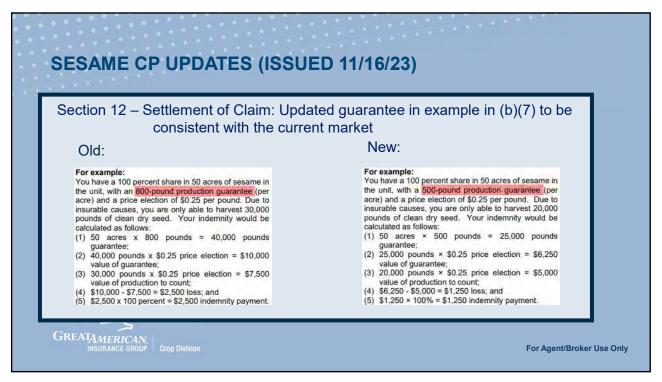




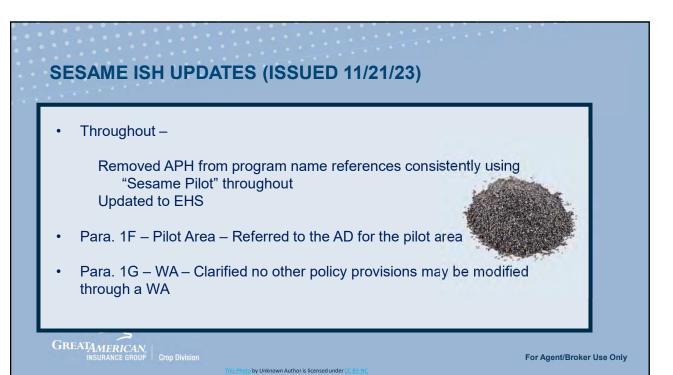
SESAME CP UPDATES (ISSUED 11/16/23) Section 9 – Insurance Period – Updated reference to actuarial documents to **Special Provisions:** In accordance with the provisions of section 11 of the Basic Provisions, the end of the insurance period dates apply to the calendar year in which the crop is normally harvested unless otherwise stated in the actuarial documents Special Provisions: (a) December 10 for Kansas, Oklahoma, and Texas; or (b) December 31 for Alabama and Georgia GREATAMERICAN. | Crop Division

42

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SESAME ISH UPDATES (ISSUED 11/21/23) Para. 22B – Insurable Coverage Levels and Units – Added enterprise units to list of units available for sesame Para. 32 – Specific Handbook Information CIH Part 10 – Section 3 - Added EU are available when allowed by the AD. CIH Part 17 – Clarified that Yield Floors do not apply. Exhibit 1 – Acronyms – Added four new acronyms: OPI- Office of Primary Interest SP – Special Provisions SRA – Standard Reinsurance Agriculture GREATAMERICAN INSURANCE GROUP Crop Division For Agent/Broker Use Only

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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47

SUGAR BEET UPDATES (ISSUED 11/2/23)

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



Converted Early Harvest Adjustment (EHA) to an option

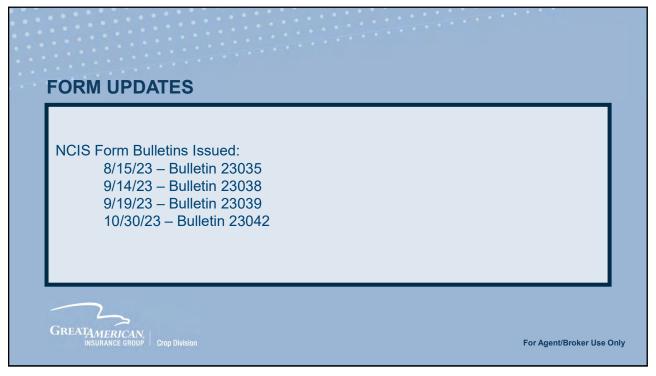
Increased the acreage threshold to trigger an adjustment for early harvest

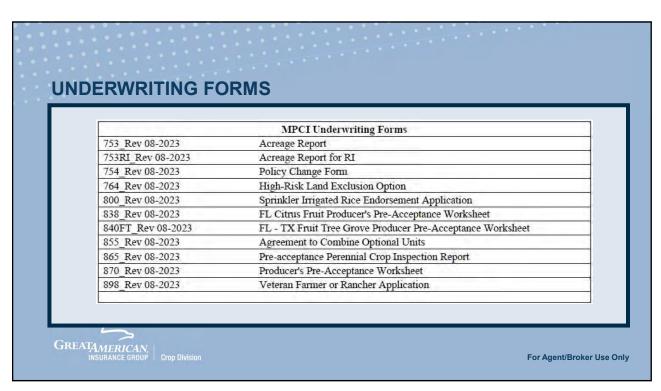
Increased the EHA cap to accommodate a limited situation where the actual yield from early harvested acreage (prior to any adjustment) was already higher than the previous cap

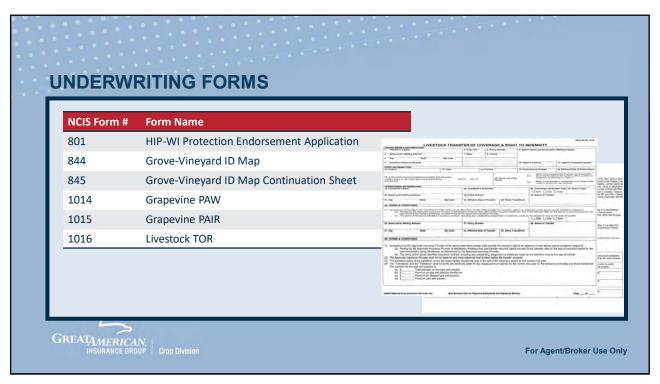
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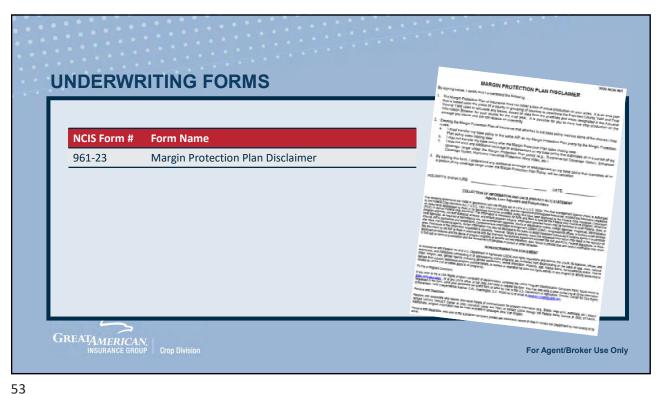
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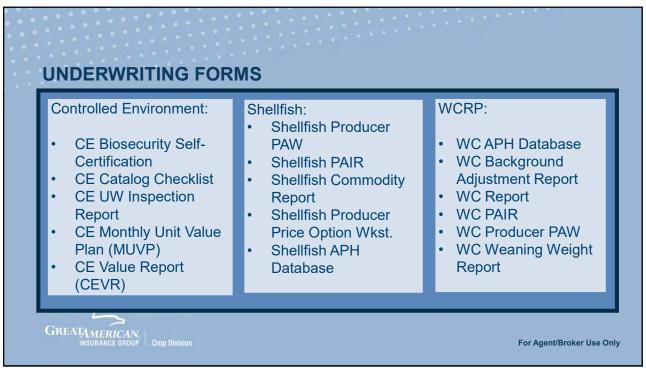


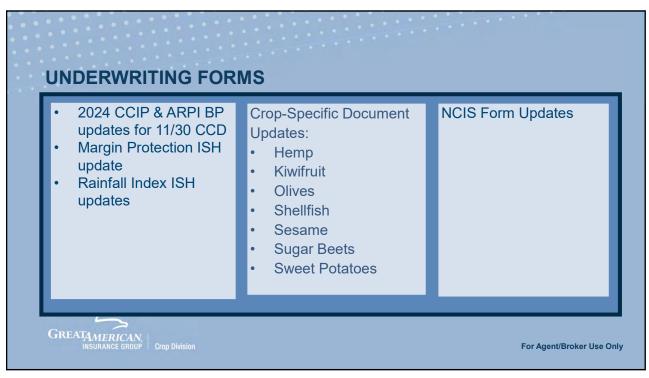


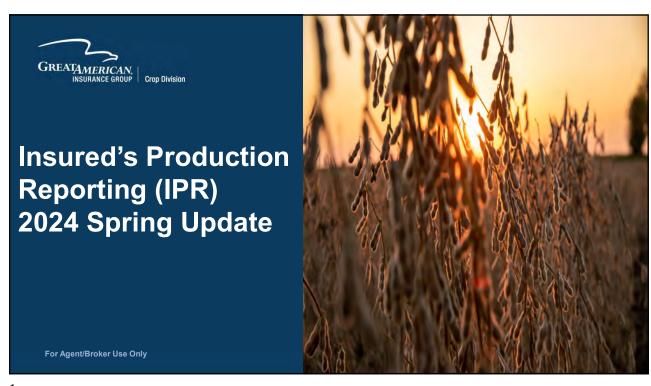


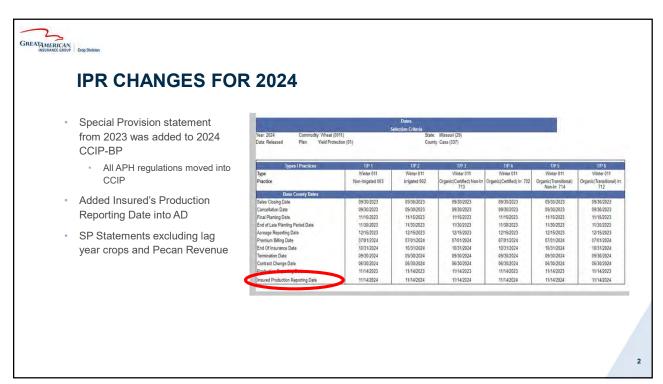














SP STATEMENTS FOR EXCLUDED CROPS

- · Lag year crops
- Pecan Revenue
- Sugarcane SP statement:
 - "In lieu section 2(b) of the Sugarcane Crop Provisions, instead of reporting your sugarcane production for the current crop year by the insured's production reporting date as required by subsection 3(f)(1) of the Basic Provisions, there is a lag period of one year and you are required to report production from two crop years previously by the production reporting date, e.g., 2022 crop year production must be reported by the production reporting date for the 2024 crop year."

3



3

EXCEPTIONS

- · All lag year crops are excluded from current crop year production reporting
- AZ-CA Citrus
- CA APH Avocado
- Caneberry
- CT and MA Tobacco (cigar wrapper)
- FL Avocado
- Macadamia nuts
- Sugarcane
- Sweet Potatoes
- Texas Citrus Fruit
- Pecan Revenue



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. ****"

5



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:"

6



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.

7



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7

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

9

9



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

11

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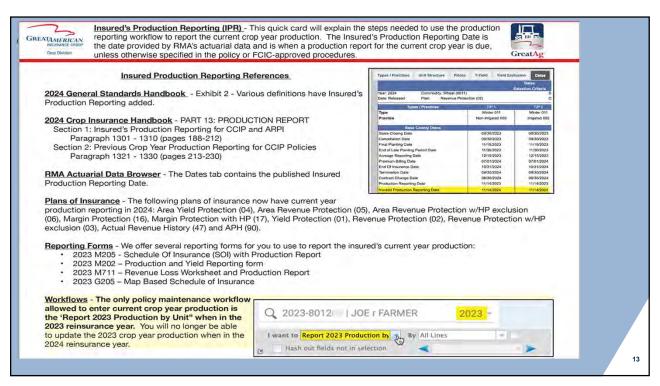
IPR/SYPR FAQ

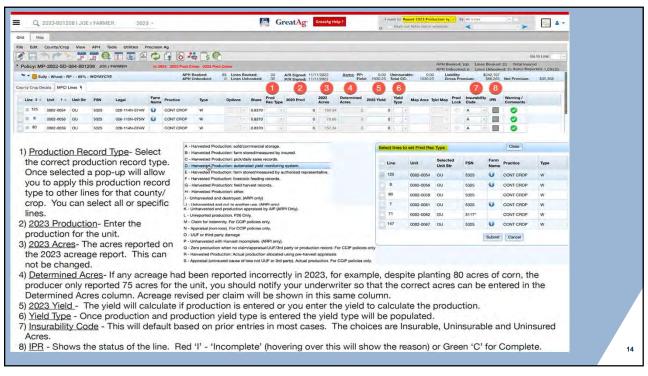
 How is production reported if it is not available by the PRD, e.g. J yield?

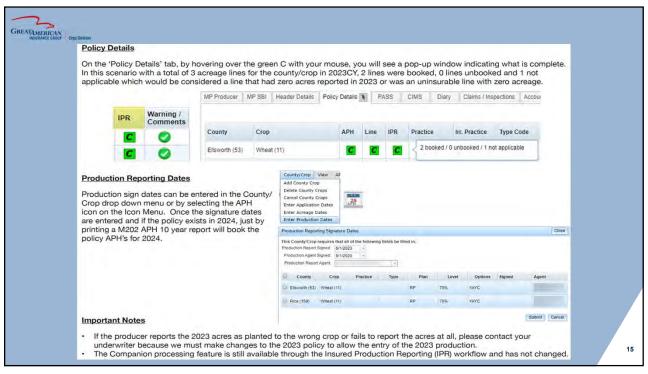
A.

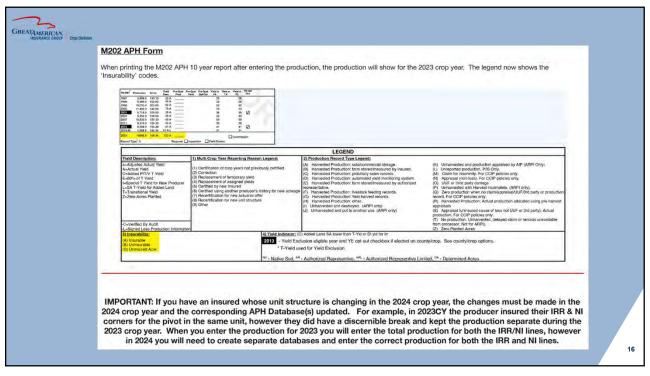
 SYPR shouldn't change that process, the insured would indicate records aren't available and will report when records are available or claim is finalized

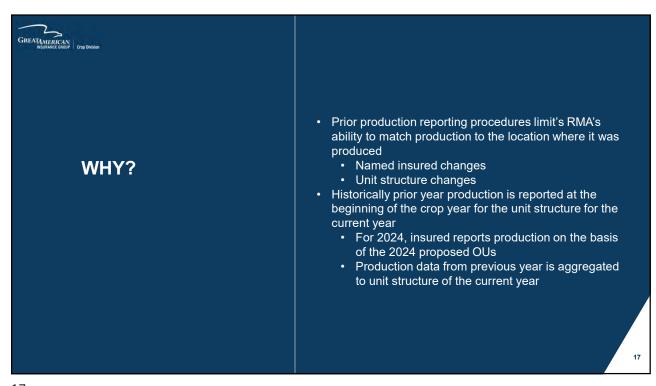
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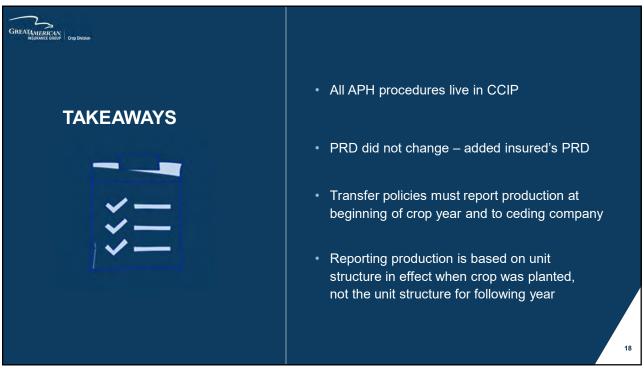


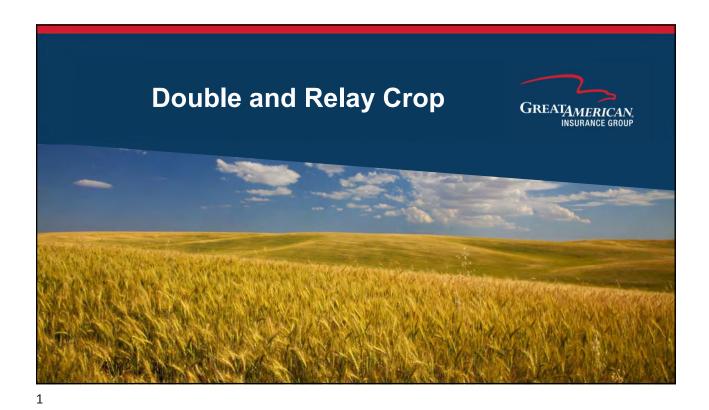












CURRENT MILESTONES & NEXT STEPS

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

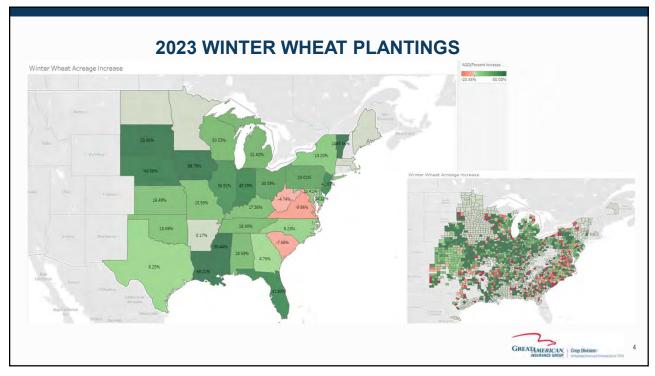
• Preliminary as of 10/22/23 Included

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

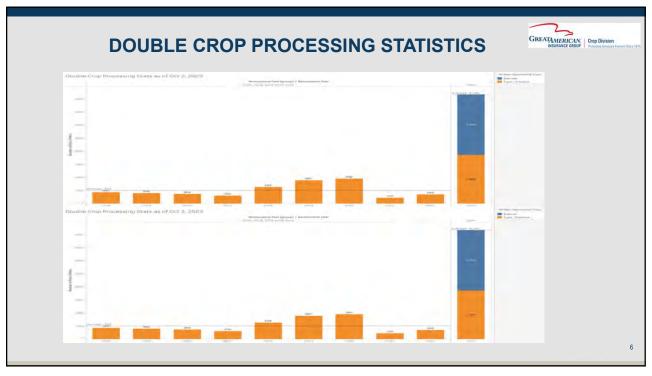


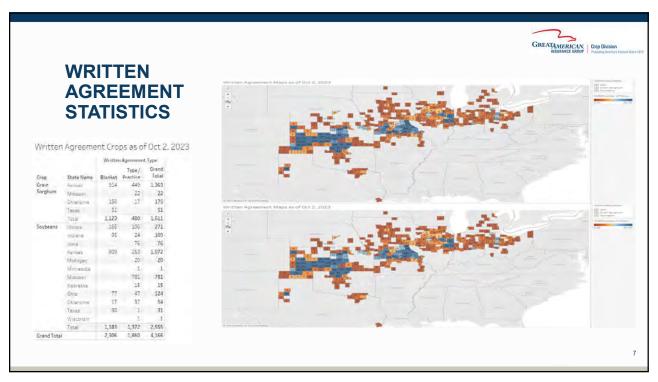


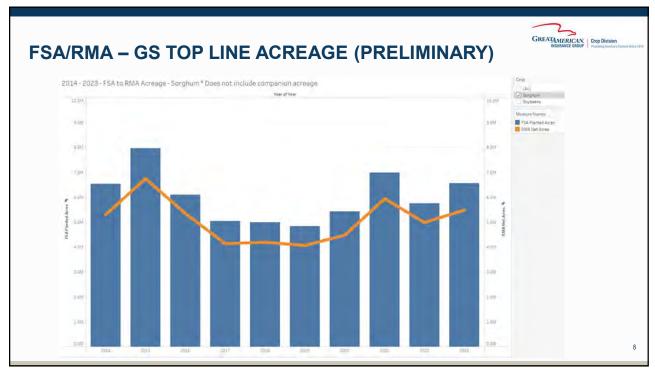


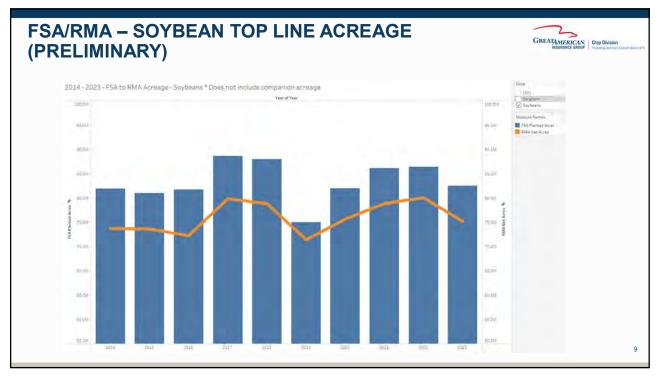


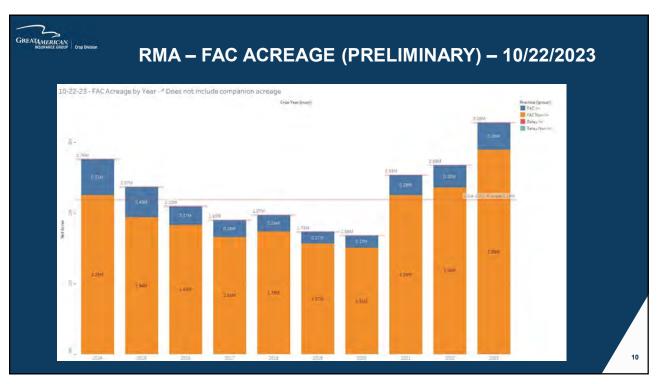
					Prior S Year		Percent Increase /
				State Name	Average	Sum of 2023	Decrease
				Alabama	100,070	118,617	18.5%
				Arkansas	1,60,370 28,583	160,639 33.755	0,2% 18.1%
				Delaware Florida	1.405	1,992	41.8%
				Georgia	58,414	61,192	4.8%
Attach Attach Diseases In	Tankita la			Illinois	494.911	677.563	36.9%
Winter Wheat Plantings by	y option			Indiana	169,035	242,201	43.3%
			A CONTRACTOR OF THE STATE OF TH	lowa	3,717	7,055	89.8%
Section 1 to 1 to 1 to 1	Prior 5 Year		Percent Increase /	Kansas	6,592,241	7,679,282	16.5%
Detailed Option (group)	Average	Sum of 2023	Decrease	Kentucky	388,442	455,870	17.4%
01 - Already Available	5,024,256	5,852,025	16.5%	Louisiana	36,907	60,975	65.2%
02 - Program Expansion	679	270	-60.3%	Maine			
03 - Blanket Written Agreement	467,721	583,216	24.7%	Maryland	89,046	98,315	10.4%
04 - No History Written Agreement	602,838	752,896	24.9%	Massachusetts	204 540	467,440	21.5%
The state of the s	1,029,838	1,100,898	6.9%	Michigan Minnesota	384,649	467,440	21.5%
05 - Reduced Written Agreement Histo				Mississippi	58,161	87,497	50.4%
06 - Written Agreement - Full History	1,988,458	2,277,890	14.6%	Missouri	451.351	523,230	15.9%
07 - Relay Cropping Only	394,443	582,526	47.7%	Nebraska	256,206	375,535	46.6%
08 - Processing Crops / Relay	95,789	115,722	20.8%	New Jersey	10,261	14,577	42.1%
09 - Irrigated Double Cropping Only	5,620,434	6,544,869	16.4%	New York	78,963	89,386	13.2%
10 - XC Written Agreement Available	464,965	514,698	10.7%	North Carolina	423,011	457,811	8.2%
Grand Total	15.705.690	18.342.869	16.8%	North Dakota			
Grand Total	15,705,630	10,542,003	10.070	Ohio	296,847	386,169	30.1%
				Oklahoma	2,902,275	3,357,594	15.7%
				Pennsylvania	52,976 107,107	68,342 98.876	29.0% -7.7%
				South Carolina South Dakota	150,888	227,695	50.9%
				Tennessee	282.294	335.643	18 9%
				Texas	1,894,110	2,012,399	6.2%
2023 WINTE	ED W/LII	EAT D	IANTINGS	Vermont	11	134	1085.6%
ZUZJ VVIIVIL	-12 AA111		LANTINGS	Virginia	123,021	110,891	-9.9%
				West Virginia	2,235	2,129	-4.796
				Wisconsin	108,182	130,065	20.2%
				Grand Total	15,705,690	18,342,869	16.8%
							_

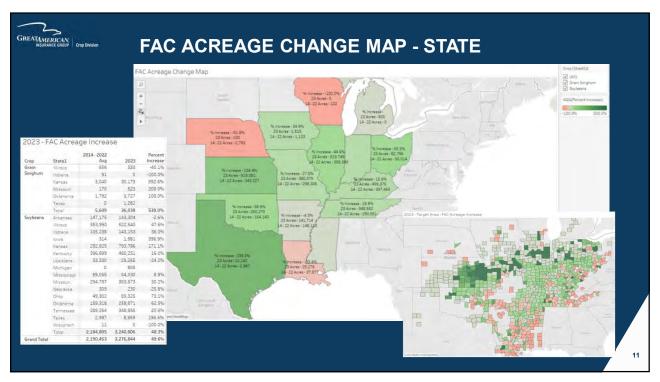


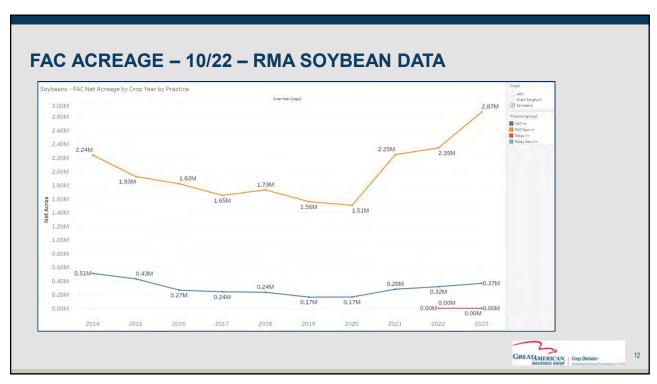


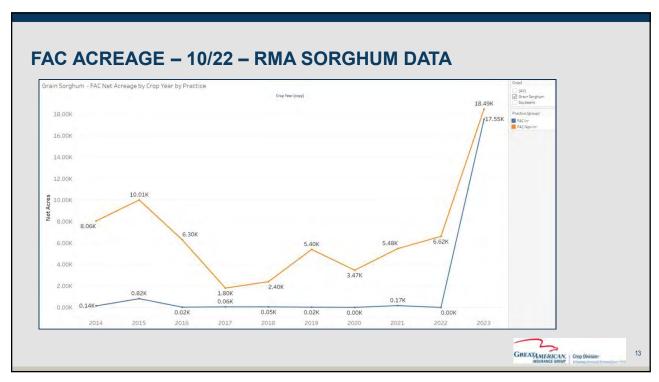




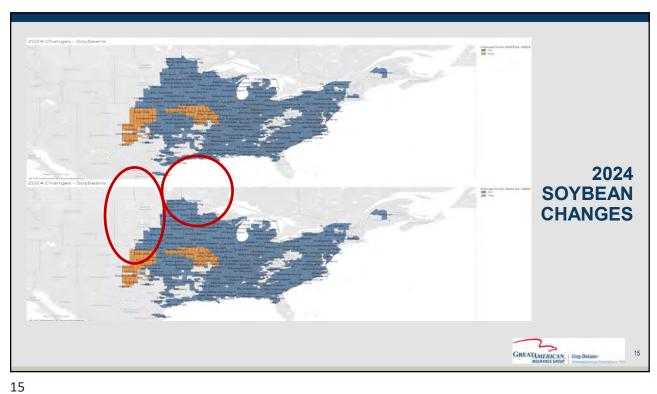


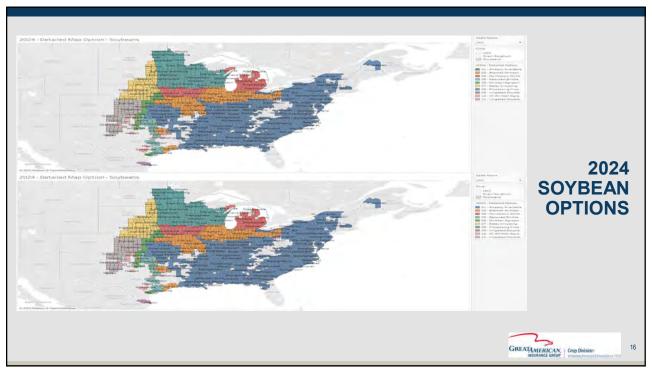


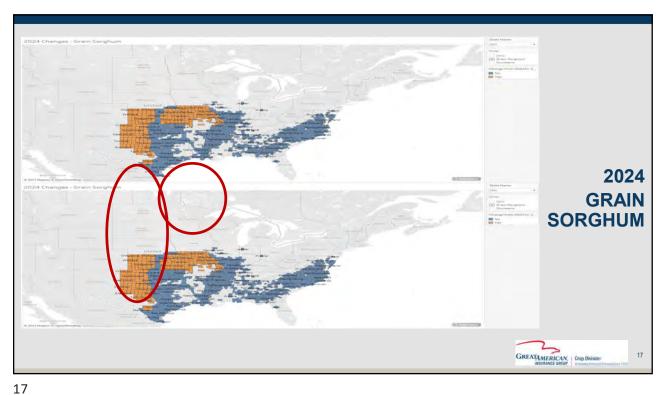


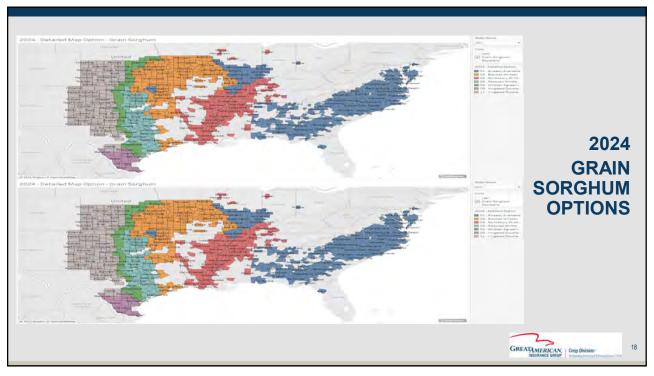


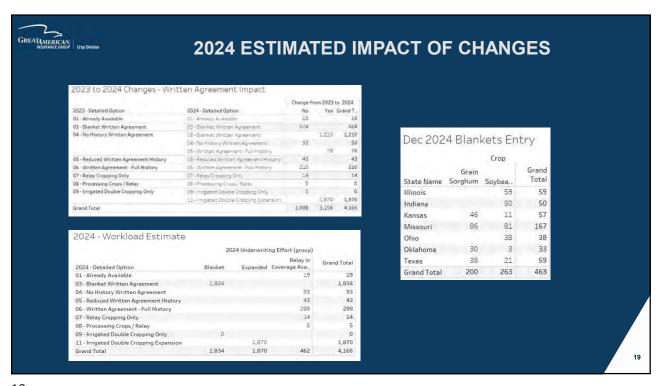














THOUGHTS, LESSONS LEARNED, CHANGES

Challenges

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

Successes

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



21

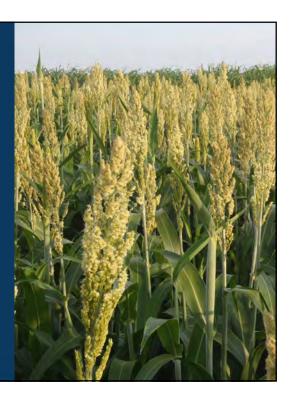
THOUGHTS, LESSONS LEARNED, CHANGES

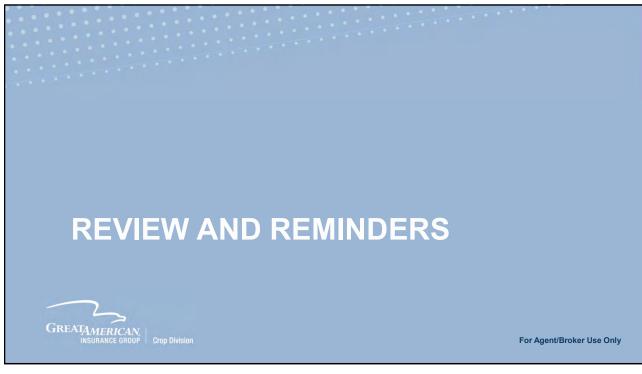
Misunderstandings and misconceptions on written agreement procedure

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

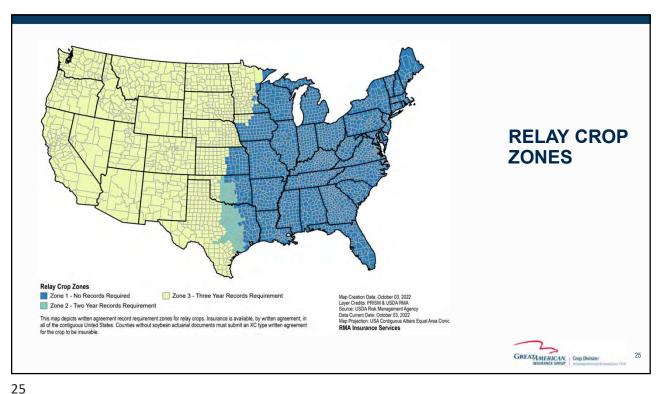
Changes

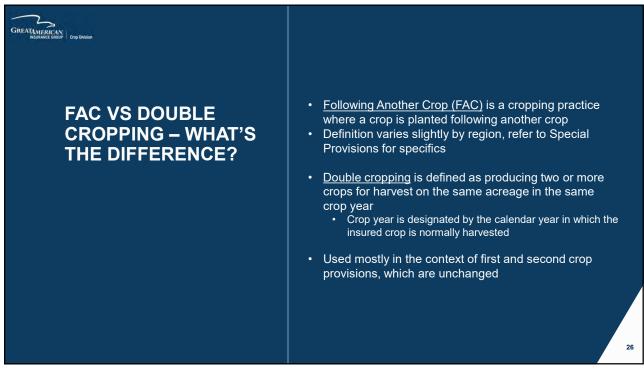
- Expansion of Type / Practices and Blanket Written Agreements
- Updating IS-22-003 Double Crop Written Agreements
- Updating MGR-22-009 Relay Cropping











DOUBLE CROPPING WRITTEN AGREEMENT REQUIREMENTS

Blanket Written Agreement

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

T/P Written Agreement

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

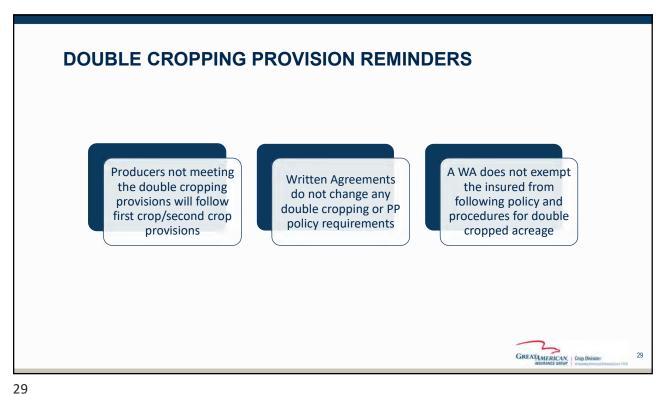


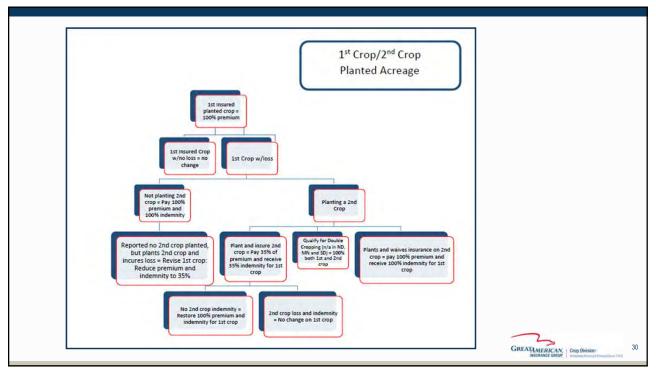
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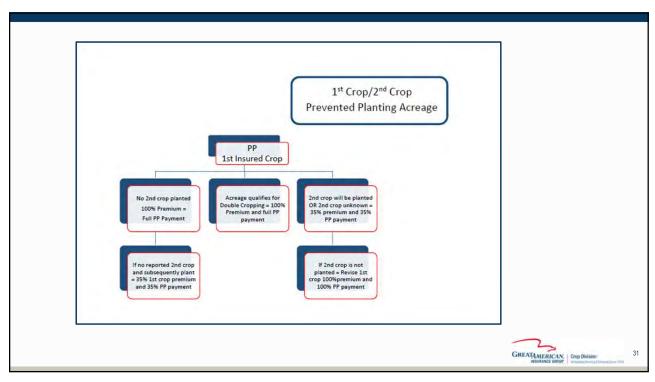
WHAT IS NOT ALLOWED VIA WA (BLANKET OR STANDARD)?

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









DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

What is a written agreement?

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



DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

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

Three basic requirements of the double cropping provisions apply:

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

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33

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

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

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



DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

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

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



35

DOUBLE CROPPING INITIATIVE

RMA FAQ Highlights

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

- The expansion does not change any double cropping or PP policy requirements
 - 1st crop/2nd crop provisions apply if double cropping guidelines are not met
- ? If my fall-planted wheat harvest is delayed due to an insurable cause of loss and results in the FAC soybeans being prevented from being planted, am I eligible for PP on the FAC soybeans?
- Yes, if you have a history of double cropping and meet all other eligibility requirements, you may be eligible for PP on the FAC soybeans
- ? If my fall planted wheat is PP and then later in the crop year my FAC written agreement soybeans are PP, am I eligible for full payments on both crops?
- If you have acceptable double cropping history and meet all other PP requirements, then you are eligible for 100% PP payment on both crops
- If you do not have acceptable double cropping history, then 1st/2nd crop provisions apply





DEFINITIONS

Added:

- Additional Coverage
- Controlled Atmosphere Storage
- Farming Activity
- FCIC Reinsured Policy
- Primary Insurance

Updated:

- Good Farming Practices
- Veteran Farmer or Rancher







ELIGIBILITY

WFRP

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

Micro Farm

Removed language prohibiting vertically integrated operations





APPLICATION

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



5

COVERAGE LEVEL ELIGIBILITY



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





ALLOWABLE REVENUE

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



7

INTENDED FARM OPERATION REPORT (IFOR)

Commodities produced across two insurance periods (FL Citrus)



The **AIP** must determine how commodities produced across two insurance periods on a farm operation fit into the term "produced" for the purposes of which insurance period they should be listed on the Farm Operations Report (FOR). Once the determination is made, the insurance periods <u>must remain</u> consistent from policy year to policy year.

All revenue will be considered RTC for the policy year and insurance period it is reported on the FOR regardless of the insurance period in which it is harvested.





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

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

9



REVENUE-TO-COUNT (RTC)

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



EXPANDED OPERATIONS

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

AND

Limited to 35 percent





11

180-DAY EXTENSION FOR CLAIMS



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



PURCHASED FOR RESALE



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

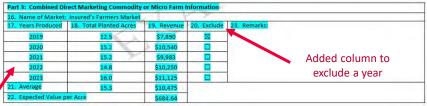


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MICRO FARM EXPECTED VALUES

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

Expected Value and Yield Source Document Certification Worksheet



Added 2 years to the example

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WFRP EXPECTED VALUES

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

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



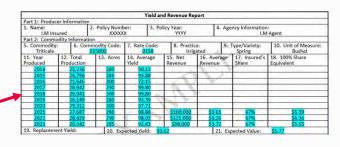


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WFRP EXPECTED VALUES

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

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





Added 6 years to the example



KEY TAKEAWAYS

WFRP

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

Micro Farm

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

17





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 foe 2025 CY for Imperial county, CA (4/30 CCD)
- · Early Harvest Adjustment is now an option
- New section in CP for language

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EARLY HARVEST ADJUSTMENT (EHA) OPTION

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



CANCELLATION OF EHA (CIH 923D)

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

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EHA AND WRITTEN AGREEMENTS (CIH 923F)

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



6



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

7



7

EHA AND YIELD OPTIONS, LIMITATIONS AND REDUCTIONS

CIH 923G

Applicability of other procedures	When EHA is elected								
Yield floor [Part 17 Sec 2]	 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								





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



11



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

13

13



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

15

15



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

17

17



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: 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 [not less than adjusted yield]	Total of remaining annual yields after any applicable adjustments (if elected) for EHA, YE [if necessary, use applicable T-Yield to meet 4-year minimum], or YA ÷ number of annual yields remaining in the database [not counting excluded annual yields] and applying any applicable yield reductions							

19

19



EHA OPTION RECERTIFICATION

- <u>All insureds</u> 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)

21

21



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

23

23



EHA LOSS ADJUSTMENT PROCEDURES

- · Added new stage code EH for acreage harvested early
 - · Must show number of acres harvesrted 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	Туре	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice	2.7	Stage	Use of Acreage
D	NS		12.5	1.000		997					003		EH	Н
D	NS	+ 7	12.5	1.000		997					003		EH	н
D	NS		12.5	1.000		997					003		EH	н
D	NS		12.5	1.000		997					003		EH	н



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	Crop	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod.	Bu Ton (Lbs.) CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor EHA Factor	Production to Count
D	NS				ate Sugar C own, Any St			250.0	500,000	.156				79,500		79,500		1.01	80,295
D	NS				ate Sugar C own, Any St			250.0	500,000	.160				80,000	2	80,000		1.02	81,500
D	NS				vage Buyer. own, Any St			250.0	500,000	.161				80,500		80,500		1.03	82,915
D	NS				vage Buyer. own, Any St			250.0	500,000	.162				81,000		81,000		1.04	84,240

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EHA OPTION Q & A

Q. Will the replacement yield under EHA replace the actual yield in the APH database or does the actual yield remain? A. EHA functions similar to the Quality Loss option, so the actual production, actual yield, early harvest adjusted production and early harvest adjusted yield are in APH database



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

27

27



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.

28



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

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.

30



EHAQ&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.

31

31



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 prequality actual yield field.

The 2025 CIH will be clarified to reflect this information.

32



EHAQ&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.

33

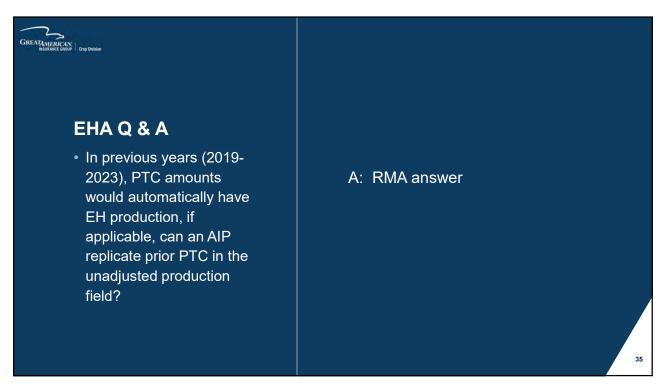
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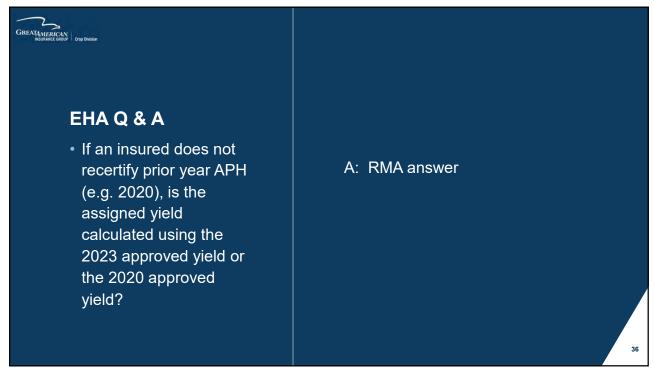


EHA Q & A

- 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

 If an insured doesn't have any prvious 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

37

37



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)
- Sugar Beet Loss Adjustment Standards Handbook (FCIC-25450): <u>25450</u>
 Sugar Beet Loss Adjustment Standards Handbook 2023 (usda.gov)
- Crop Insurance Handbook (2024 and Succeeding Crop Years), paragraph
 923: FCIC 18010-1 Crop Insurance Handbook (CIH) 2024 (usda.gov)
- Sugar Beet Frequently Asked Questions: Sugar Beet | RMA (usda.gov)

39

39



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%







HIP-WI INSURANCE STATISTICS

Year	Policies Sold	Liabi	Liabilities F		mium		mnity	Loss Ratio	
2020	17688	\$	649,403,764	\$	107,281,228	\$	189,298,617		1.76
2021	23095	\$	1,084,436,154	\$	191,430,076	\$	96,467,227		0.50
2022	24727	\$	1,383,449,724	\$	247,427,123	\$	166,205,261		0.67
2023	29480	\$	1,704,177,587	\$	348,111,561	\$	243,957,955		0.70

^{*} Data for 2023 is incomplete.

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HURRICANE IDALIA

04-4		T	One and Table
State	e Hurricane	Tropical Storm	Grand Total
Florida	\$ 12,385,344		\$ 12,385,344
Georgia	\$ 73,357,116	\$ 5,082,673	\$ 78,439,789
North Card	olina	\$ 31,118,444	\$ 31,118,444
South Car	olina	\$ 25,402,350	\$ 25,402,350
——— Grand Tota	al \$85,742,460	\$ 61,603,467	\$ 147,345,927

4



HIP-WI INSURANCE STATISTICS - LIABILITY BY STATE

	NC	\$ 206,614,103		NC	\$ 262,913,678		NC	\$ 303,837,207		NC	\$ 368,876,281
	GA	\$ 108,216,053		FL	\$ 172,630,040		TX	\$ 239,431,327		LA	\$ 342,447,329
	TX	\$ 79,122,192		TX	\$ 149,431,937		LA	\$ 220,921,760		TX	\$ 228,427,050
	SC	\$ 63,318,742		GA	\$ 132,911,018		FL	\$ 204,309,341		FL	\$ 210,448,574
2020	FL	\$ 43,693,488	2021	LA	\$ 114,022,634	2022	GA	\$ 127,093,605	2023	GA	\$ 159,417,008
2020	AL	\$ 40,299,931	2021	SC	\$ 99,530,720	2022	SC	\$ 112,348,689	2023	SC	\$ 151,101,031
	VA	\$ 40,036,344		AL	\$ 57,135,792		AL	\$ 64,009,841		AL	\$ 73,181,363
	LA	\$ 39,116,240		VA	\$ 49,955,147		VA	\$ 53,786,333		VA	\$ 58,293,542
	MD	\$ 13,115,153		MD	\$ 18,097,662		MD	\$ 23,231,092		MS	\$ 31,719,749
	MS	\$ 8,600,766		MS	\$ 14,777,707		MS	\$ 17,250,928		AR	\$ 28,287,595



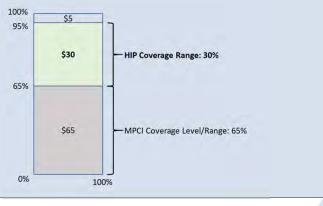
HIP-WI INSURANCE STATISTICS – LIABILITY BY CROP

	Cotton	\$ 172,244,877		Cotton	\$ 250,084,821		Cotton	\$ 310,444,692		Corn	\$ 418,211,215
	Corn	\$ 150,167,489		Corn	\$ 160,275,219 So	Corn	\$ 262,203,520		Soybeans	\$ 301,791,918	
	Soybeans	\$ 93,476,965		Soybeans		Soybeans	\$ 236,462,838		Cotton	\$ 265,099,300	
	Peanuts	\$ 67,678,480		Peanuts		Sugarcane	\$ 98,213,301		Sugarcane	\$ 141,547,407	
2020	Flue Cured Tobacco	\$ 47,258,078	- 2021	Rice \$ 62,990,079 2022 Peanuts	\$ 97,377,539	2023	Peanuts	\$ 135,586,285			
2020	Sugarcane	\$ 37,192,823		Sugarcane	\$ 52,329,958	,329,958	Rice	\$ 88,261,823	2023	Rice	\$ 114,446,795
	Rice	\$ 30,554,506		Flue Cured Tobacco	\$ 51,741,675		Nursery (FG&C)	\$ 59,637,283		Nursery (FG&C)	\$ 62,473,754
	Blueberries	\$ 19,190,007		Nursery (FG&C)	\$ 44,473,049		Flue Cured Tobacco	\$ 46,067,620		Flue Cured Tobacco	\$ 58,072,839
	Pecans	\$ 15,292,153		Oranges	\$ 37,275,332		Oranges	\$ 38,618,720		Grain Sorghum	\$ 38,058,016
	Grain Sorghum	\$ 7,370,719		Blueberries	\$ 27,835,992		Blueberries	\$ 27,770,542		Blueberries	\$ 29,606,926



HURRICANE INSURANCE PROTECTION AND TROPICAL STORM OPTION EXAMPLE





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7



TROPICAL STORM PRIMARY PRINCIPLES

- Must be a named storm which intersects your county
- Must also have at least 6 inches of rain in 4 days (1 prior, the day of and 2 after)
- Must be between planting and end of insurance periods
- Data from NOAA-CPC and NOAA-IBTrACS
 - □ NOAA-CPC data is used for current Rainfall Insurance programs
 - NOAA-IBTrACS data is used for current HIP-WI program
- Payment is equal to 50% of liability
 - ☐ Counties hit twice or also by a hurricane will receive no more than 100% of liability



HIP-WI AND TROPICAL STORM WORKING TOGETHER

Scenarios

A. H Indemnity = \$30. B. TS Indemnity = \$15.

C. TS, H Indemnity = \$30 (\$15 for TS and then the remaining for H)
D. TS, TS, H Indemnity = \$30 (\$15 for first TS, \$15 for second TS, \$0 for H)

E. TS, TS Indemnity = \$30 (\$15 for first TS; \$15 for second TS)

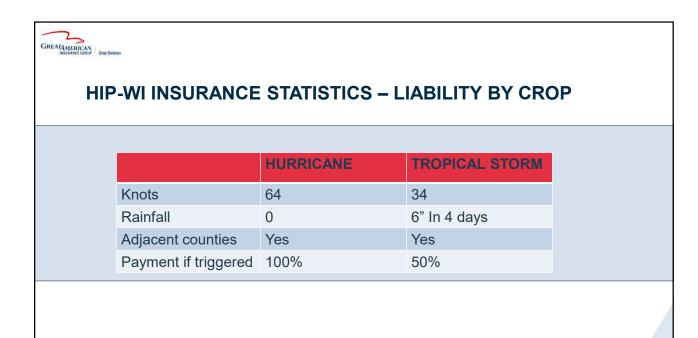
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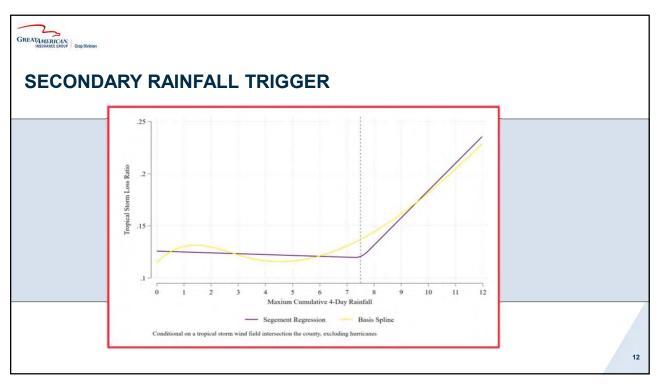
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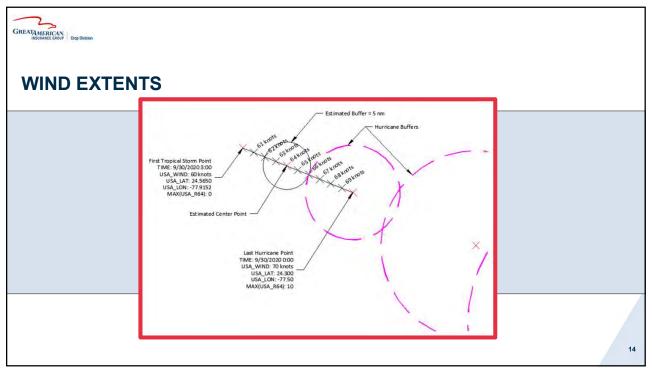
HIP-WI INSURANCE STATISTICS - LIABILITY BY CROP

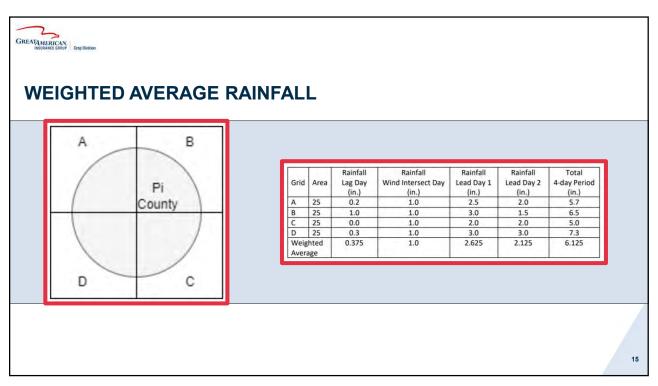
	Cotton	\$ 172,244,877		Cotton	\$ 250,084,821		Cotton	\$ 310,444,692		Corn	\$ 418,211,215
	Corn	\$ 150,167,489	-	Corn	, , ,	Corn	\$ 262,203,520		Soybeans	\$ 301,791,918	
	Soybeans	\$ 93,476,965		Soybeans		Soybeans	\$ 236,462,838		Cotton	\$ 265,099,300	
	Peanuts	\$ 67,678,480		Peanuts	\$ 93,800,055		Sugarcane	\$ 98,213,301		Sugarcane	\$ 141,547,407
2020	Flue Cured Tobacco	\$ 47,258,078	2021	Rice \$ 62,990,079 2022 Peanuts \$	\$ 97,377,539	2023	Peanuts	\$ 135,586,285			
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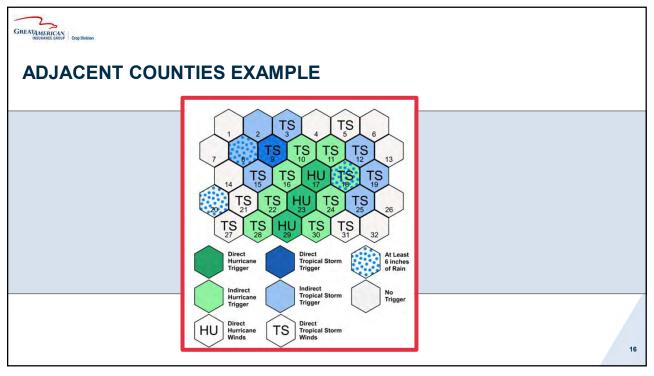


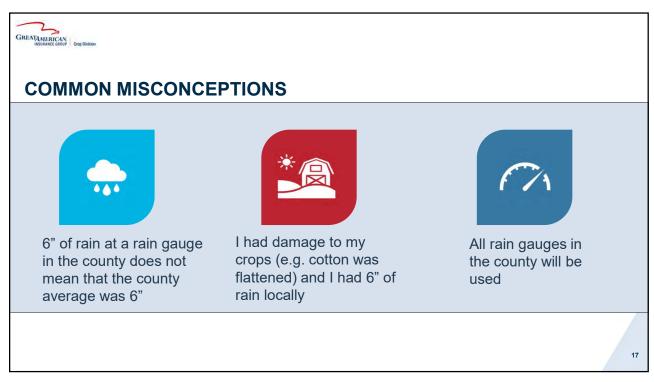


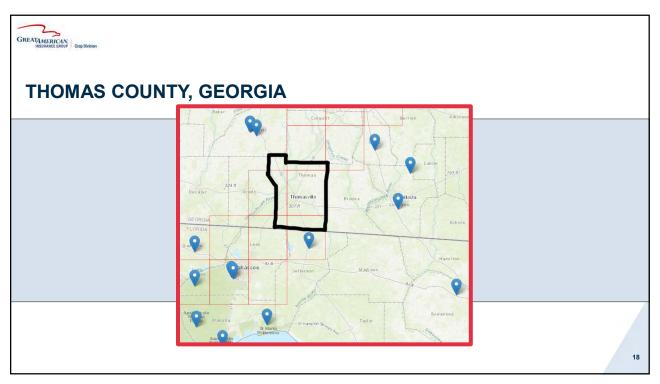














WEIGHTED AVERAGE EXAMPLE

Grid ID	Grid % of County
12784	4.71%
12785	15.74%
12786	0.50%
13084	16.48%
13085	46.33%
13086	1.99%
13384	6.66%
13385	7.23%
13386	0.37%
Total	100.00%



WEIGHTED DAILY PRECIPITATION BY GRID

Date	Grid ID	Grid Precipitation (A)	Grid Percentage of County (B)	Grid Weighted Rainfall (A x B)
29-Aug	13085	0.136	46.33%	0.063
30-Aug	13085	1.425	46.33%	0.660
31-Aug	13085	1.901	46.33%	0.881
1-Sep	13085	0.420	46.33%	0.194
Total Precipita	ation for Grid	13085		1.799



WEIGHTED GRID PRECIPITATION BY DAY

Grid ID	Grid % of County (A)	Grid Precipitation (B)	Grid Weighted Rainfall (A x B)
12784	4.71%	1.200	0.056
12785	15.74%	1.490	0.234
12786	0.50%	1.729	0.009
13084	16.48%	1.028	0.170
13085	46.33%	1.425	0.660
13086	1.99%	1.649	0.033
13384	6.66%	0.864	0.058
13385	7.23%	1.083	0.078
13386	0.37%	1.266	0.005
homas County Total	for August 30, 2023		1.303



COUNTY CUMULATIVE RAINFALL

Date	County Rainfall
29-Aug	0.122
30-Aug	1.303
31-Aug	1.530
1-Sep	0.461
Total	3.416



HURRICANE TRIGGER TIMELINE

- "Real-time" precipitation data (available next day)
- Wind extent data available approximately 2 weeks after the storm
- RMA generally releases "provisional" triggers approximately 21 days following a storm



23



NOAA - DATA REVISIONS

Section 9 HIP-WI Endorsement

(d) Hurricane wind extent data may be updated by NOAA. FCIC may add counties that were not included in the initial county release by FCIC of the counties that met the county loss trigger following release of updated NOAA wind extent data for the applicable crop year. Once counties are listed by FCIC, they will not be removed even if later data indicates they did not meet the county loss trigger.

- NOAA-CPC releases updated precipitation approximately 60 days following a storm event. This is inline with PRF and other RI releases. RMA updates Tropical Storm triggers as soon as possible
- IBTrACS releases updated wind extents in the spring following the hurricane season. RMA will update HIP-WI triggers (and potential TS triggers as soon as possible







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

Field Offices

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





RMA REBATING LANGUAGE

Definition per the SRA:

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



5

RMA REBATING LANGUAGE

- · RMA Published Rebating Violations and Sanctions
 - $\underline{https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-and-Sanctions/Published-Rebating-Violations-And-Sanctions-And-San$
 - 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



7

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%						



9

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



11

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





- 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.



13

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





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	



15

PRODUCER RECORD KEEPING REQUIREMENTS

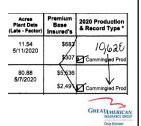
Commingled Production

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
 - Commingled box needs to be checked on PY report (Can add PA next to reported yield)
- 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 LevelIf the insured certifies production on the production report at a level below the BU, they must have acceptable records at the level reported or <u>assigned yields will apply</u> (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





- 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%



17

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-Int/No Type Specified 01-Insured	Home	1.00 / 1.00 TA 1.000 / 1.00	0.07782045 No	42 BU 40 BU 40 BU	29.4 BU \$17,676 1,853 BU	 0.6670	63.02 6/12/2019	\$1,342 2,520. 8 \$550 Commingled Prod
23	0002-0002-OU Soybeans 70%	Non-Irr/No Type Specified	Sampson	1.00 / 1.00 TA 1.000 / 1.00	0.0714878 No	48 BU 45 BU 45 BU	33.6 BU \$40,228 4,217 BU	0.6670	125.50 6/15/2019	\$2,901 4,769 \$1,189 Commingled Prod





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...



19

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





21

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)





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



23

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 Conflict of Interest (COI) Form email notification example



MPCI Conflict Of Interest (COI)

Every year each agent must sign the annual COI certification and return it to Great American Insurance by the earliest acreage reporting date for that particular agent. This certifies that you have reviewed and verified that all policies that could be in conflict that need reported as a disclosure with GA. The form is for the 2023 reinsurance year and can be found under the compliance home screen or click here to complete in GreatAg.

If you have additional questions regarding the COI certification, please contact your PC compliance department.

If you did not provide Great American with this email address, please ignore this email.



25

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 <u>out</u> of compliance
 - · Form can be completed online in GreatAg
 - · RMA will follow up with agents that are out of compliance





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



27

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)

United States
Department of
Agriculture
Farm Production
and Conservation
Risk
Management
Agency
1400 Independence
Avenue, SW
Stop 0801
Washington, DC
20250-0801
Dear
Individuals receiving compens
Section 508(a)(10) of the Fede

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:





GreatAg Landing Page



Compliance section has a great tool for keeping current on all RMA required forms, as well as agent training and testing.



29

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



31

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 <u>verifiable lease or written proof of ownership</u> 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...



33



THANK YOU FOR YOUR TIME

ACTUARIAL CHANGES

- 9/30 & 10/31 Contract Change Date Key Updates
 - Program Date Changes
 - Insurance Offer Changes
 - Yield Changes
 - Special Provision (SP) Statement Changes



1



8/31 Insurance Offer Changes

Oysters



Refer to IMAP for counties and practices affected

2



OYSTERS - ACTUAL PRODUCTION HISTORY PRICE COMPONENT (APHPC) & HURRICANE INSURANCE PROTECTION- WIND (HIP-WI)

Alabama New York

California North Carolina

Florida Rhode Island

Maine South Carolina

Maryland Virginia

Massachusetts

Mississippi



for all the great you do"

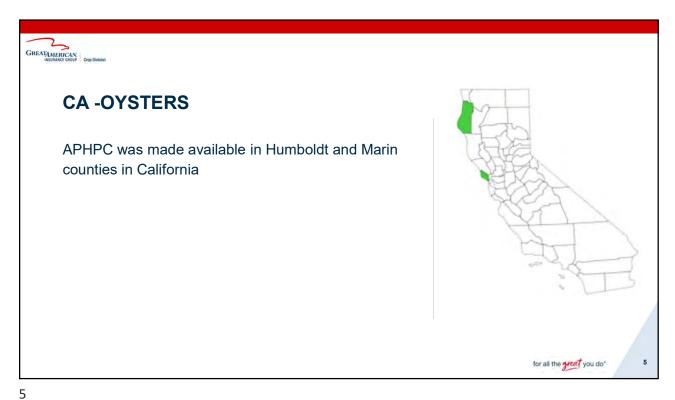
3



AL-OYSTERS

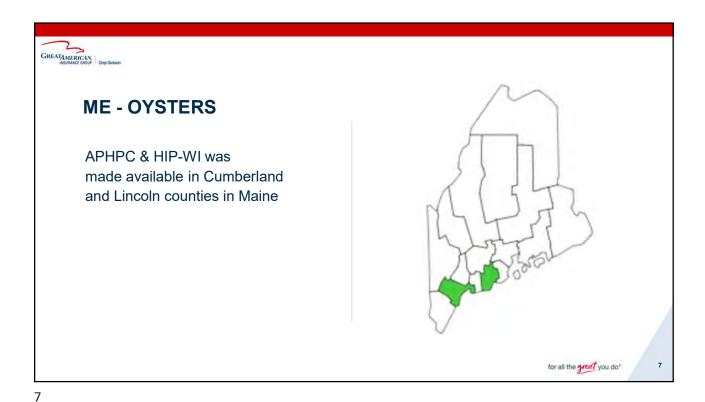
APHPC & HIP-WI was made available in Baldwin and Mobile counties in Alabama





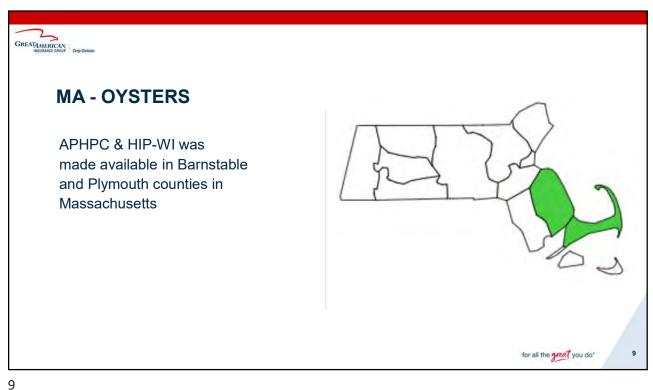
FL - OYSTERS

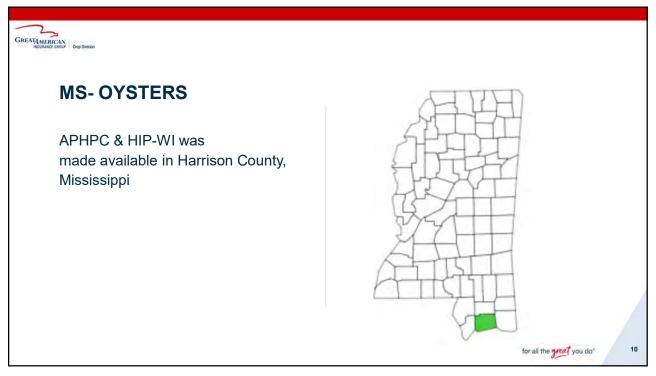
APHPC & HIP-WI was made available in Franklin and Wakulla counties in Florida

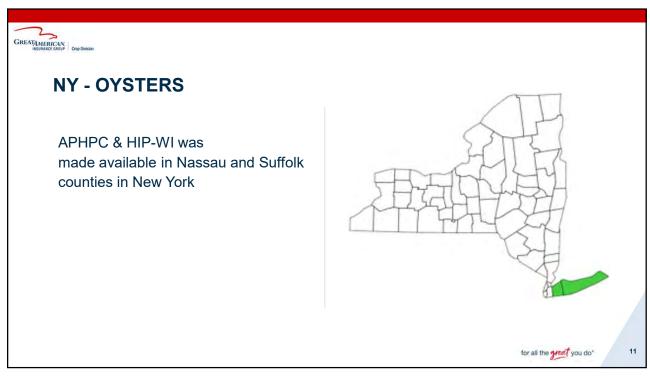


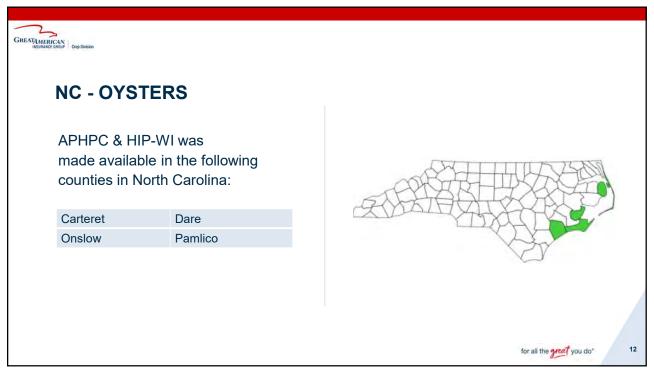
MD - OYSTERS

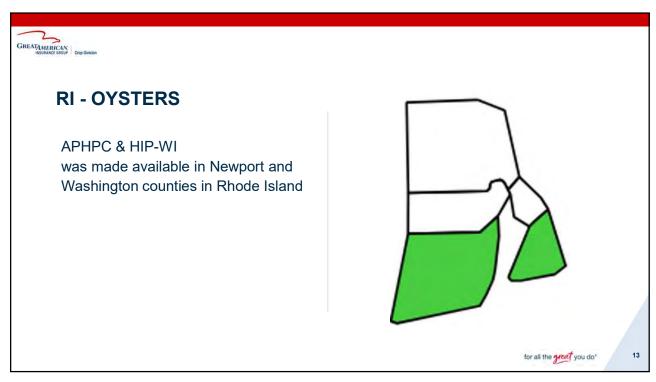
APHPC & HIP-WI was made available in Dorchester and St Marys counties in Maryland

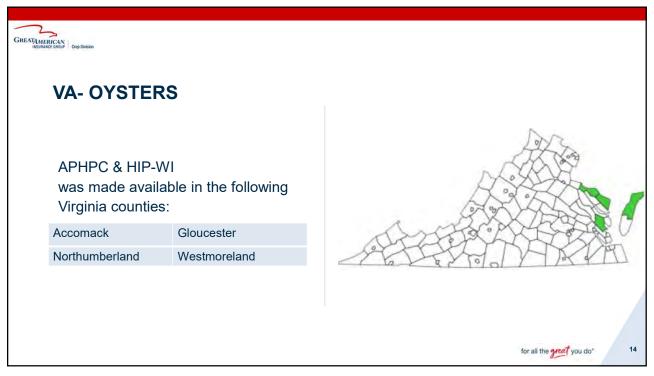














9/30 Program Date Changes

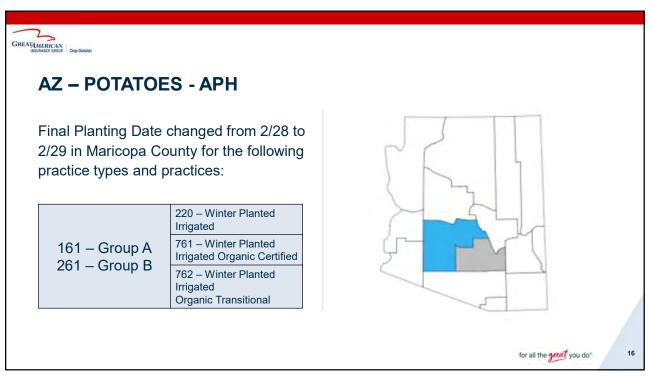
Potatoes

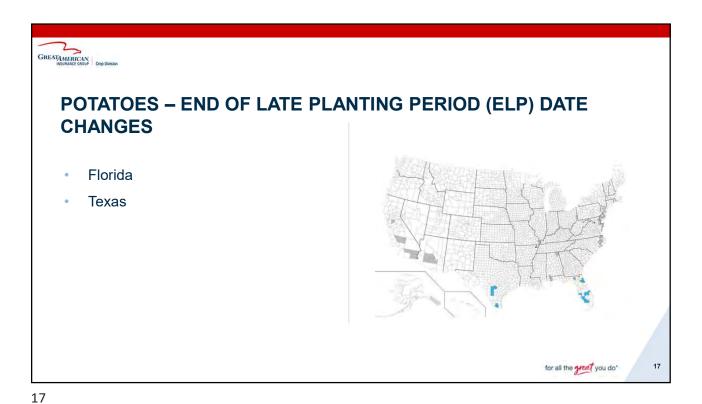


Refer to IMAP for counties and practices affected

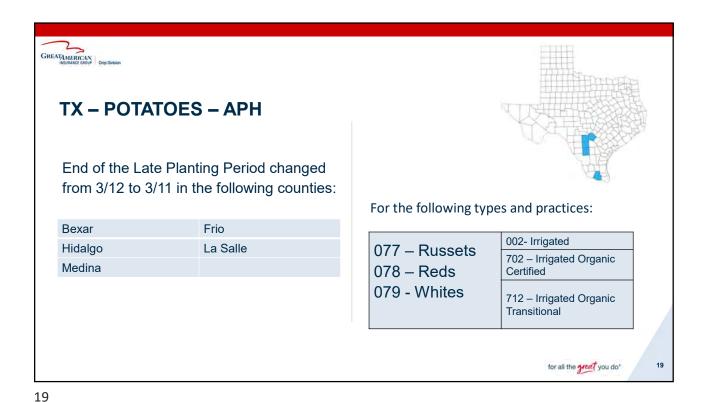
15

15





GREATAMERICAN.
INSURANCE GROUP Crop Division FL - POTATOES - APH, SCO-YP, & HIP-WI End of the Late Planting Period changed For the following types and from 3/22 to 3/21 in the following counties: practices: 002- Irrigated 702 – Irrigated Organic 161 - Group A Flagler Putnam Certified 261 - Group B St Johns Suwannee 712 – Irrigated Organic Transitional for all the great you do"



GREATAMERICAN.
INSURANCE GROUP Crop Division TX - POTATOES - HIP-WI End of the Late Planting Period changed from 3/12 to 3/11 in the following counties: For the following types and practices: Bexar Frio 002- Irrigated 077 – Russets 702 - Irrigated Hidalgo LaSalle Organic Certified 078 - Reds 079 - Whites 712 - Irrigated Organic Transitional for all the great you do"



• 9/30 Insurance Offer Changes

Potatoes



21

21

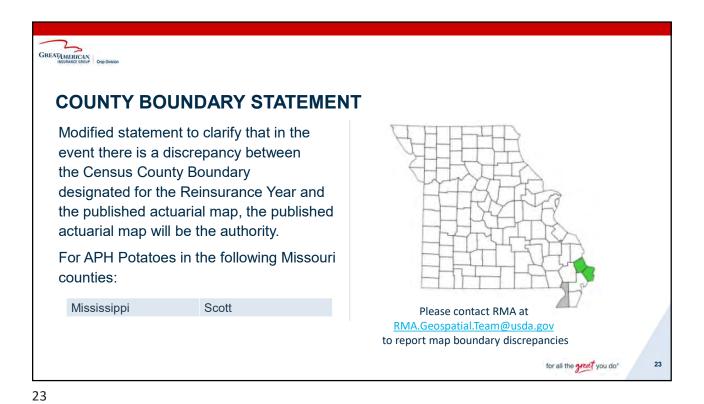


9/30 STATEMENT CHANGES

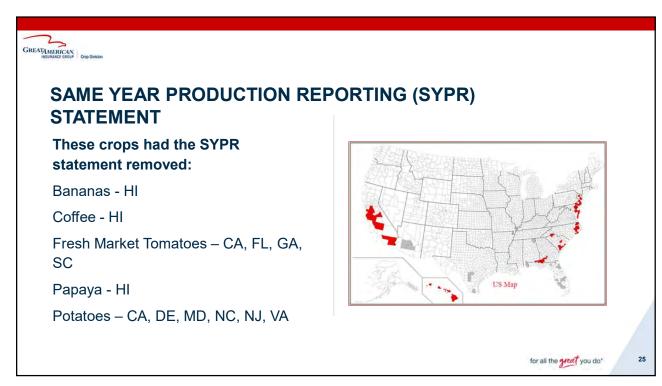
- Bananas
- Coffee
- Fresh Market Tomatoes
- Papaya
- Potatoes

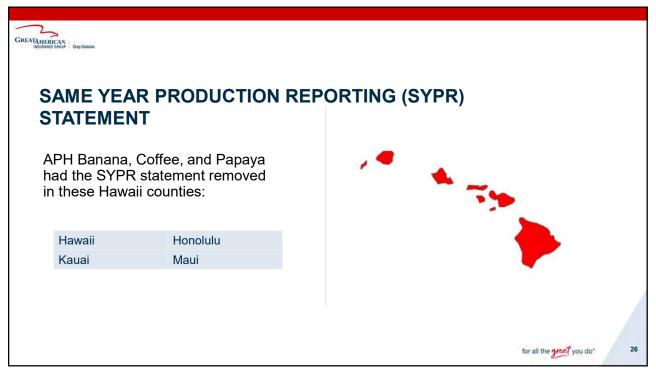


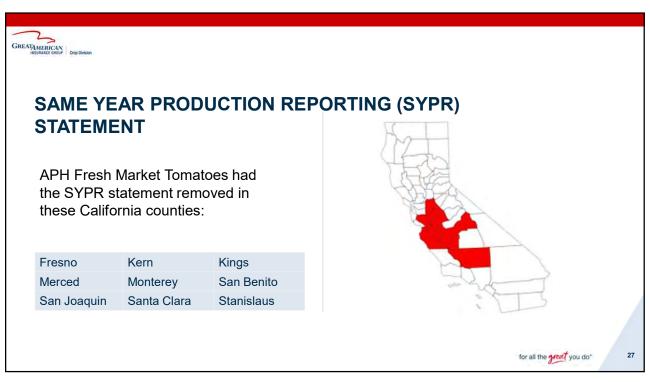
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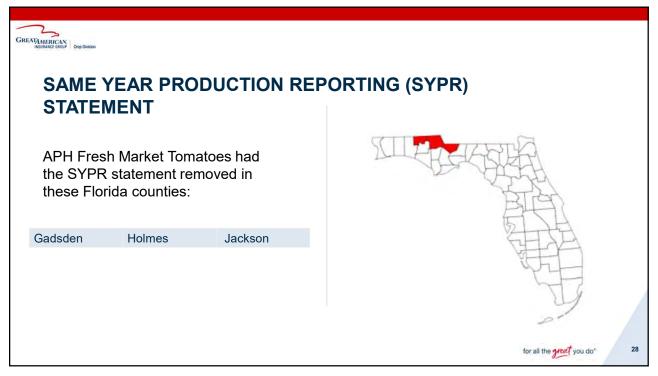


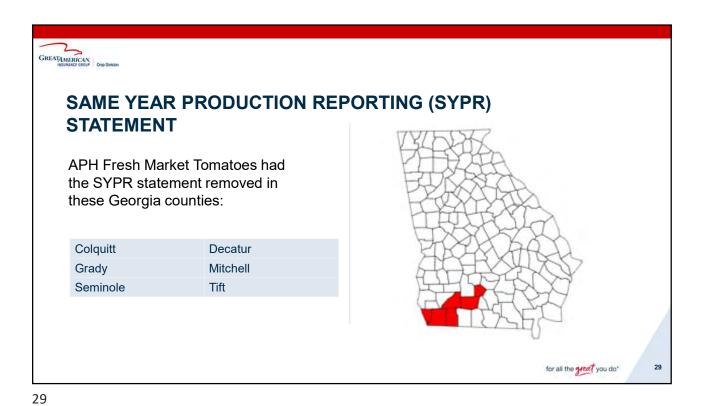
GREATAMERICAN.
INSURANCE GROUP Crop Division **CA – FRESH MARKET TOMATOES** In lieu of the cancellation and termination dates in the crop provisions, the cancellation and termination dates are January 31. For APH in the following California counties: Fresno Kings Kern Merced Monterey San Benito San Joaquin Santa Clara Stanislaus 24 for all the great you do"







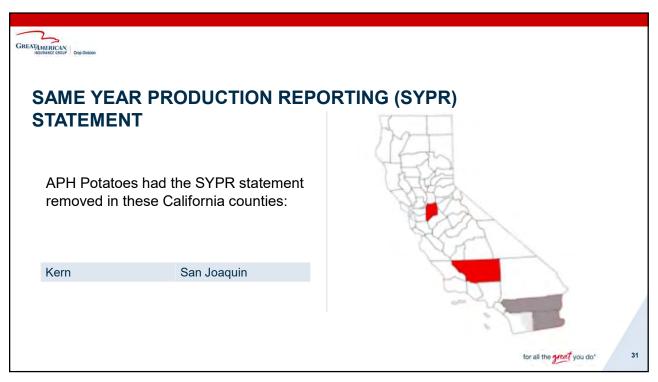


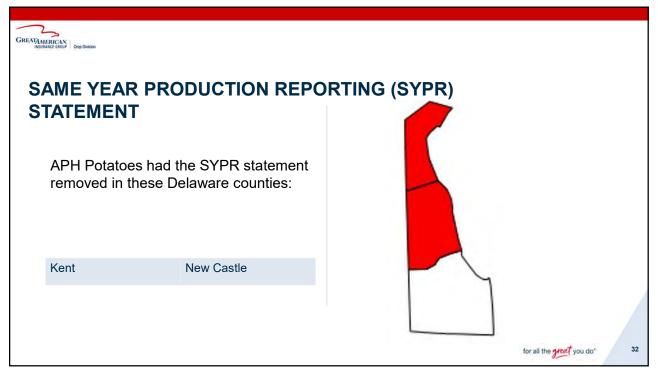


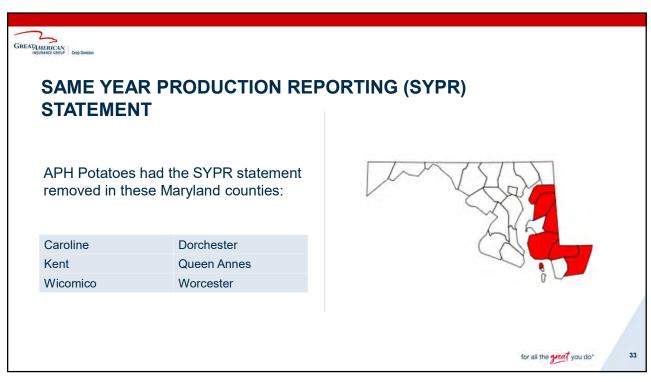
SAME YEAR PRODUCTION REPORTING (SYPR)
STATEMENT

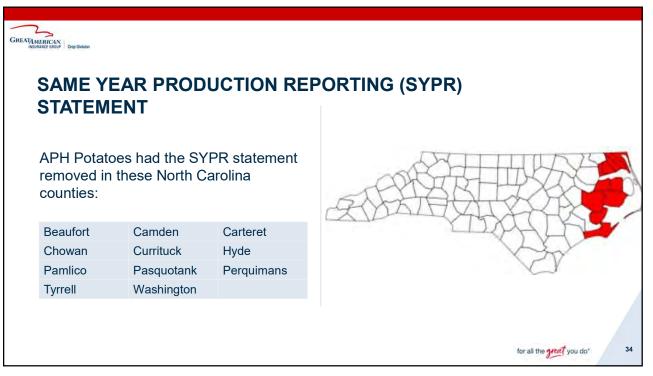
APH Fresh Market Tomatoes had the SYPR statement removed in these South Carolina counties:

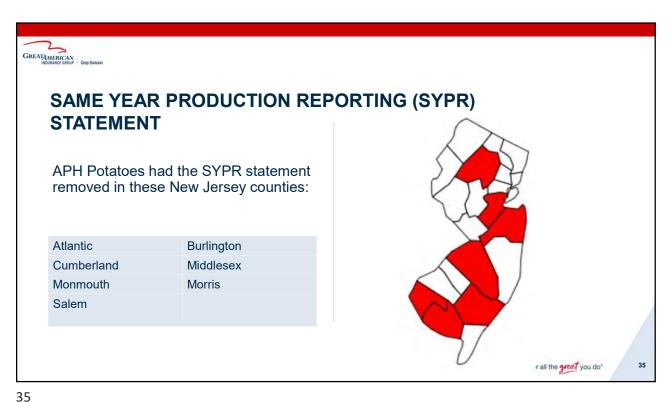
Beaufort Charleston Cherokee Clarendon Colleton Spartanburg

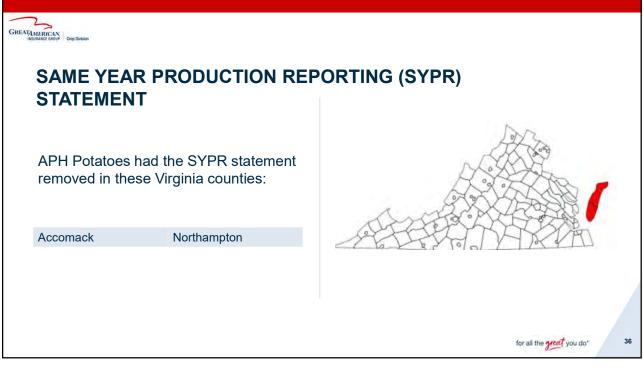


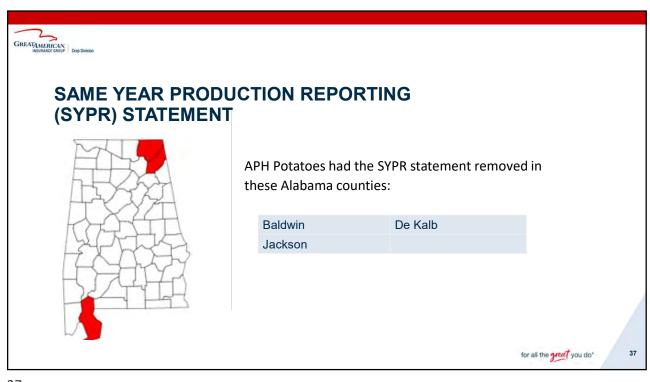




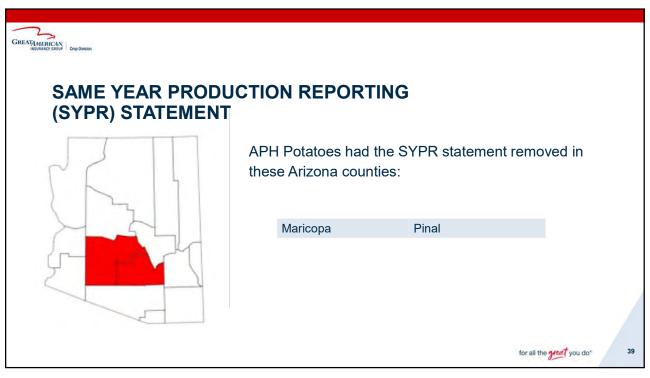


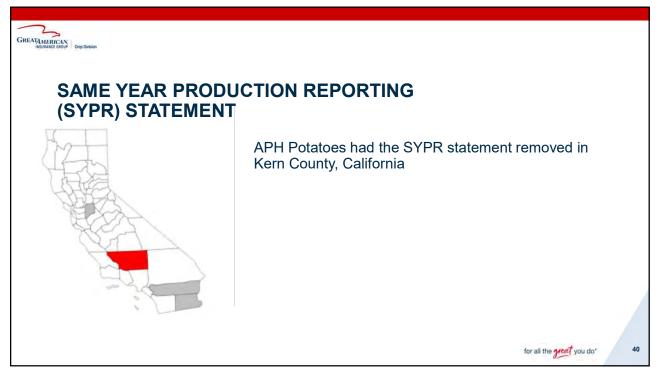


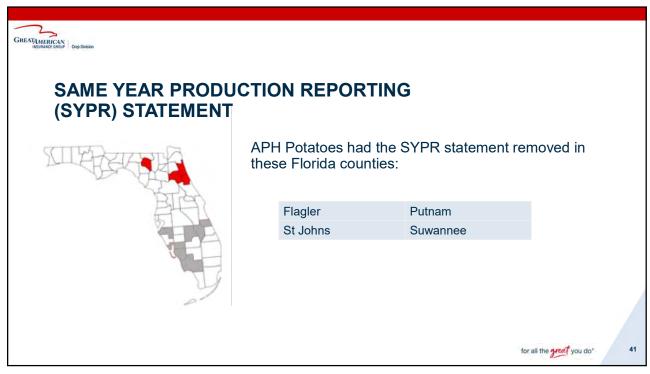


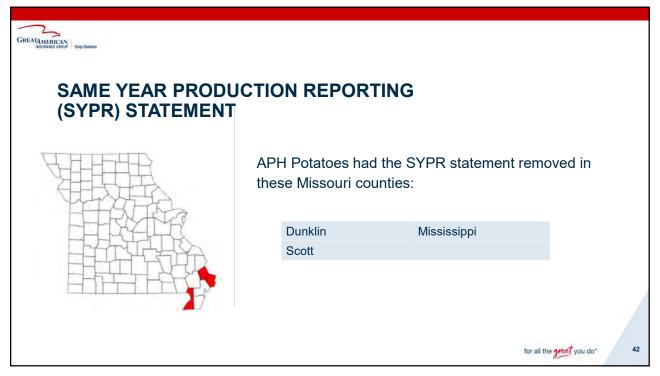


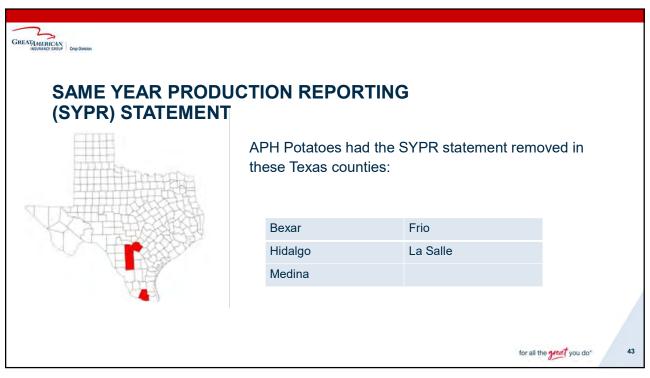


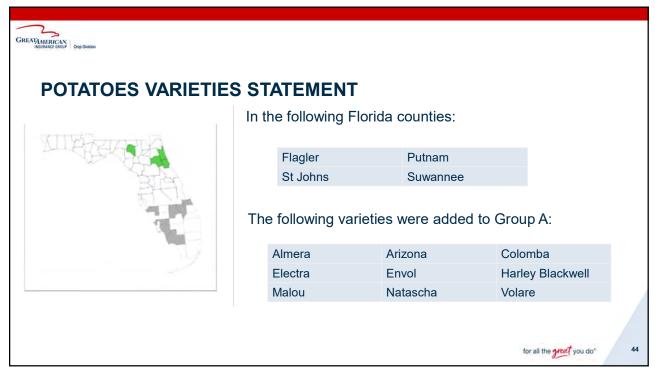


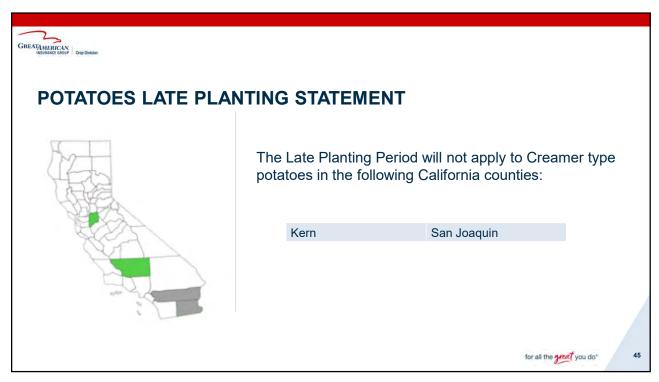


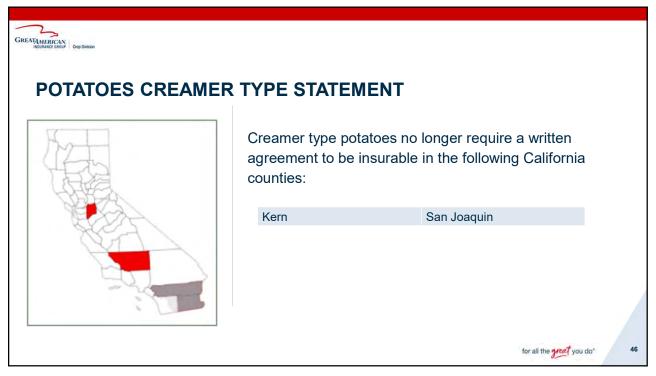


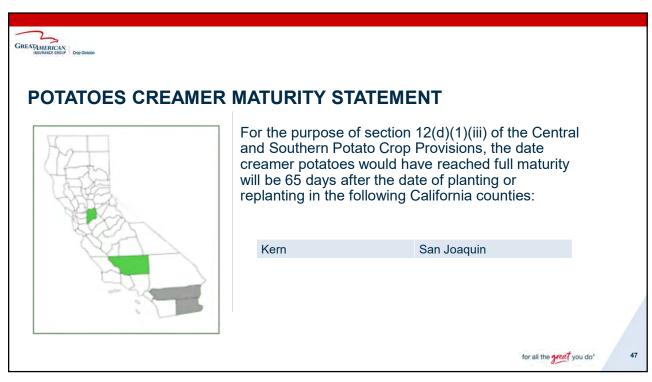


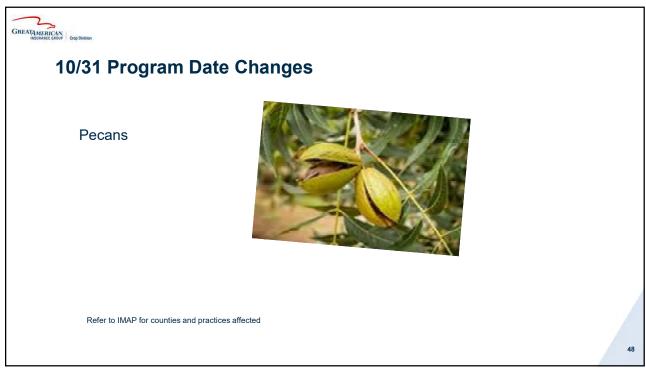


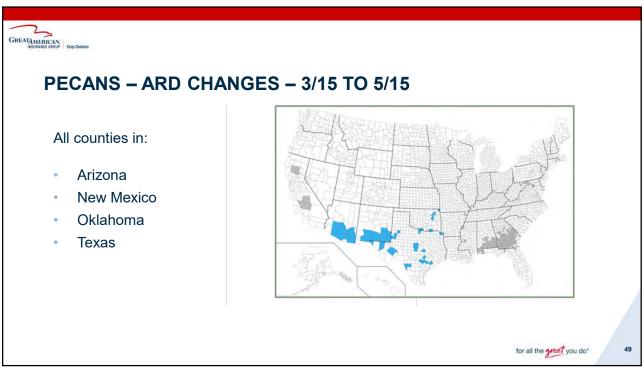


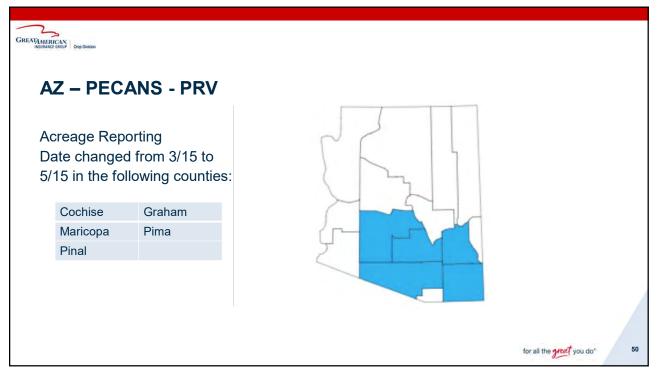


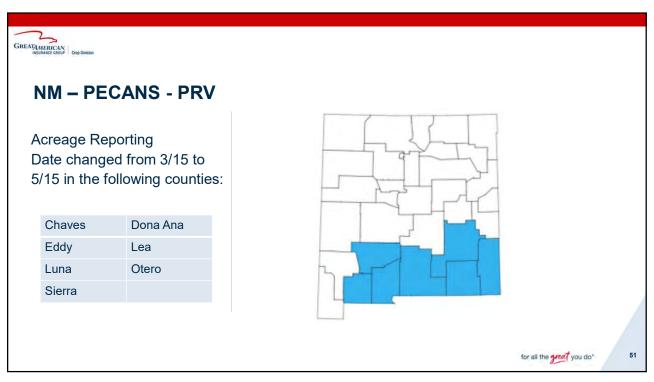


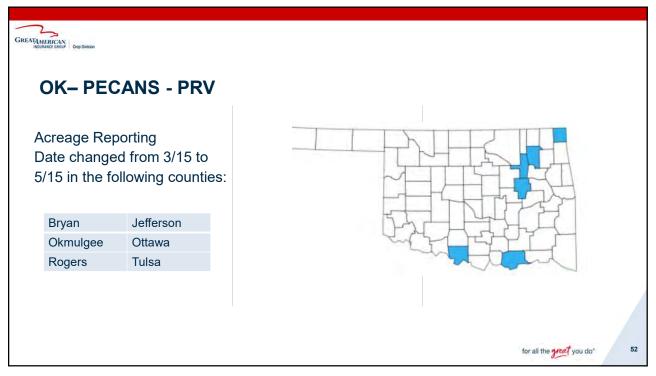


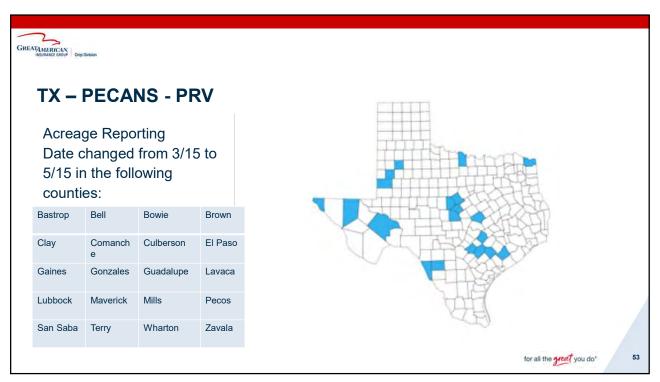


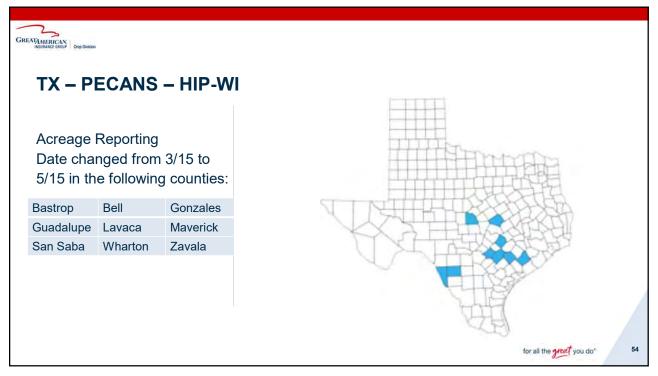














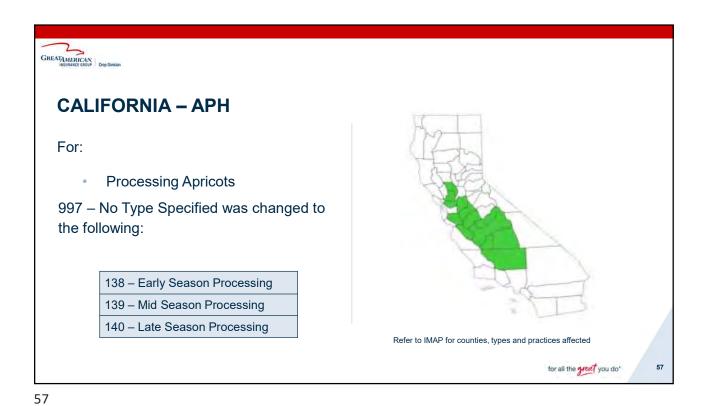
CALIFORNIA – APH

For:

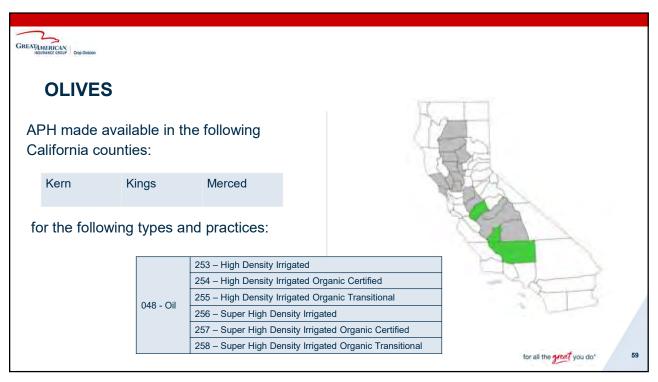
• Fresh Apricots

997 – No Type Specified was changed to the following:

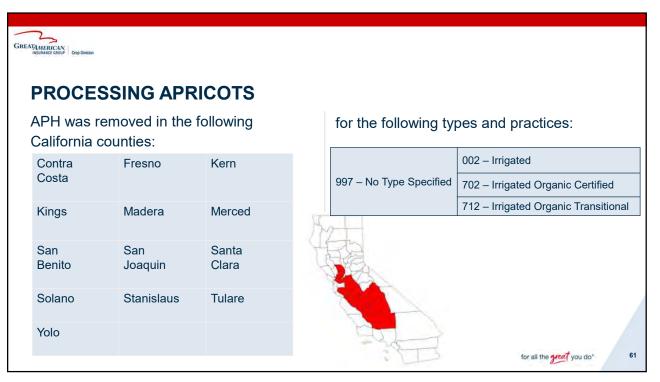
107 – Early Season Fresh
108 – Mid Season Fresh
109 – Late Season Fresh

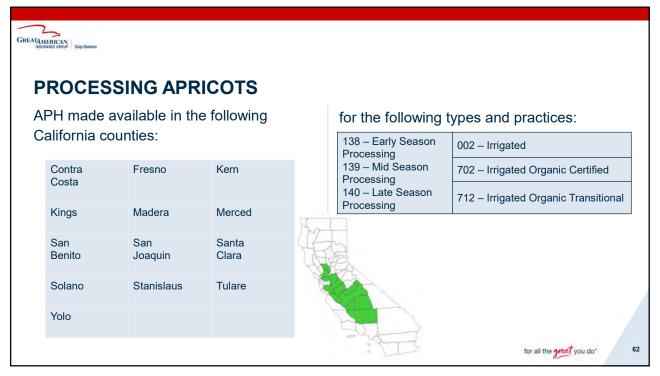


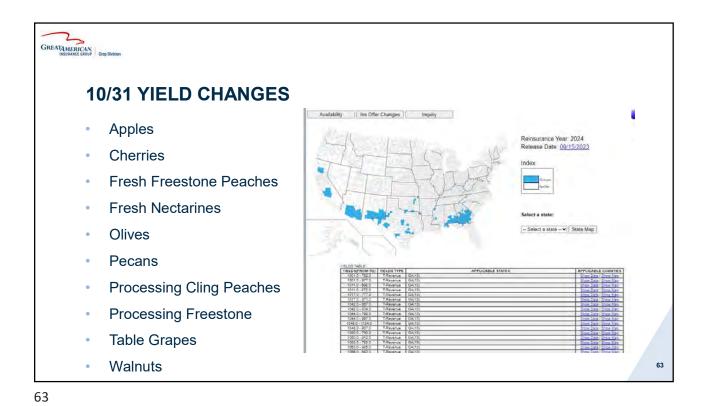
GREATAMERICAN.
INSURANCE GROUP Crop Division **FRESH APRICOTS** APH removed in the following California counties: Contra Fresno Kern for the following type Costa and practices: Kings Madera Merced 002 - Irrigated San San Santa 702 - Irrigated Organic Benito Joaquin Clara 997 - No Type Certified Specified 712 - Irrigated Organic Solano Stanislaus Tulare Transitional Yolo for all the great you do"



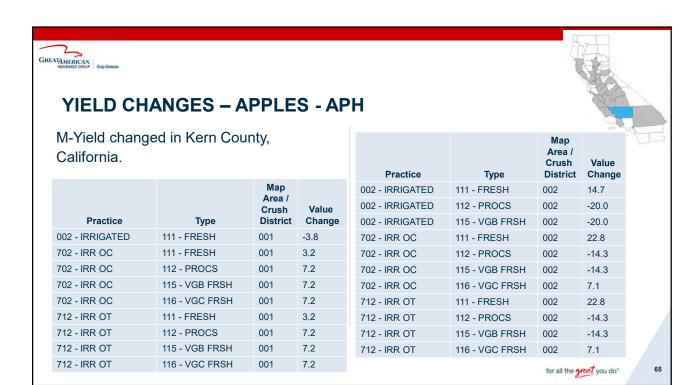




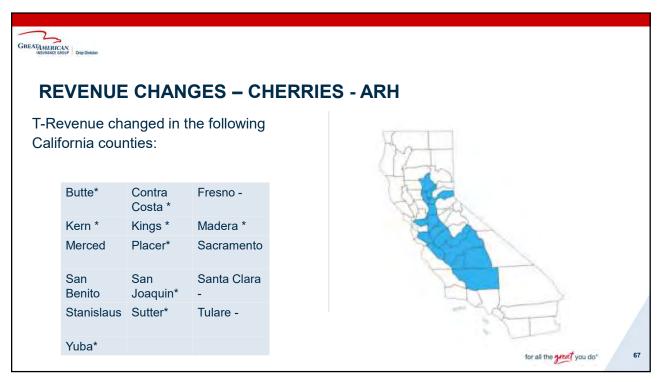




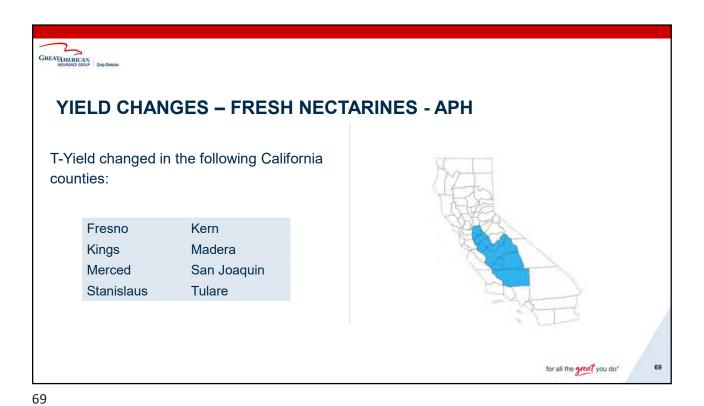
GREATAMERICAN.
INSURANCE GROUP Crop Division **YIELD CHANGES - APPLES - APH** T-Yield changed in the following California counties: Butte* Contra Costa Eldorado* Madera* Fresno Kings Mendocino Merced Monterey San Benito San Bernardino Sacramento San Joaquin* San Luis Obispo Santa Cruz* Solano* Stanislaus* Sonoma Sutter* Tuolumne Tulare Yolo* Yuba Ventura for all the great you do"



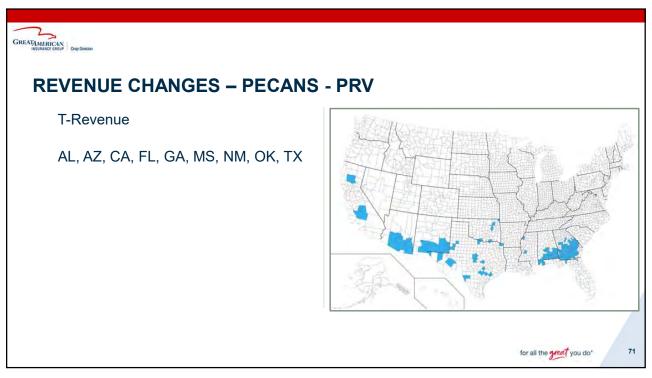


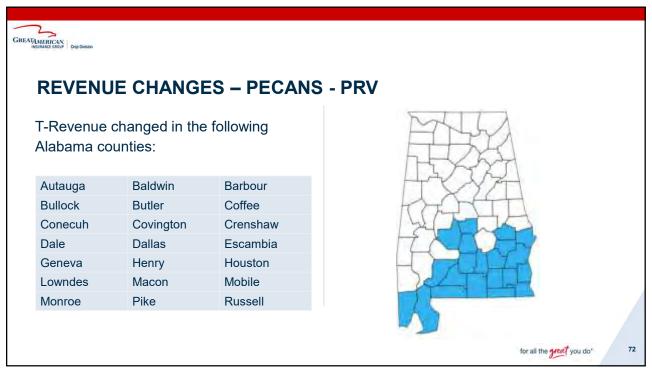


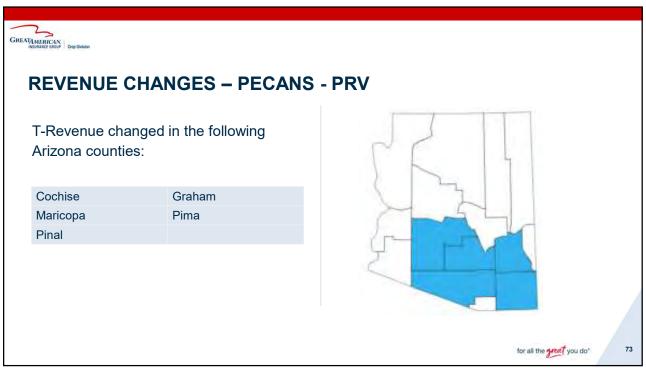


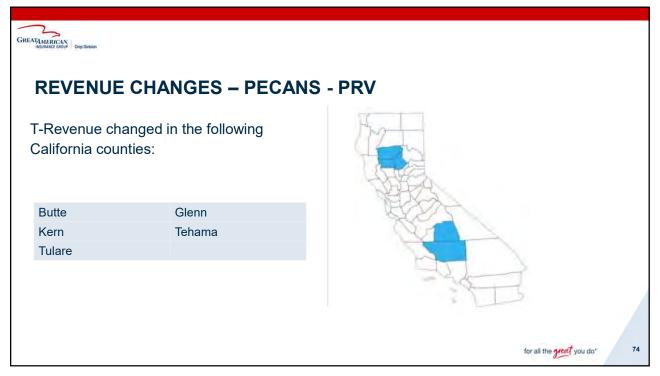


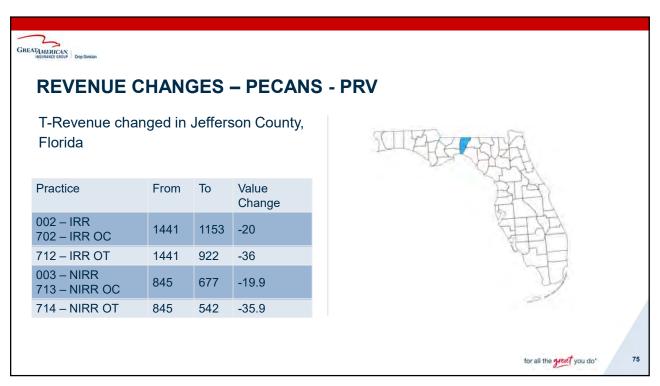
GREATAMERICAN, INSURANCE GROUP Crop Division **YIELD CHANGES - OLIVES - APH** T-Yield changed in the following California counties: Butte Colusa Fresno Glenn Kern Madera Marin Napa San Joaquin Shasta Solano Sonoma Stanislaus Sutter Tehama Tulare Yolo for all the great you do"



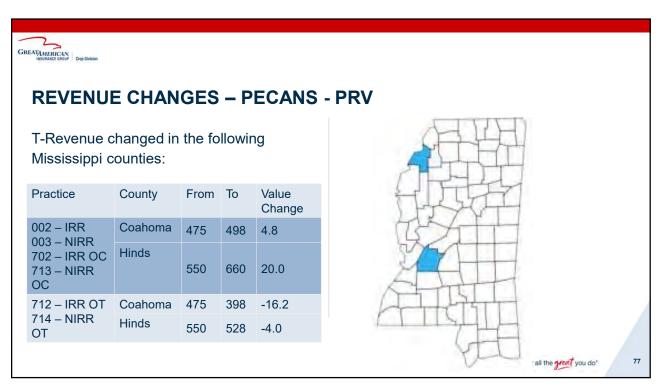


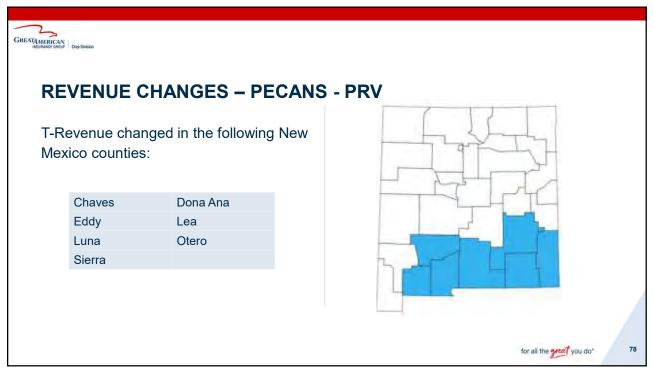


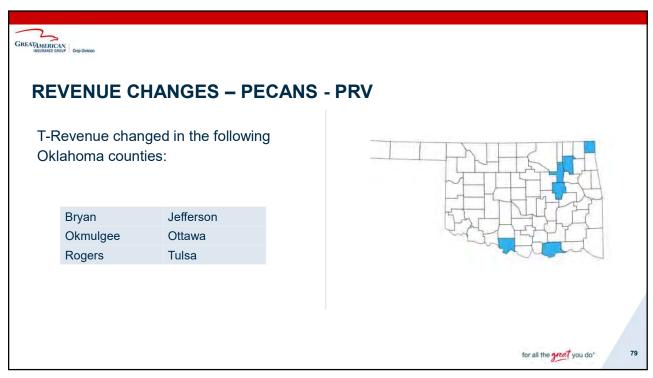


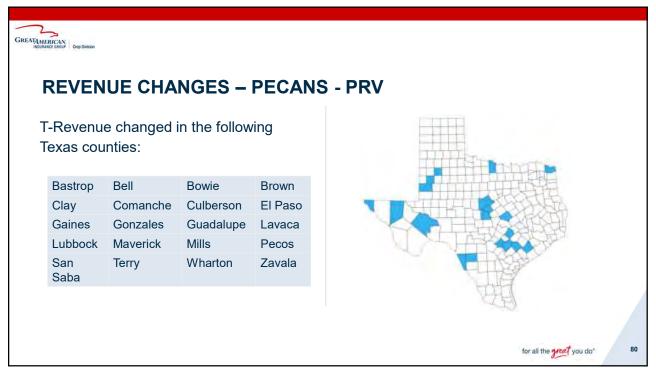


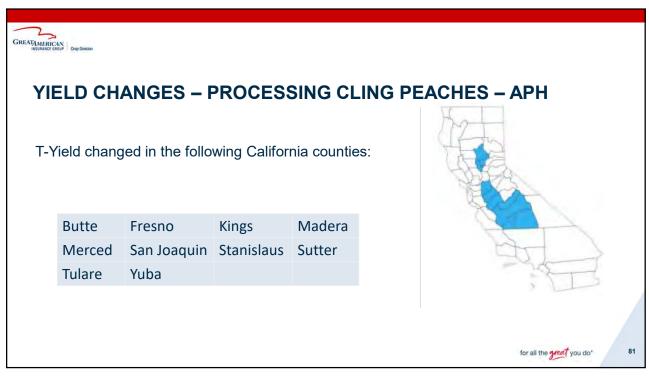


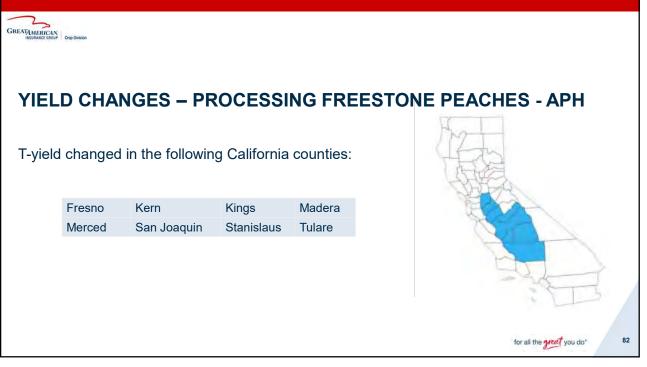


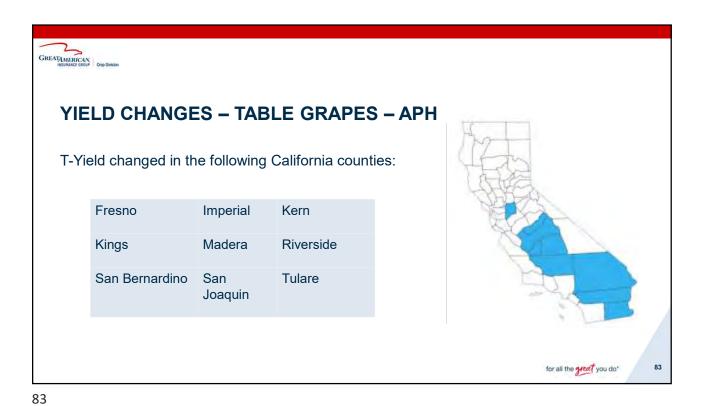












GREATAMERICAN.
INSURANCE GROUP Crop Division YIELD CHANGES - WALNUTS- APH T-Yield changed in the following California counties: Butte Calaveras Colusa Contra Costa Fresno Glenn Kern Kings Lake Madera Merced Placer Sacramento San Joaquin Shasta Solano Stanislaus Sutter Tehama Tulare Yolo Yuba for all the great you do"



10/31 STATEMENT CHANGES

Apples Cherries

Figs Fresh Freestone Peaches

Fresh Nectarines Grapes

Olives Pears

Pecans Plums

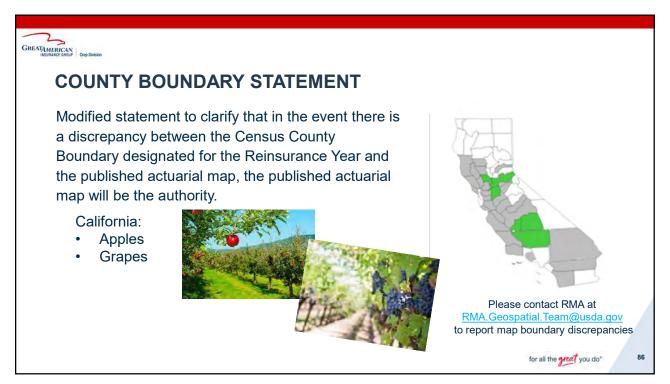
Processing Cling Peaches Processing Freestone

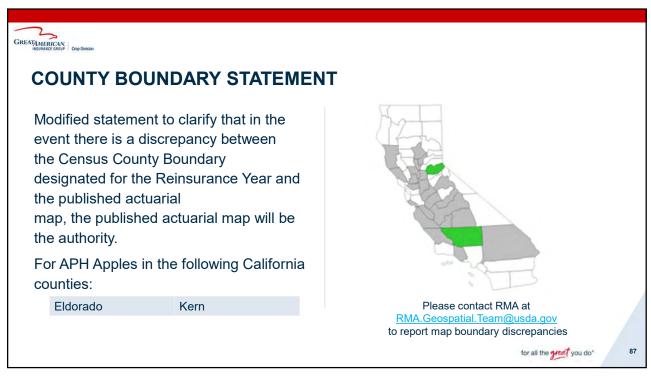
Prunes Table Grapes

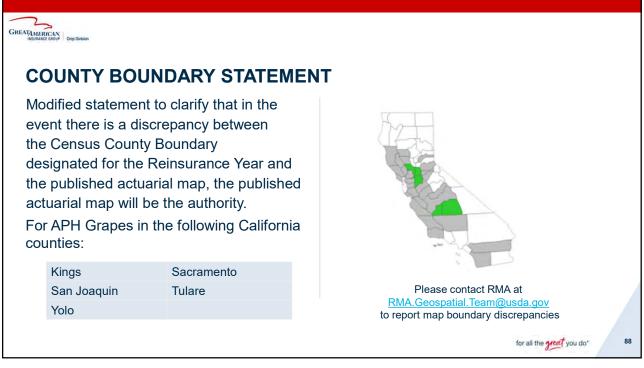
Walnuts

85

85









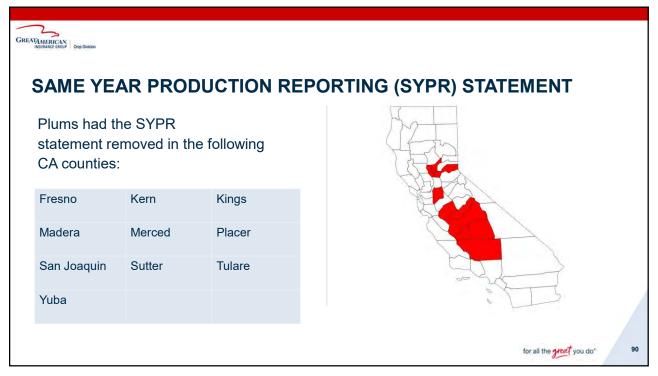
SAME YEAR PRODUCTION REPORTING (SYPR) STATEMENT

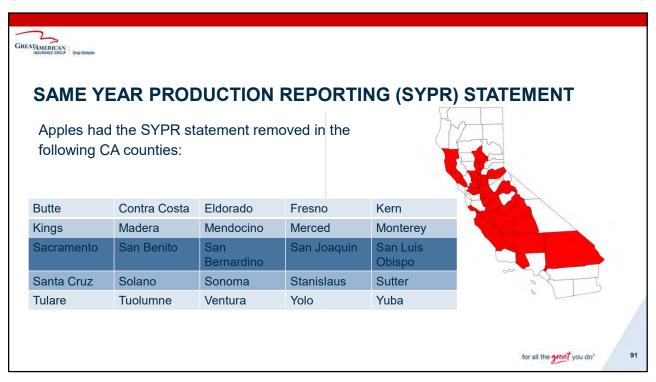
These crops had the SYPR statement removed in all California counties:

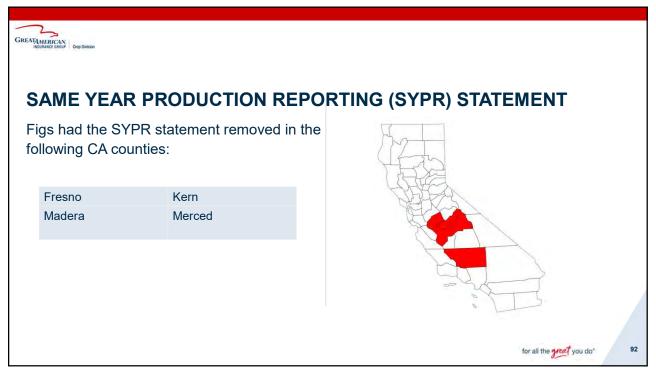
- Apples
- Figs
- Fresh Freestone Peaches
- Fresh Nectarines
- Grapes
- Olives
- Pears

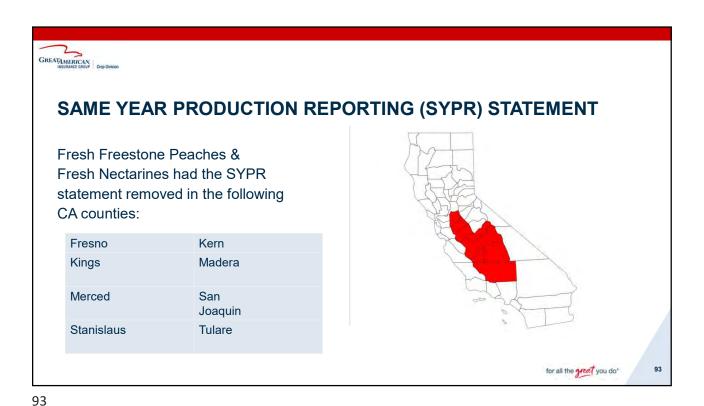
- Plums
- Processing Cling Peaches
- Processing
 Freestone Peaches
- Prunes
- Table Grapes
- Walnuts

89

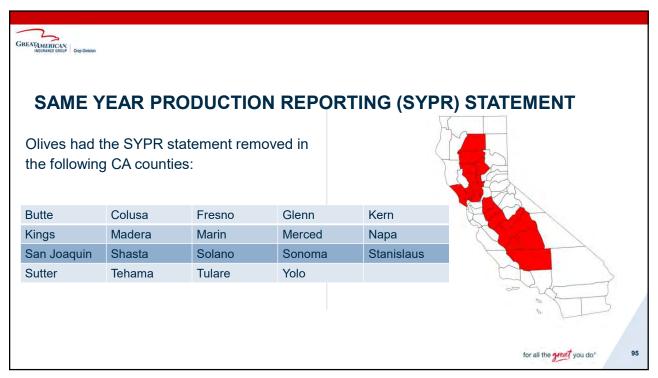


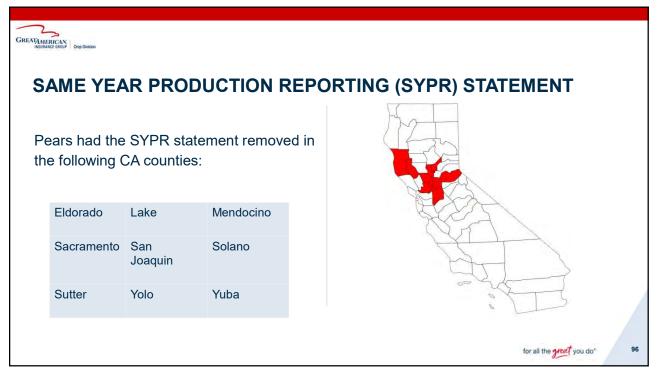


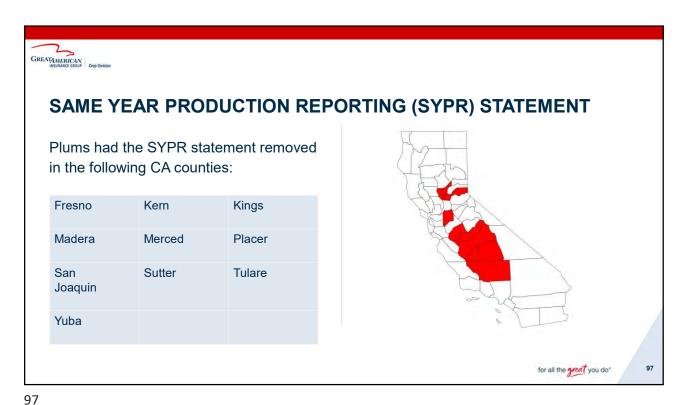


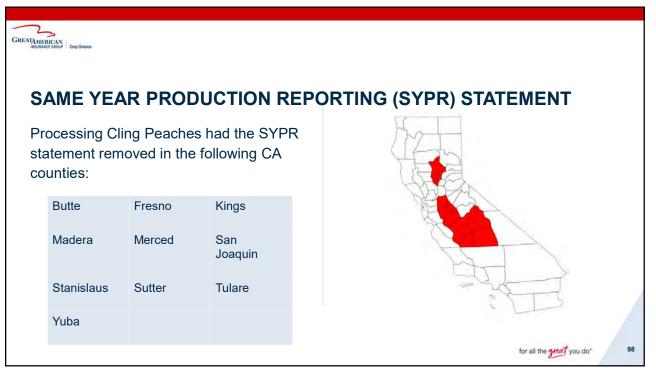


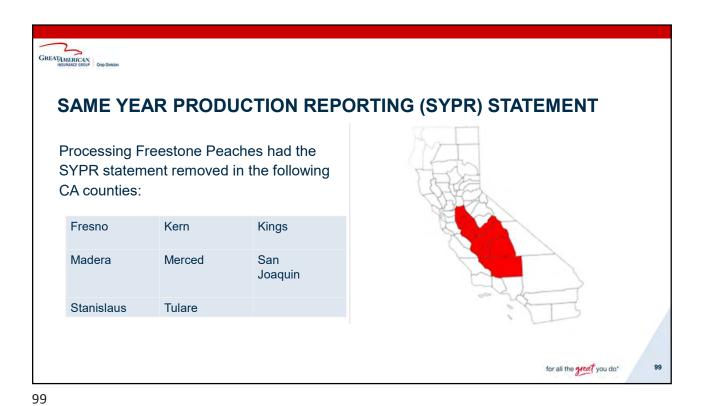
GREATAMERICAN,
INSURANCE GROUP Crop Division SAME YEAR PRODUCTION REPORTING (SYPR) STATEMENT Grapes had the SYPR statement removed in the following CA counties: Alameda Amador Calaveras Colusa Contra Eldorado Fresno Glenn Costa Kern Kings Lake Madera Marin Mendocino Merced Monterey Napa Nevada Riverside Sacra-San Diego San Luis San San mento Benito Joaquin Obispo Santa Santa Santa Cruz Solano Sonoma Stanislaus Tulare Yolo Clara Barbara for all the great you do"



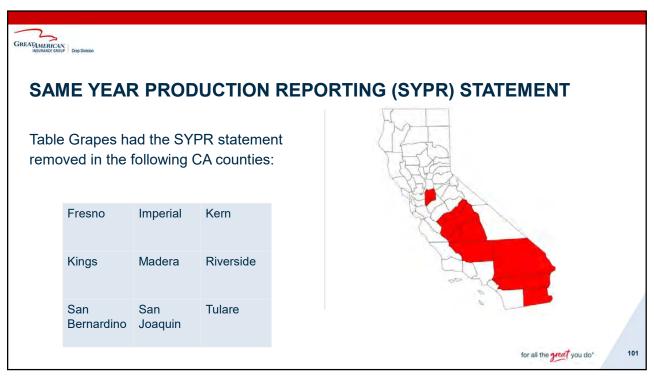


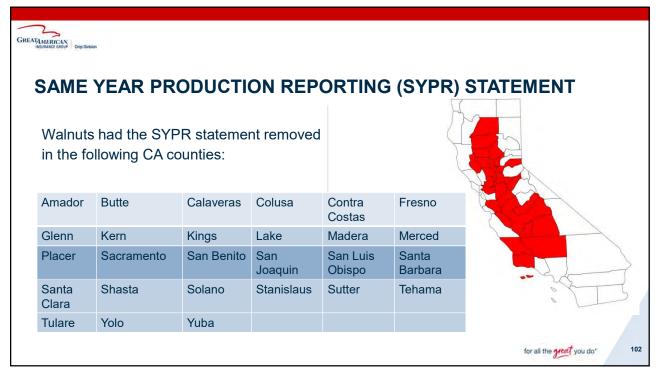






GREATAMERICAN.
INSURANCE GROUP Crop Division SAME YEAR PRODUCTION REPORTING (SYPR) STATEMENT Prunes had the SYPR statement removed in the following CA counties: Butte Colusa Fresno Glenn Madera Merced Santa Clara Solano Sutter Sonoma Tehama Tulare Yuba Yolo 100 for all the great you do"





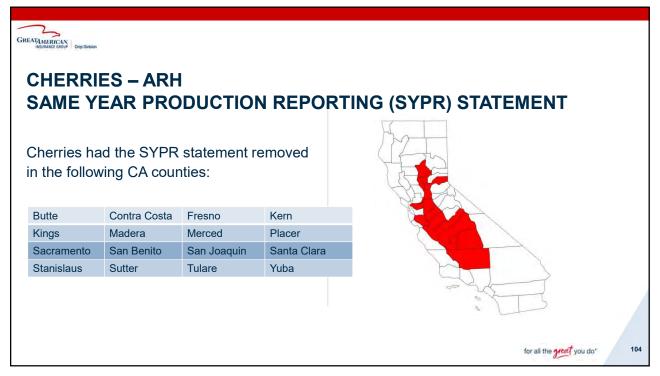


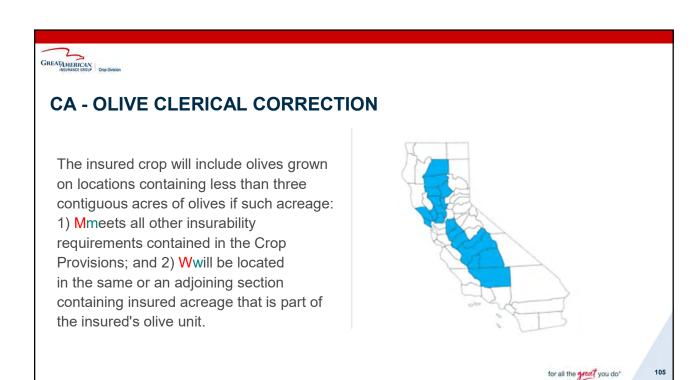
OTHER STATEMENT UPDATES

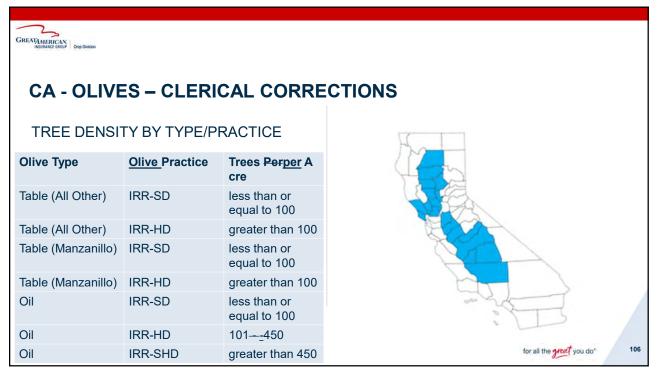
- Cherries SYPR Statement
- Olive changes
- Pecan Insurability
- Pecan AMS Report Area Update
- Plum Grade Update
- Variety Changes for Fresh Freestone Peaches, Fresh Nectarines, Plums,
 & Processing Cling Peaches
- Walnut Leaf Stage Update

103

103







for all the great you do"



OLIVES - APH CLARIFICATION AND CLERICAL CORRECTION

A unit (or block if reporting at the block level) containing both Manzanillo and Sevillano table olives will be designated as the Manzanillo type if production of Manzanillo table olives is equal to or exceeds 90 percent of total production for the unit (or block) for the most recent three crop years. All production from the unit (or block) will be considered the Manzanillo type for purposes applicable to the oliveOlive crop insurance program.

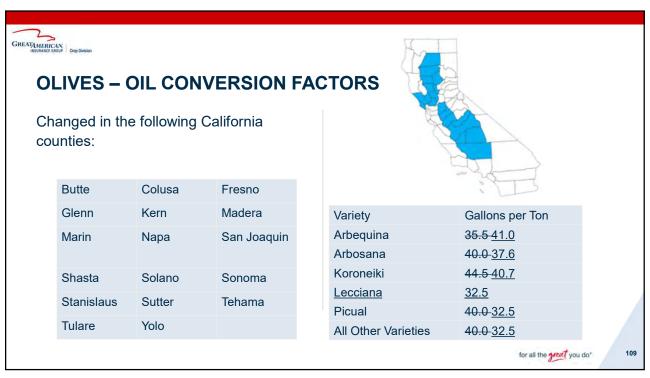
If the percentage of Manzanillo production is less than 90 percent, the acreage, production records, production for loss adjustment, and all other purposes of the olive<u>Olive</u> crop insurance program for the unit (or block) must be reported based on the separate table types shown onin the Special Provisions.

In the following CA Counties:

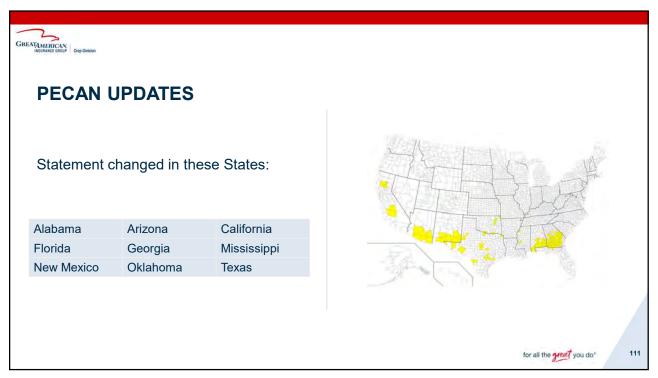
Butte	Colusa	Fresno
Glenn	Kern	Madera
San Joaquin	Shasta	Stanislaus
Tehama	Tulare	

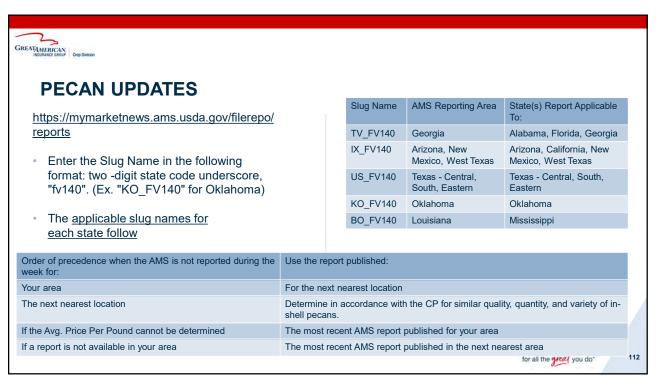
107





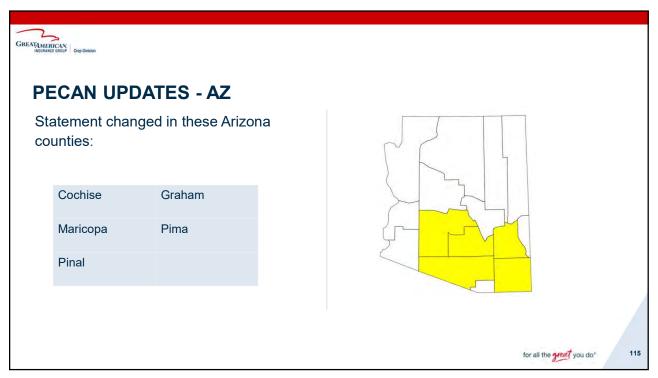


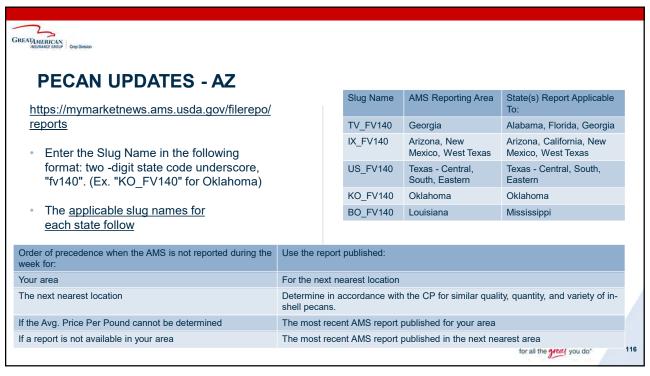






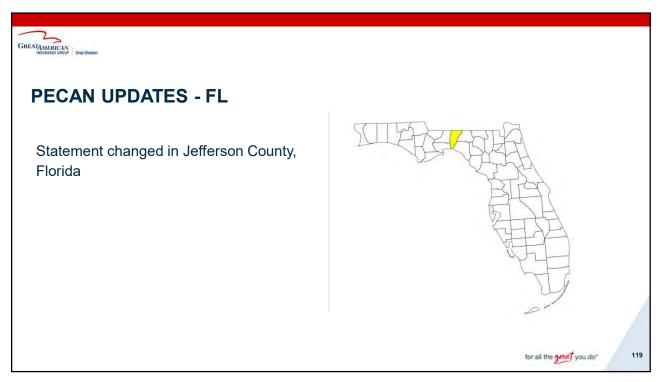




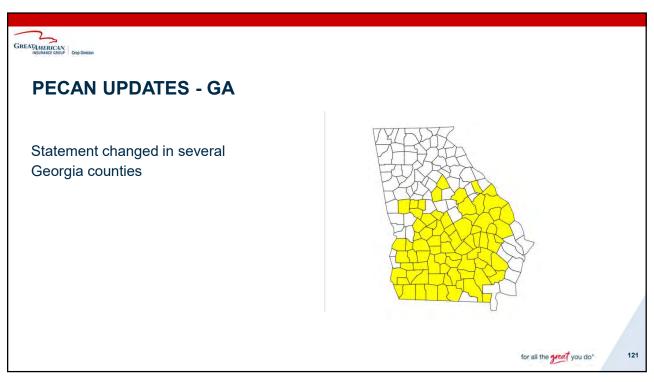




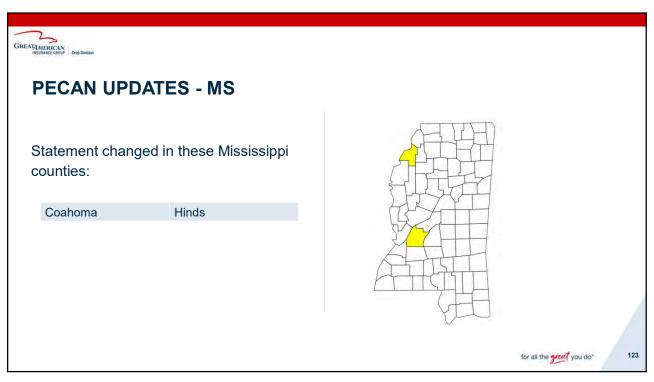




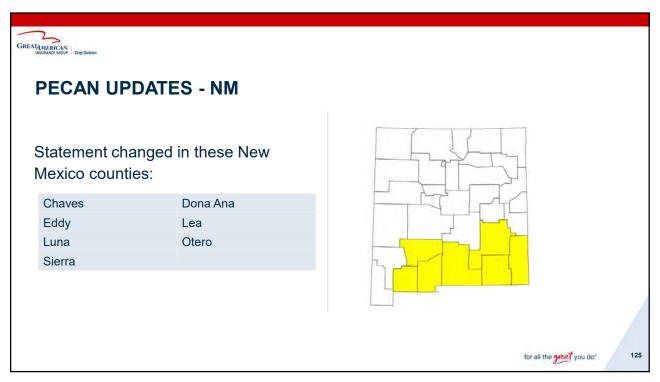


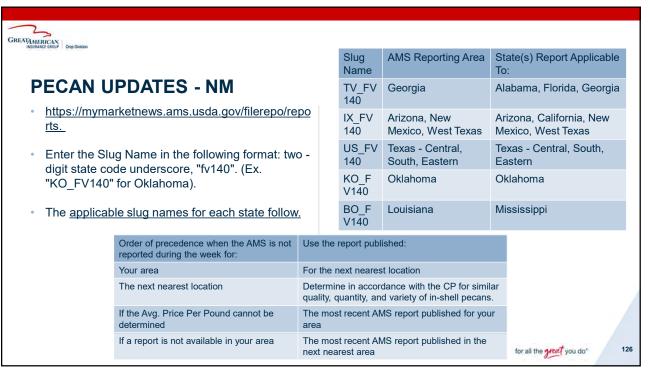


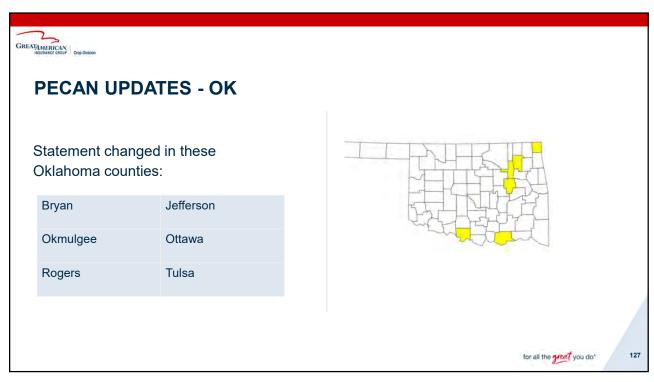




















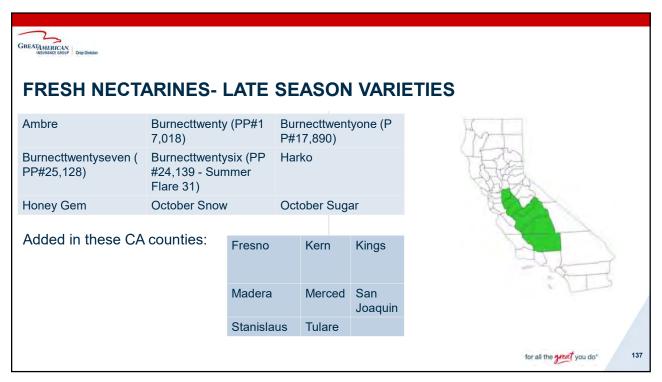


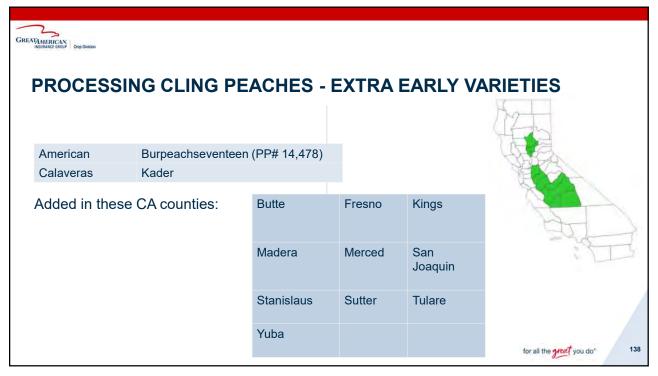












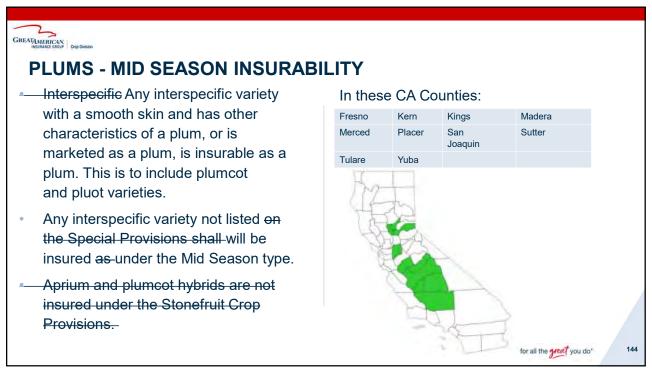


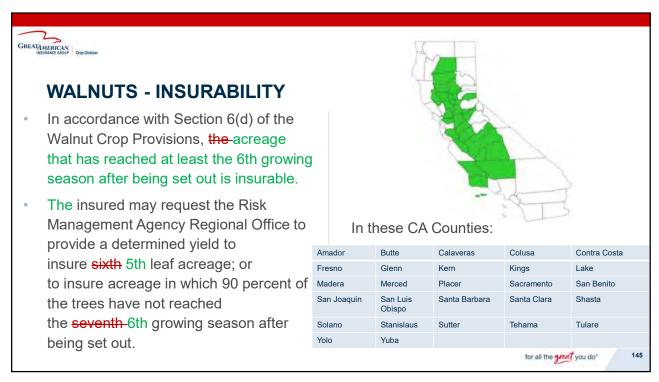




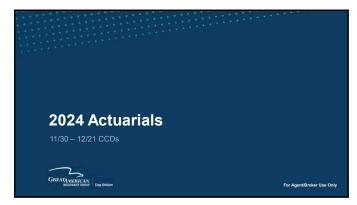




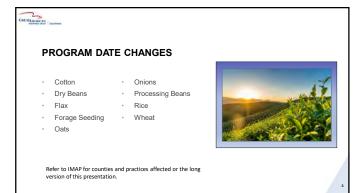




Potatoes ELP Date changes in FL & TX. Fresh and Processing Apricots NTS changed to Early, Mid, and Late Season Fresh types. Direct Marketed Pecans are now insurable in certain New Mexico counties. Plum varieties not listed are now insurable under the Mid Season type. Walnuts are insurable at the 6th leaf without a Determined Yield.









INITIAL PLANTING PERIOD DATE CHANGES

· Rice - FL



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

4



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.

5

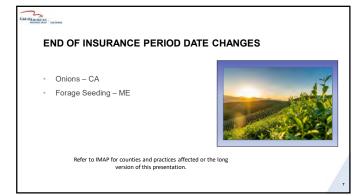


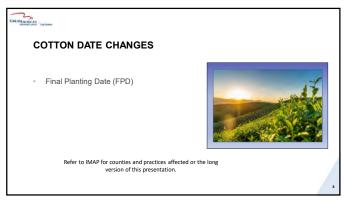
FINAL PLANTING PERIOD DATE CHANGES

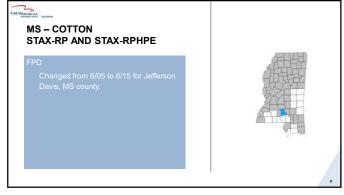
- Cotton MS
- Dry Beans MI
- Flax MN
- Oats CO, IA, KS, MI, MN, MO, NE, WI
- · Processing Beans WI
- Rice FL
- Wheat MN

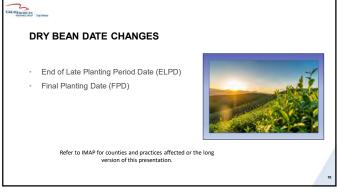
Refer to IMAP for counties and practices affected or the long version of this presentation.

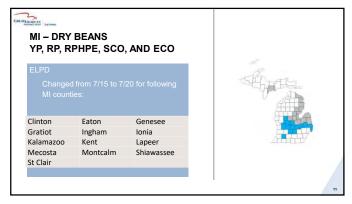


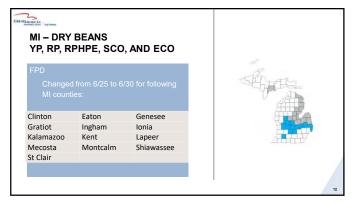


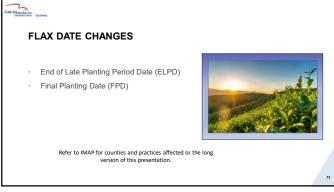


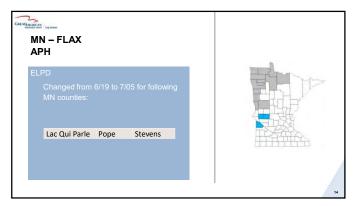


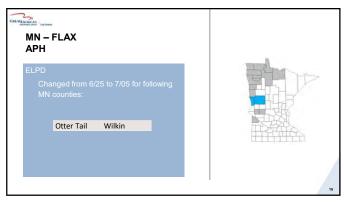


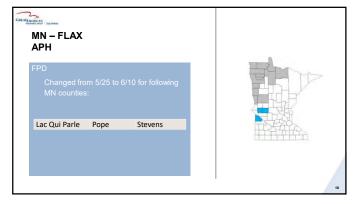


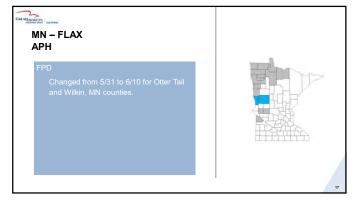


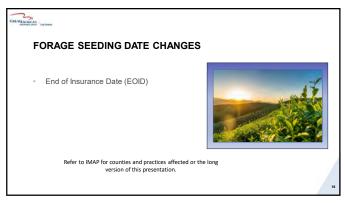


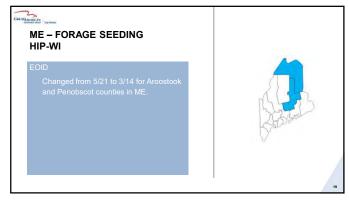


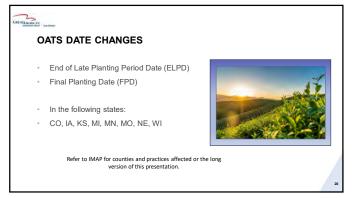


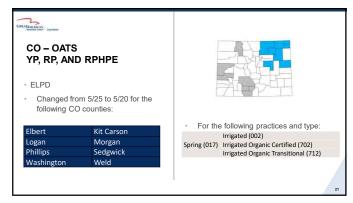


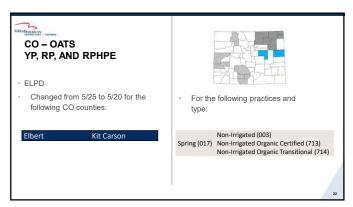


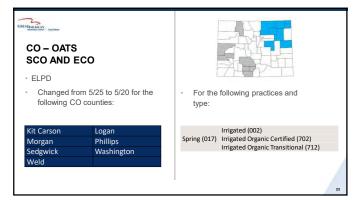


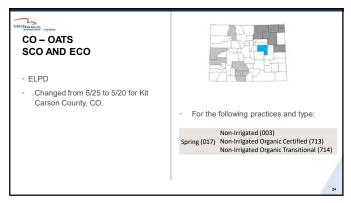


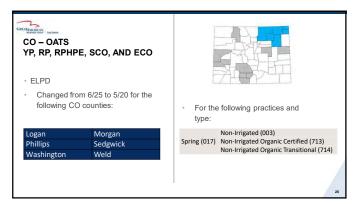


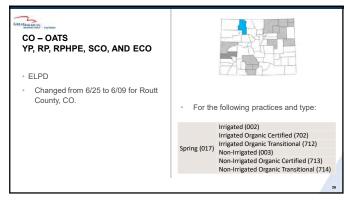


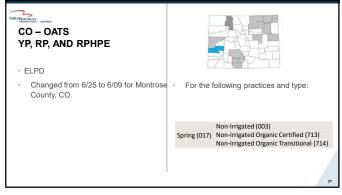


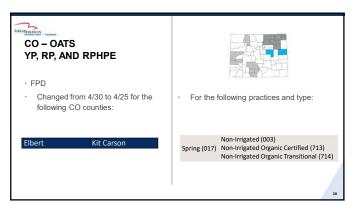


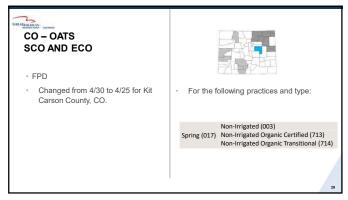


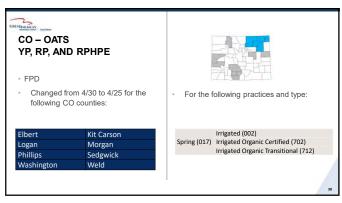


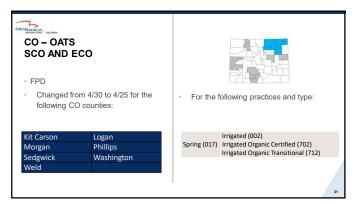


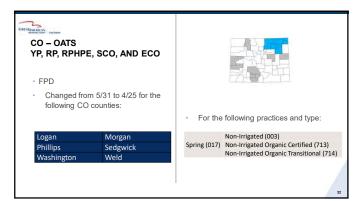


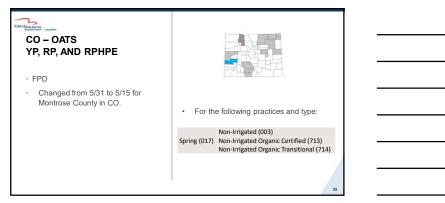


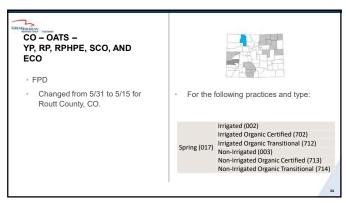


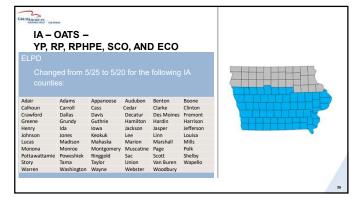


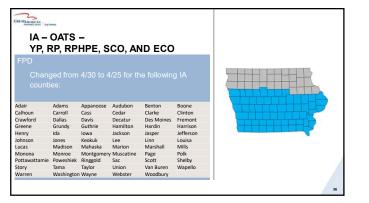


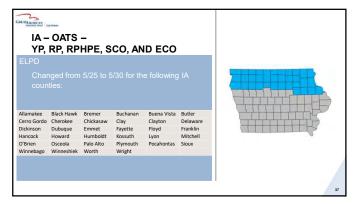


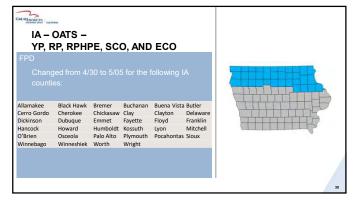


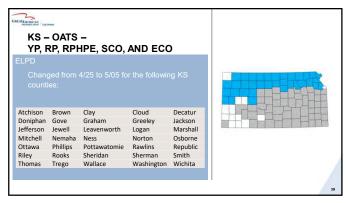


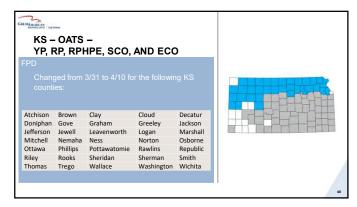


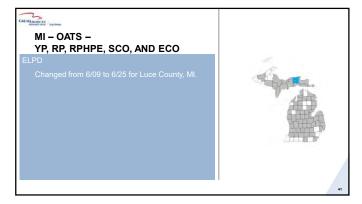


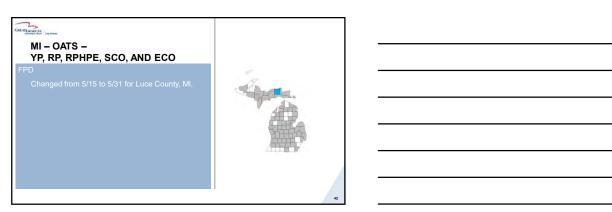


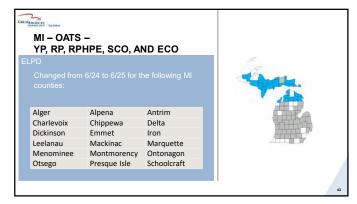


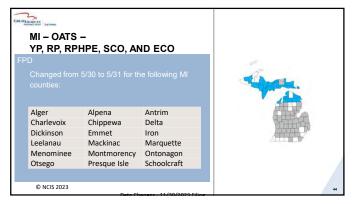


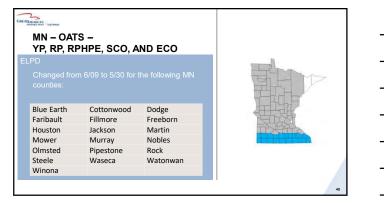


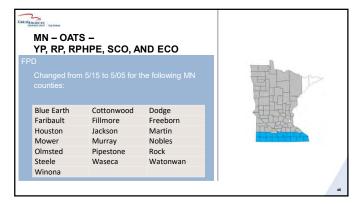


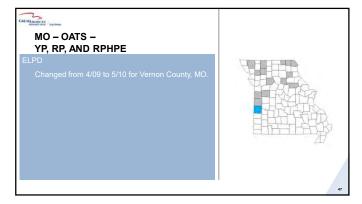


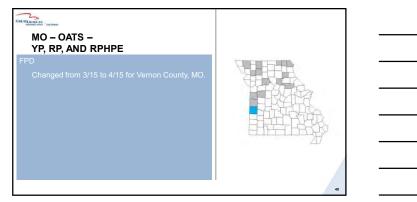


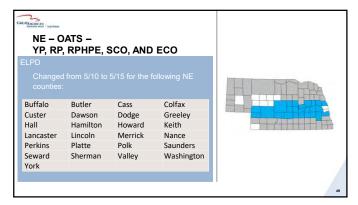


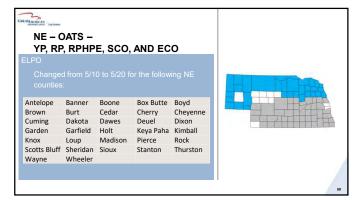


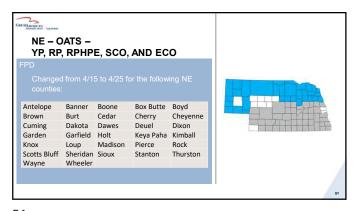


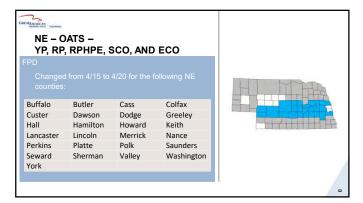


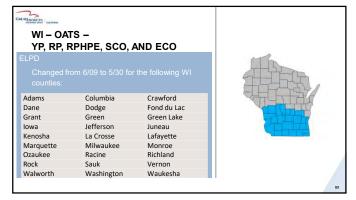


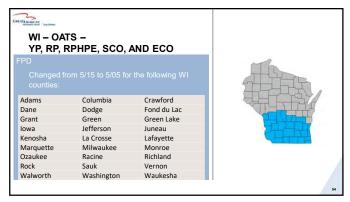


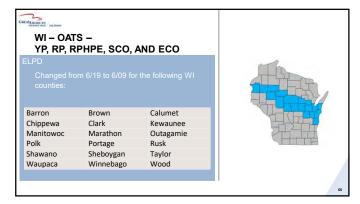


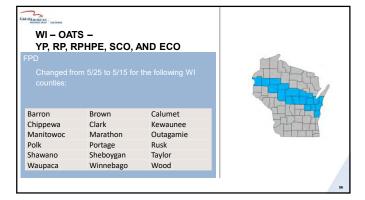


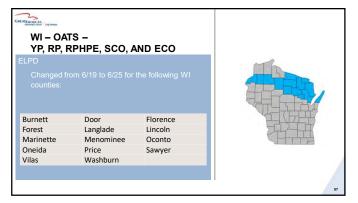


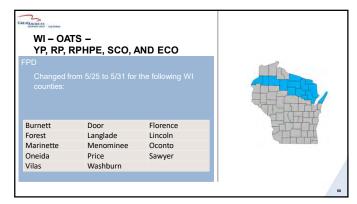


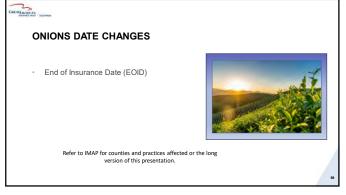


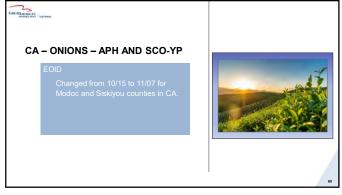


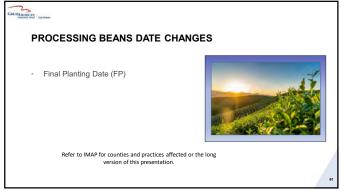


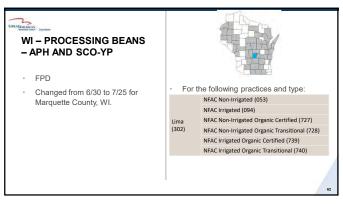


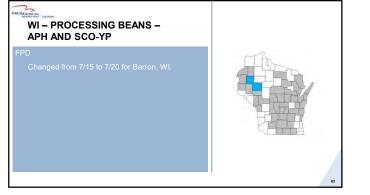


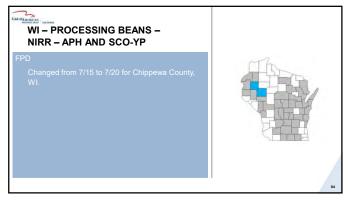


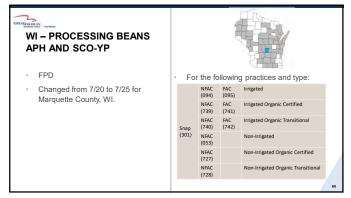


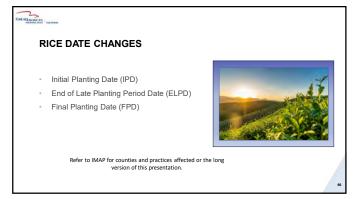


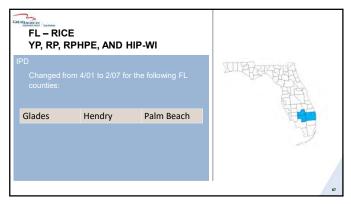


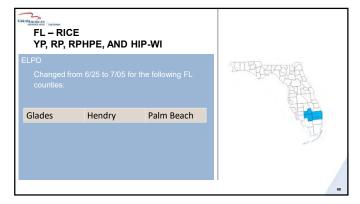


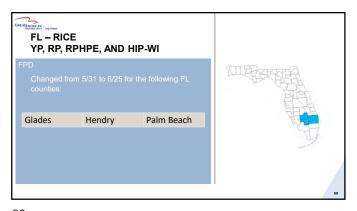


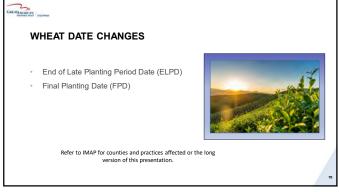


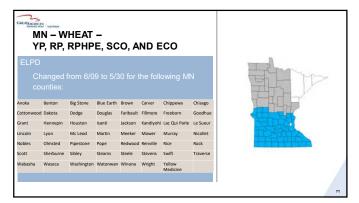


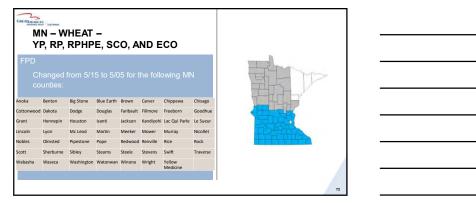


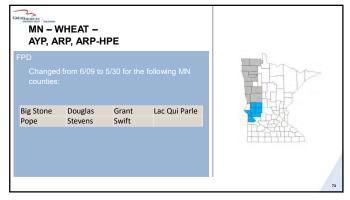




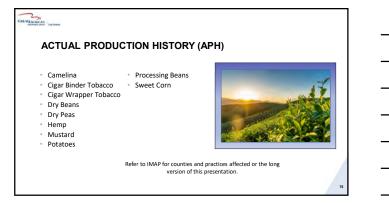


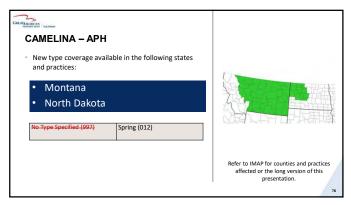


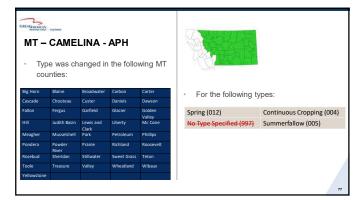


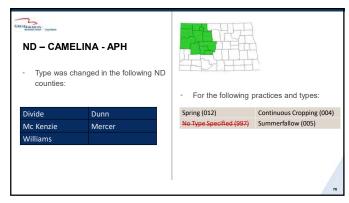




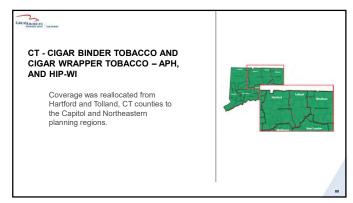


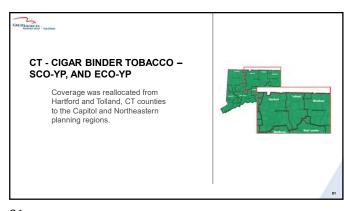


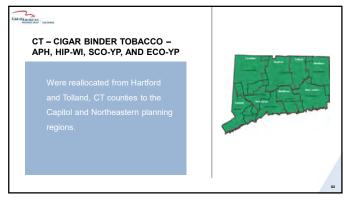


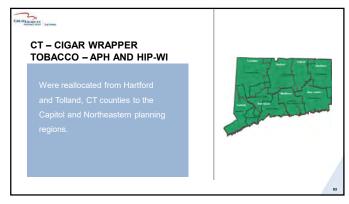


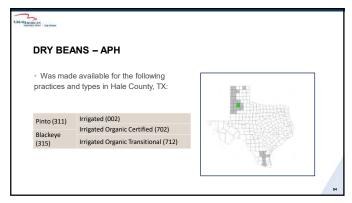


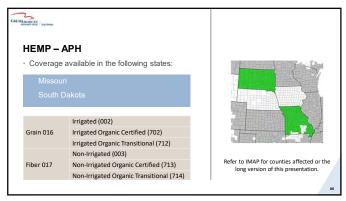


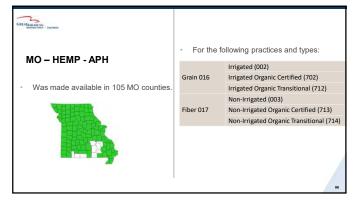


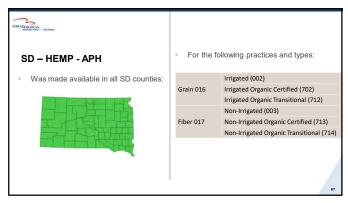


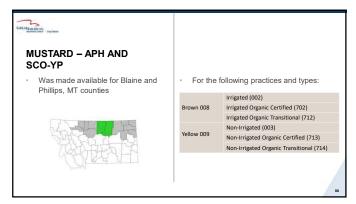


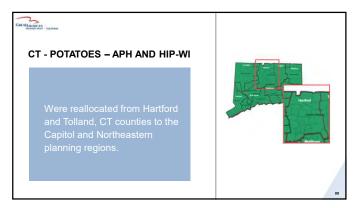


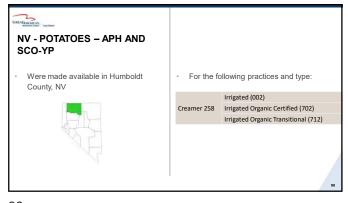


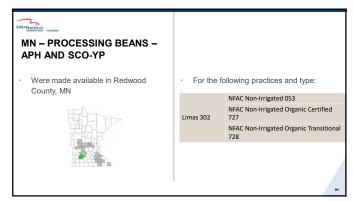


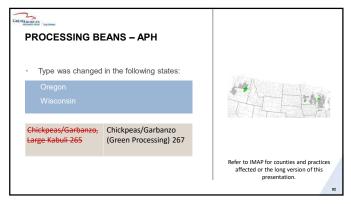


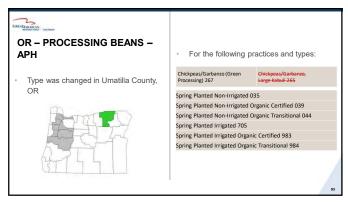


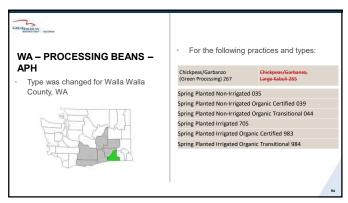


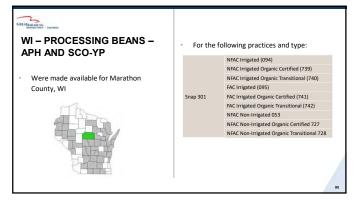


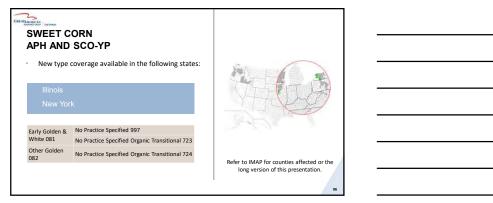


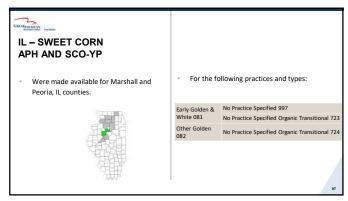


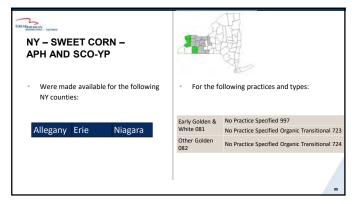


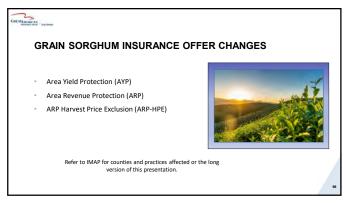


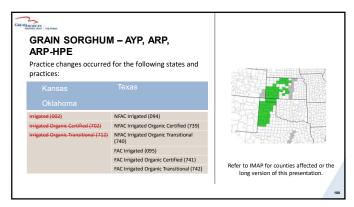


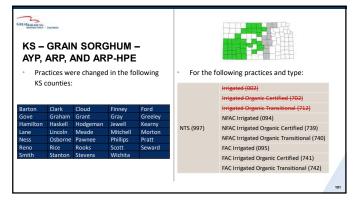


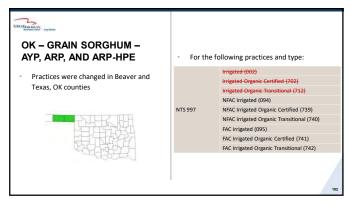


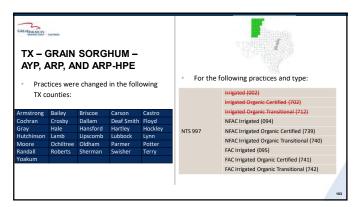






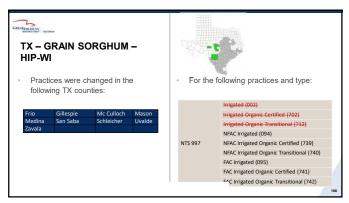


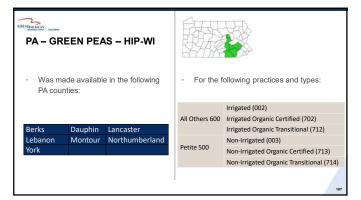


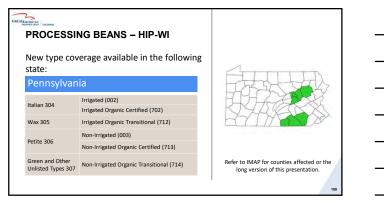


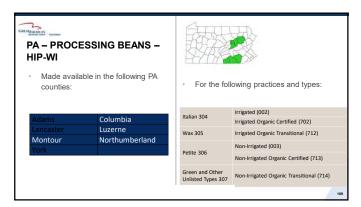


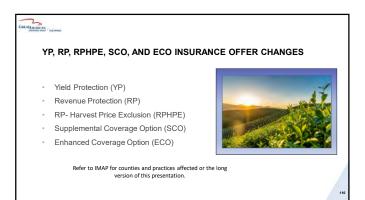




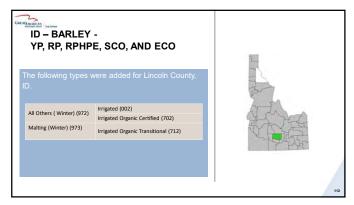


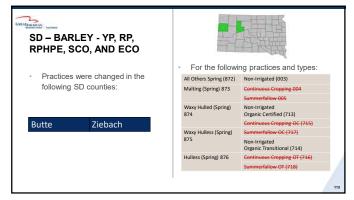


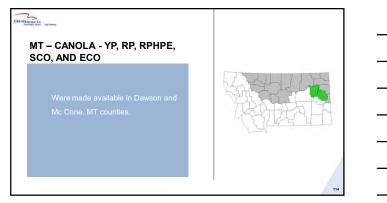


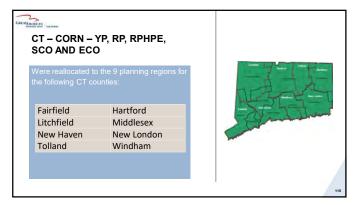


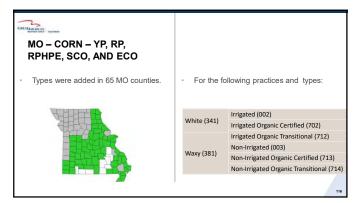


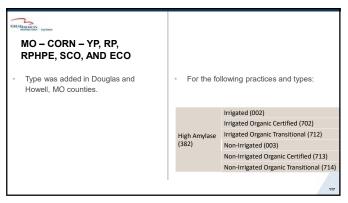


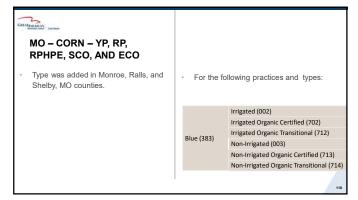


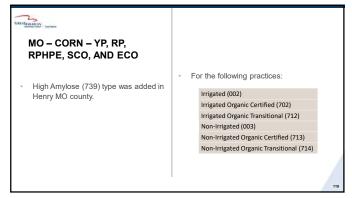


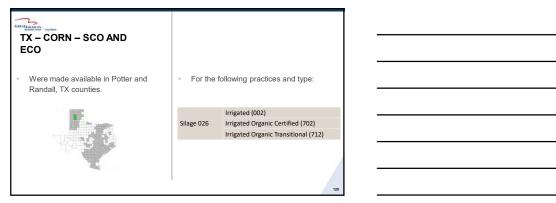


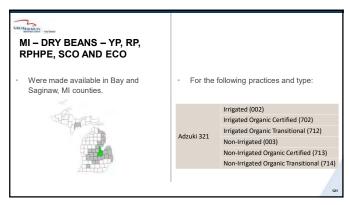


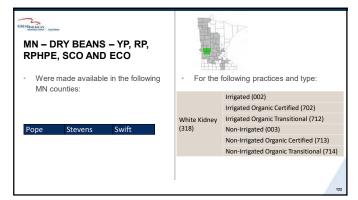


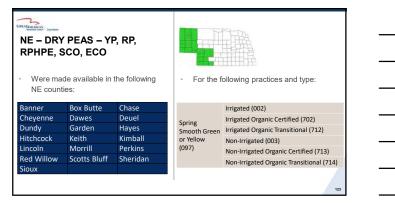


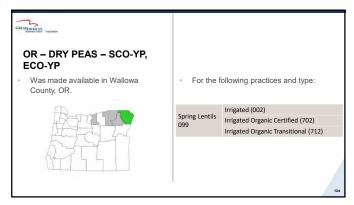


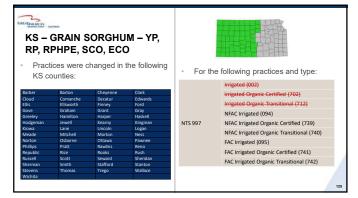


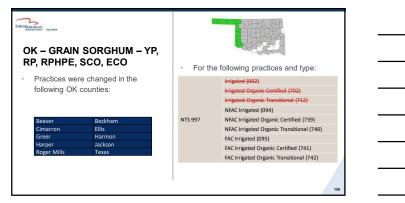


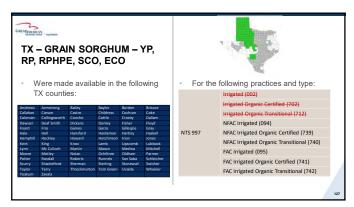


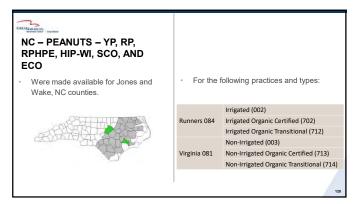




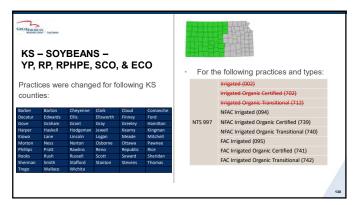


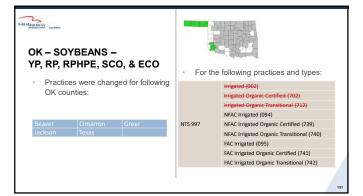


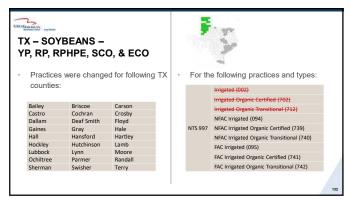


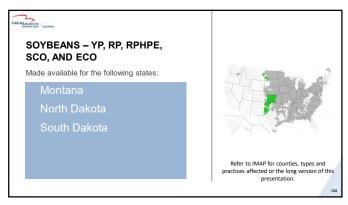


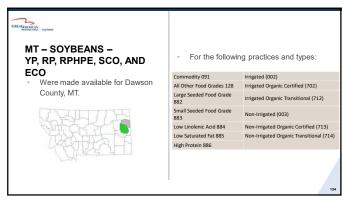


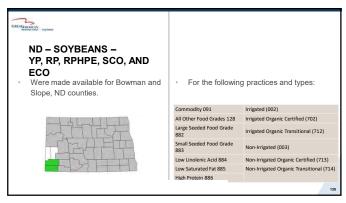


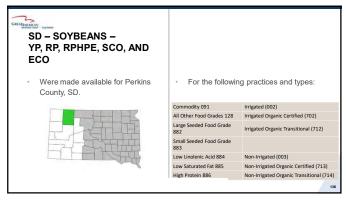


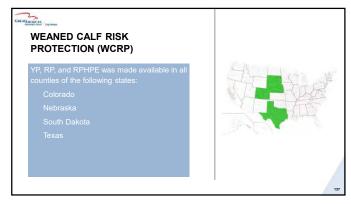


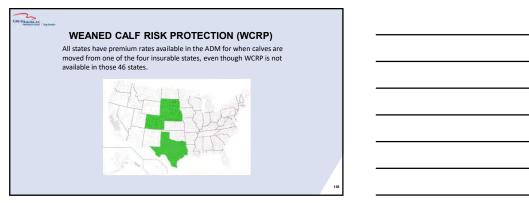










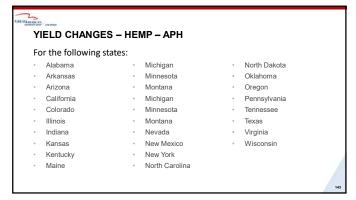


GREATAMERICAN CONTRACT			
11/30 T-	YIELD CHANGES		
•	Corn – CO	•	Rice*
•	Dry Beans*	•	Sesame – AL, KS, OK, TX
•	Dry Peas – ND	•	Soybeans*
•	Flax – MN, MT, ND, SD	•	Sugar Beets*
•	Hemp*	•	Tomatoes – IN, MI, NJ, OH,
•	Oats*		PA
•	Peanuts – MS	•	Triticale – MN, ND
•	Processing Beans*	•	Wheat - CO, MN, ND, WY
•	Pumpkins – IL		
1			12



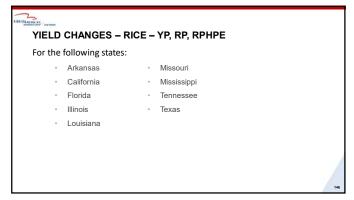


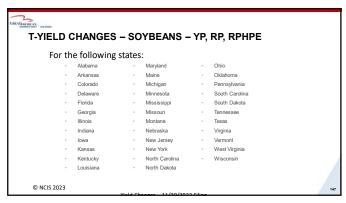
GREATMERICAN MINISTER INDICATE	Out (Masse			
М	-YIELD CHANGES	- D	RY BEANS - APH	
For	the following states:			
•	Colorado	•	Utah	
	ldaho	•	Washington	
	Minnesota	•	Wyoming	
	Montana			
•	Nebraska			
•	North Dakota			
•	Oregon			1
				142



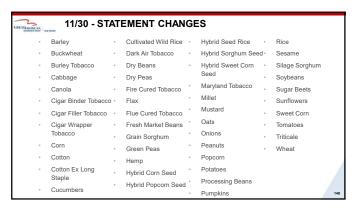


GREATEMENT CONTROL ON THE PERSON NAMED IN CONTROL OF THE PERSO	D CHANGES – P	RC	CESSING BEAN	IS	– APH
For th	ne following states:				
	Delaware		New Mexico		Virginia
•	Illinois	•	New York	•	Washington
•	Indiana	•	North Carolina	•	Wisconsin
•	Maryland	•	Oregon		
•	Michigan	•	Pennsylvania		
•	Minnesota	•	Texas		
					145

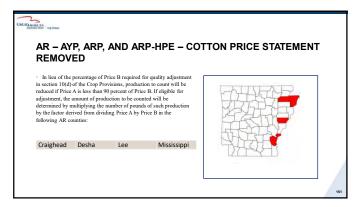


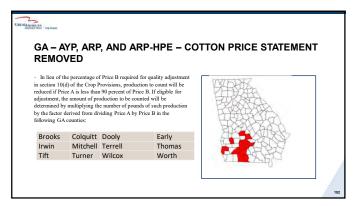


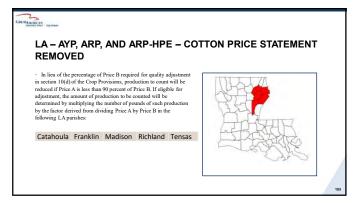


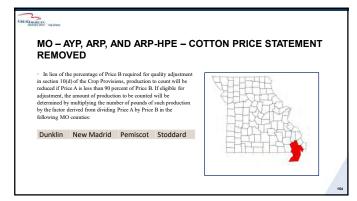


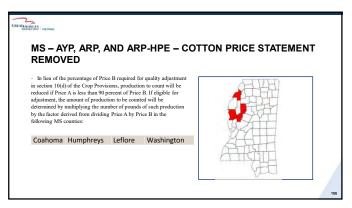


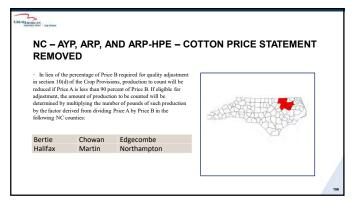


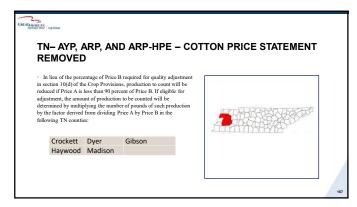


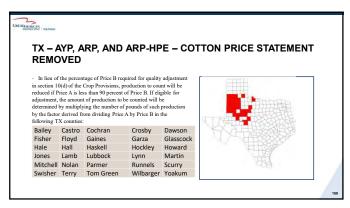


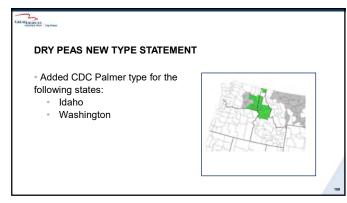




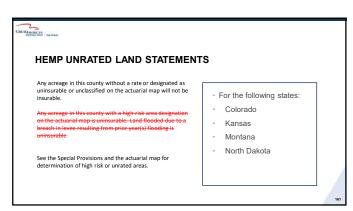


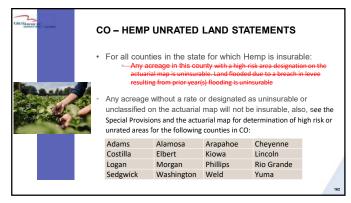


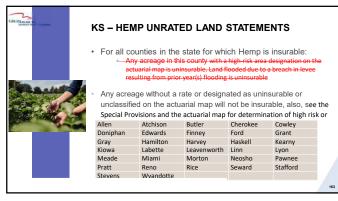


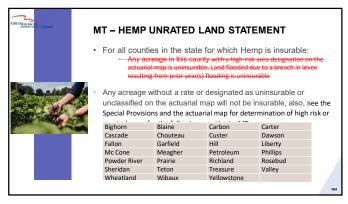


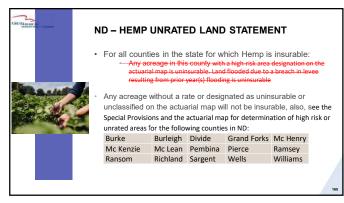


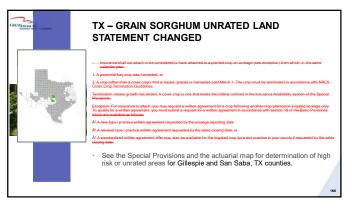


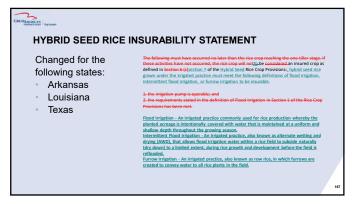


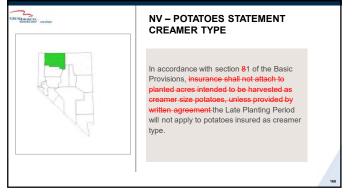


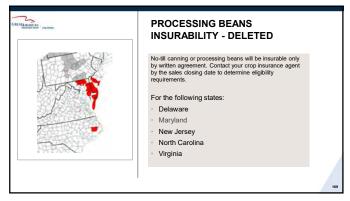


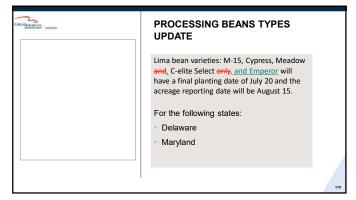


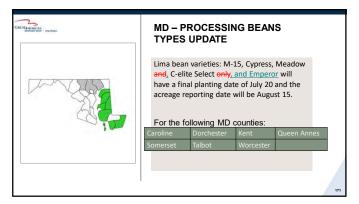


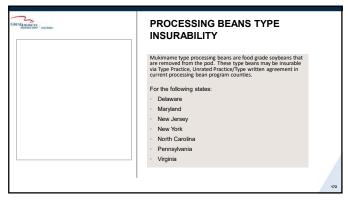


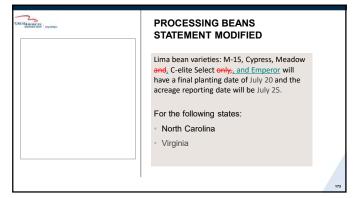


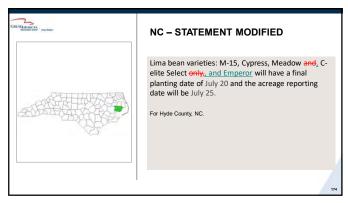


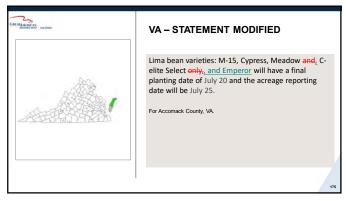


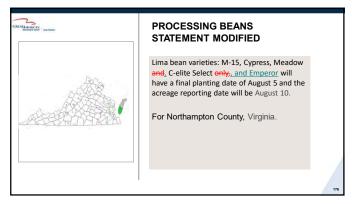


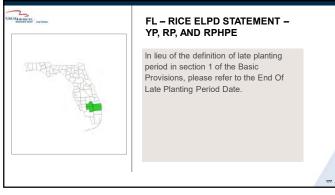


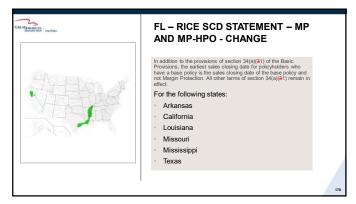




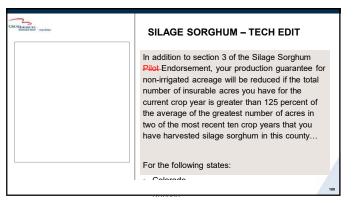


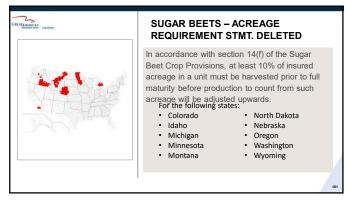


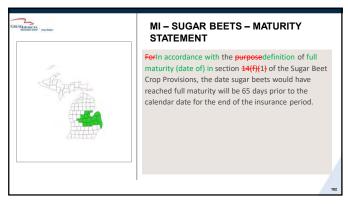






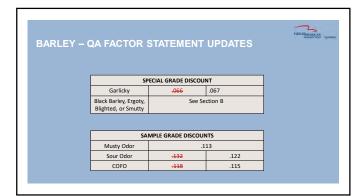


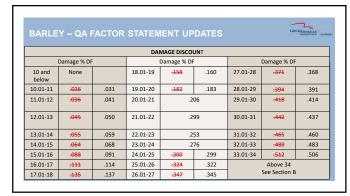


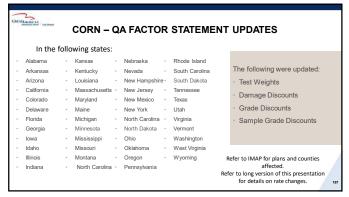


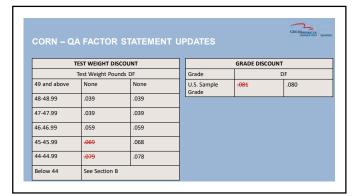


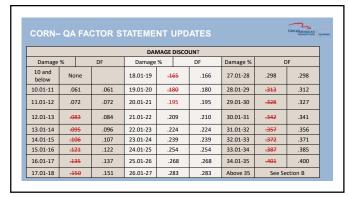
		FOR STATEN	ENT UP	DATES		GREAD HEREAN THE
	TEST WEIGHT D				GRADE DISC	OUNT
	Test Weight Po	unds DF	U.S.	No. 5	.245	.235
36 and above	None	None	U.S. Gra	Sample	.297	.283
35-35.99	.137	.149				
					THIN BAR	LEY
34-34.99	.152	.164			Thin Barley	% DF
33-33.99	.167	.179	75.0	00 and below	None	
			75.0	1-80	.024	.023
32.32.99	.181	.194	80.0	1-85	.047	.046
31.31.99	.196	.210	85.0	1-90	.071	.069

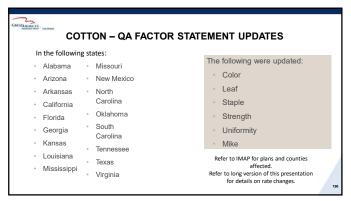












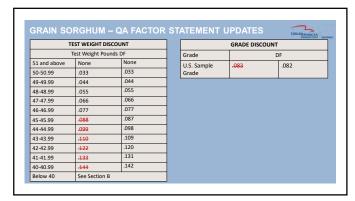
		Predominant	AUP C	otton	Quality	y Chara	cteristic	s by Sta	ite*			
State	Co	lor	Le	af	Sta	ple	Stre	ngth	Unifo	rmity	Mi	ke
Alabama	41	41	3	3	37	37	30	30	81.1	81.4	4.4	4.3
Arizona	11 &; 21	11 &; 21	2	2	37	37	31	31	81.4	81.2	4.6	4.5
Arkansas	41	41	3	3	37	38	31	31	82.0	82.1	4.5	4.4
California	11 &; 21	11 &; 21	2	2	37	37	31	32	81.1	81.3	4.4	4.4
Florida	41	41	4	3	38	37	30	31	81.7	81.4	4.5	4.3
Georgia	41	41	3	3	37	37	30	30	81.3	81.3	4.5	4.4
Kansas	31	11 &; 21	3	3	36	35	30	30	80.7	80.5	3.6	4.3
Louisiana	41	41	3	3	39	39	31	31	82.2	82.0	4.6	4.7
Mississippi	41	41	3	3	38	38	31	31	81.7	82.0	4.6	4.7

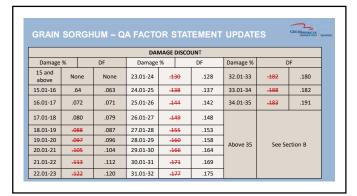
COTTON	– QA FA	CTOR S	TATI	ЕМЕ	NT I	UPD#	ATES			í	SEAR HEALT	n mines
		Predominan	AUP (Cottor	Qualit	y Chara	cteristic	s by Sta	te*			
State	Co	lor	Le	eaf	Sta	aple	Stre	ngth	Unifo	ormity	Mi	ike
Missouri	41	41	3	3	37	38	31	31	82.2	82.2	4.4	4.3
New Mexico	11 &; 21	11 &; 21	2	2	37	37	31	30	81.6	81.5	4.4	4.1
North Carolina	41	41	3	3	37	37	31	31	81.8	82.2	4.6	4.5
Oklahoma	11 &; 21	11 &; 21	2	2	37	37	32	31	81.1	80.7	4.2	4.0
South Carolina	41	41	3	4	37	37	30	30	81.2	81.3	4.4	4.4
Tennessee	31	31	3	3	37	37	30	31	81.9	82.0	4.5	4.4
Texas	11 &; 21	11 &; 21	2	2	37	37	31	30	80.6	80.6	4.3	4.2
Virginia	41	41	3	3	37	37	30	30	81.9	82.2	4.5	4.3

COTTON ELS – QA FACTOR ST	ATEMENT UPDATES
In lieu of section 10(d)(1) of the ELS Cotton Crop Provisions, for the 2023_0224 crop year, Price B will be established by adding the 2023_0224 erop year, Price B will be established by adding the 2023_0224 same Service Agency [FSA] premiums or discounts associated with the predominant cotton quality characteristics listed below to the 4024_0224_ELS Cotton National Average Loan Rate. The predominant quality characteristics of ELS cotton in each state shown in the table below are determined from the most recent three years of Agricultural Marketing Service cotton classing data. RMA will calculate Price 8 for each state when the current FSA data becomes available and publish such no later than June of each year on its website, which must be used for cotton quality adjustment. In the following states:	The following were updated: Color Leaf Staple Strength Mike
Arizona	Refer to IMAP for plans and counties affected. Refer to long version of this presentation for details on rate changes.

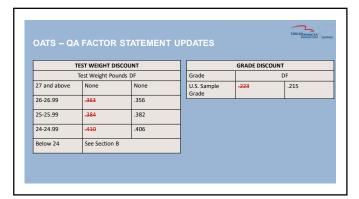
State		lor		ton Qua eaf	Sta	aracte	Stre			ike	
Arizona	01	01	1	1	48	50	45	45	4.1	4.1	
California	02	02	1	1	50	50	45	45	4.3	4.3	
New Mexico	01	02	1	2	48	48	43	44	4.1	3.9	
Texas	01	02	4	2	48	48	44	45	4.1	4.1	

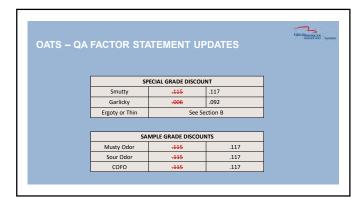
GREATABLERIAN Dischard tenor the Steam			DR	GHUM – Q	A FACTO	R STATEMENT UPDATE	ES .
In the follow	ing s						
 Alabama 	•	Illinois	٠	Nebraska •	Tennessee	The following were undetect	
 Arizona 	•	Indiana	•	New Jersey •	Texas	The following were updated:	
 Arkansas 		Kansas	٠	New Mexico •	Virginia	 Test Weights 	
 California 		Kentucky		New York •	Vermont	 Damage Discounts 	
 Colorado 		Louisiana		Ohio •	Wisconsin	Grade Discounts	
 Delaware 		Minnesota		Oklahoma		Grade Discourits	
 Florida 		Mississippi		Pennsylvania			
 Georgia 		Missouri		South			
• Iowa		North		Carolina		Refer to IMAP for plans and counties affected.	
• Idaho		Carolina	٠	South Dakota		Refer to long version of this presentation for details on rate changes.	196

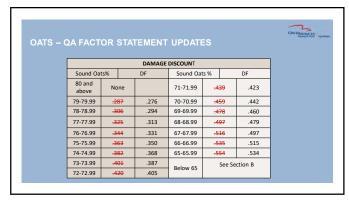


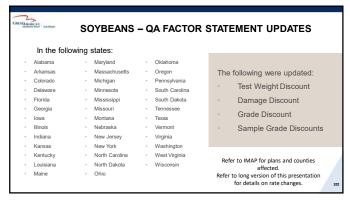


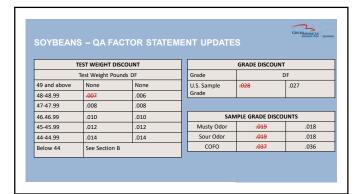


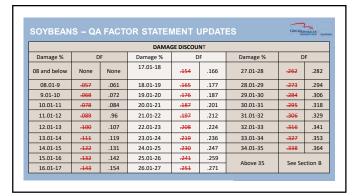


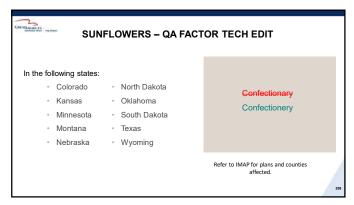














1	RED SPRING &	ISCOUNT	ALL CL	ASSES <u>EXCEPT</u> HARD CLUE TEST WEIGHT I	
50 and above	Test Weight Por	None None	_	Test Weight P	
50 and above	None	None	51 and		None
49-49.99	.007	.006	50-50.9	9 :020	.19
48-48.99	.013	.013	49-49.9	9 .039	.038
47-47.99	.020	.019	48-48.9	9 .059	.058
46.46.99	.026	.026	47-47.9	9 :078	.077
45.45.00	000	000	46.46.9	9 :098	.096
45-45.99	.033	.032	45-45.9	9 .117	.115
44-44.99	.043	.042	44-44.9	o .137	.135

				GRADE D	ISCOUNT						
Grade	DI	F	D)F	D	DF		DF		DF	
	HRW, I	HWW	SWW		HF	HRD		DUM		RW	
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 CLASS	SES FALLIN	G NUMB	ER DISCO	UNTS			ALLING N	UMBER I	DISCOUN'	TS	
ALL OTHER CLASS Falling Number Range	SES FALLIN	G NUMB		UNTS	Falling N	Number	ALLING N		DISCOUN'	TS	
Falling Number	SES FALLIN	DF			Falling N	Number	-ALLING NI	-	DF	TS 080	
Falling Number Range		DF	•	8	Falling N Ran	Number nge -275		84	DF		
Falling Number Range 299-275	.049	DF	F .048	8	Falling N Ran 299-	Number nge -275 -250	.0 0	81 63	DF	080	
Falling Number Range 299-275 274-250	.049 .081	DF	.048 .080	8 0 2	Falling N Ran 299- 274-	Number nge -275 -250 -225	.00 .10	81 63 44	DF .i	080	

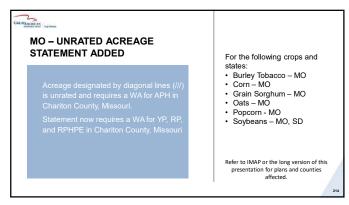
WHEAT	– QA I	FACTO	R STATE	MENT	UPDAT	ES	GREATA	BARCAN IN
				TS DISCOUR				
Defects %)F	Defects %)F	Defects %	D	F
15 and below	None	None	23.01-24	.088	.087	32.01-33	.176	.173
15.01-16	.010	.010	24.01-25	.098	.096	33.01-34	.186	.183
16.01-17	:020	.019	25.01-26	-107	.106	34.01-35	.195	.192
17.01-18	:030	.029	26.01-27	-117	.155			
18.01-19	:039	.038	27.01-28	-127	.125			
19.01-20	.049	.048	28.01-29	-137	.135	Ahove 35	See Se	-4: D
20.01-21	:059	.058	29.01-30	-147	.144	Above 35	See Se	сиоп в
21.01-22	:068	.067	30.01-31	-156	.154			
22.01-23	.078	.077	31.01-32	-166	.163			

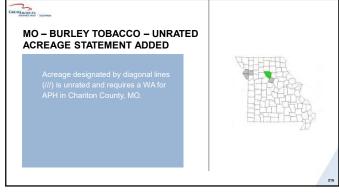
WHEAT -	QA FA	CTOR S	STATEMEN	IT UPD	ATES		GREATAN	HANCAN DA
				TS DISCOUN				
Defects %)F	Defects %		OF.	Defects %	DF	
10 and below	None	None	20.01-21	-182	.179	31.01-32	.290	.285
10.01-11 *1	.072	.071	21.01-22	.192	.189	32.01-33	-300	.295
11.01-12 *1	.085	.083	22.01-23	.202	.199	33.01-34	.309	.304
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			
14.01-15	.124	.122	25.01-26	-231	.228	Above 35	See Section B	
15.01-16	.134	.131	26.01-27	-241	.237			
16.01-17	:143	.141	27.01-28	.251	.247	*1 Applicable only	to kernel day	mago
17.01-18	.153	.151	28.01-29	.261	.256	*1 Applicable only to kernel damage (excluding heat damage). Do not include		t include
18.01-19	.163	.160	29.01-30	.270	.266	damage from shrur kernels.	iken and bro	ken
19.01-20	.173	.170	30.01-31	.280	.276	Normola.		

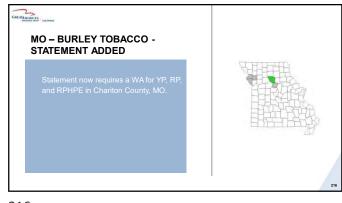
	A FACTOR :	STATEMENT	UPDATES		GREAT HOUSE
ERGOTY S	SPECIAL GRADE DI	ISCOUNTS	SPEC	CIAL GRADE DISC	OUNT
Percentage			Light Smutty	-033	.032
.060069	.01	.010	Smutty	-065	.064
.070079	-020	.019	Garlicky	-066	.065
.080089	.029	.029	Cana	PLE GRADE DISC	OLINITO
.090099	-039	.038			1
.100109	-019	.048	Musty Odor	.049	.048
.110119	.059	.058	Sour Odor	.049	.048
.120129	.068	.067	COFO	.101	.090
.130139	.078	.077	1		
.140150	.088	.087	1		
\$gt150	-244	.240			

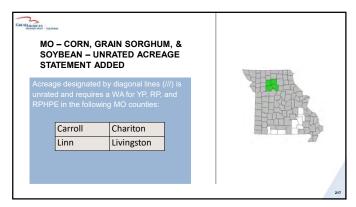
SPROUT DAMAGE DISCOUNT			VOMI	IGE	
Sprout Damage %		DF	Sprout Damage %	DF	
10 and below	None	None	0.1-2.0 ppm	.000	.000
10.01-11	.115	.114	2.1-3.0 ppm	-165	.147
11.01-12	.126	.125	3.1-4.0 ppm	.248	.228
12.01-13	:137	.136	4.1-5.0 ppm	.330	.309
13.01-14	.149	.147	5.1-10.0 ppm	.450	.450
14.01-15	.160	.158	10.1 ppm &;	See Section C3 below	
13.01-14	:149	.147	5.1-10.0 ppm	.450	.450

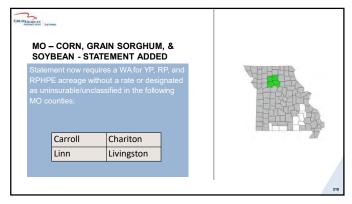


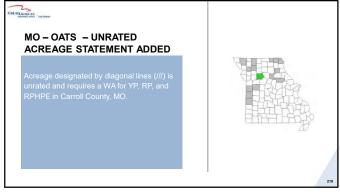


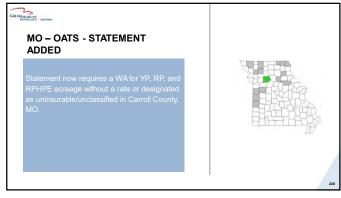


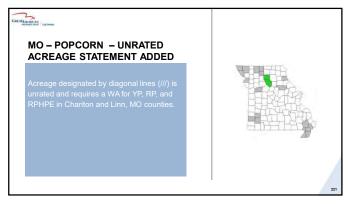


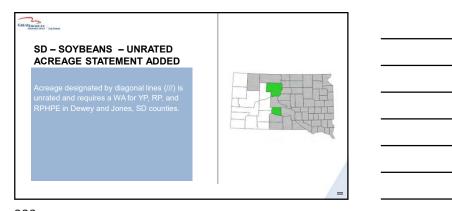


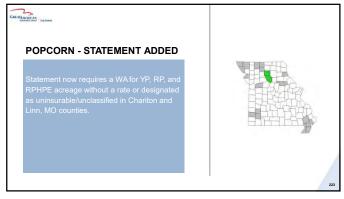


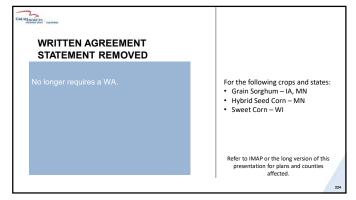


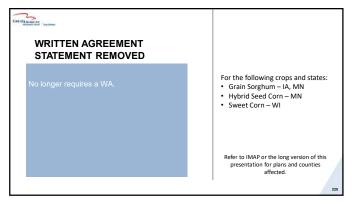


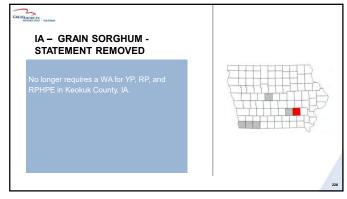


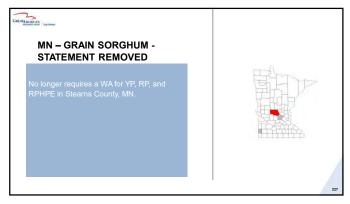


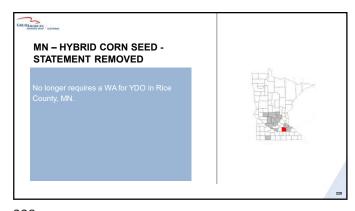


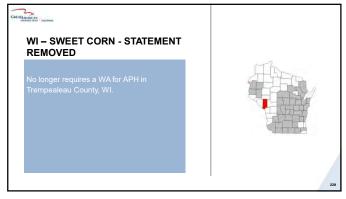




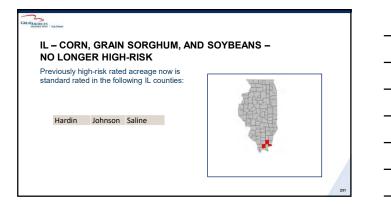


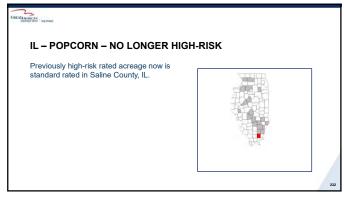


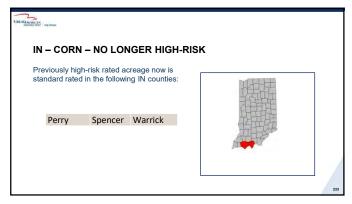


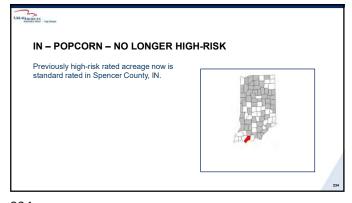


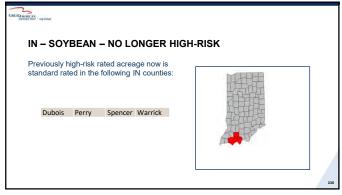


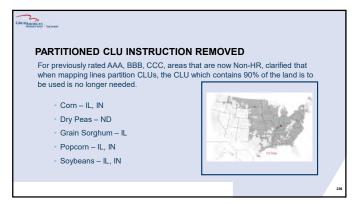


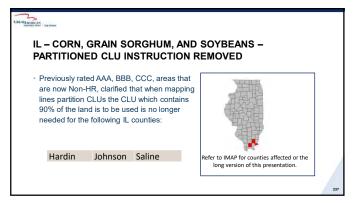












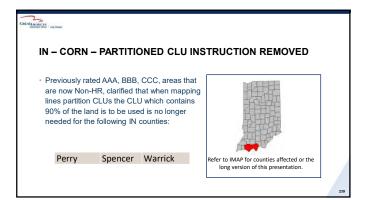


IL - POPCORN - PARTITIONED CLU INSTRUCTION REMOVED

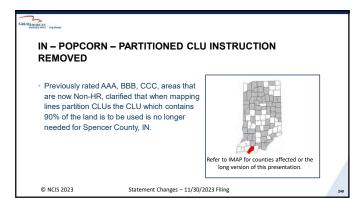
 Previously rated AAA, BBB, CCC, areas that are now Non-HR, clarified that when mapping lines partition CLUs the CLU which contains 90% of the land is to be used is no longer needed for Saline County, IL.

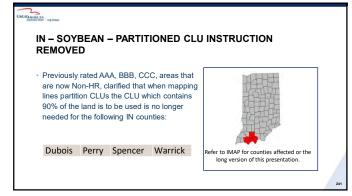


238



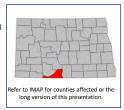
239





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.



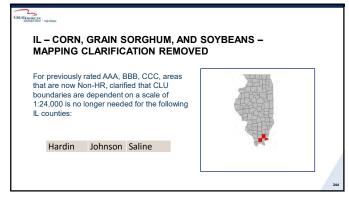
242

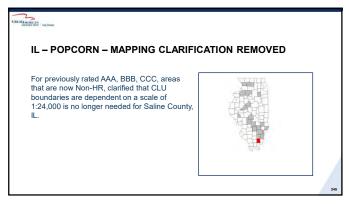
HIGH-RISK STATEMENT REMOVED

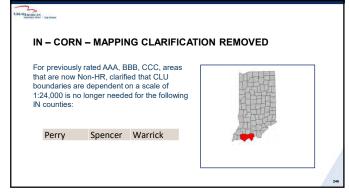
- Mapping of Actuarial Map area lines is done at a scale no smaller than 1:24,000. Placement of area lines and their interaction with FSA Common Land Unit (CLU) and field boundaries are dependent on that map scale.
- For the following crops and states:
 - · Corn IL, IN
 - Dry Peas ND
 - Grain Sorghum IL
 - Popcorn IL, IN · Soybeans - IL, IN



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









IN - POPCORN - MAPPING CLARIFICATION REMOVED

For previously rated AAA, BBB, CCC, areas that are now Non-HR, clarified that CLU boundaries are dependent on a scale of 1:24,000 is no longer needed for Spencer County, IN.

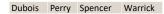


247



IN - SOYBEAN - MAPPING CLARIFICATION REMOVED

For previously rated AAA, BBB, CCC, areas that are now Non-HR, clarified that CLU boundaries are dependent on a scale of 1:24,000 is no longer needed for the following IN counties:





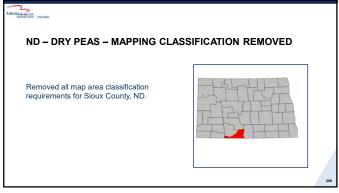
248

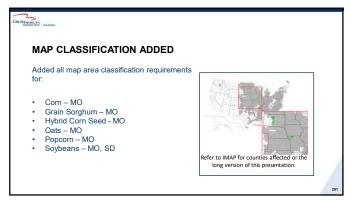


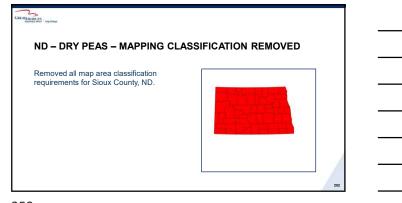
ND - DRY PEAS - MAPPING CLARIFICATION REMOVED

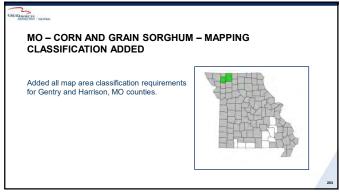
For previously rated AAA, BBB, CCC, areas that are now Non-HR, clarified that CLU boundaries are dependent on a scale of 1:24,000 is no longer needed for Sioux County, ND.

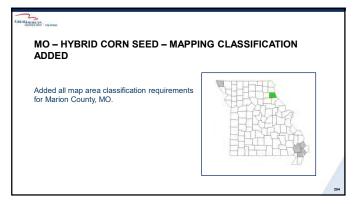


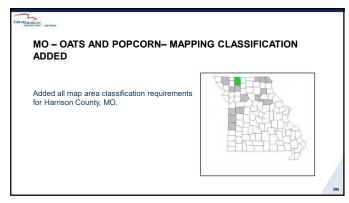


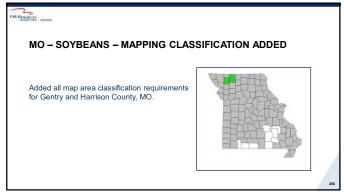


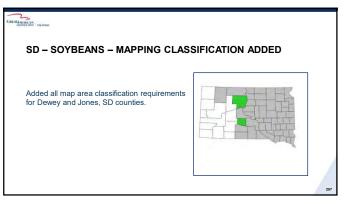


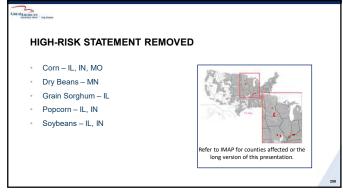


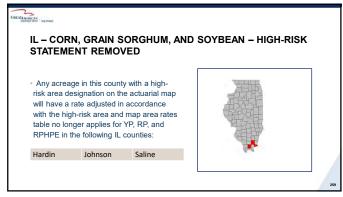


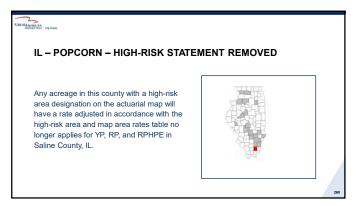


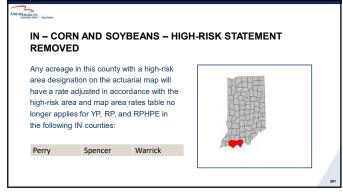












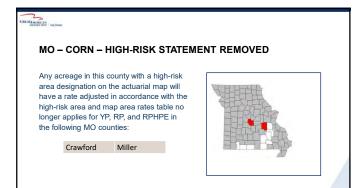


IN - POPCORN - HIGH-RISK STATEMENT REMOVED

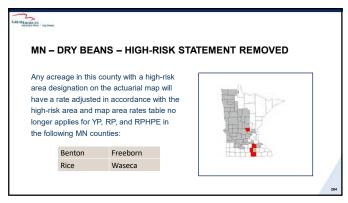
Any acreage in this county with a high-risk area designation on the actuarial map will have a rate adjusted in accordance with the high-risk area and map area rates table no longer applies for YP, RP, and RPHPE in Spencer County, IN.

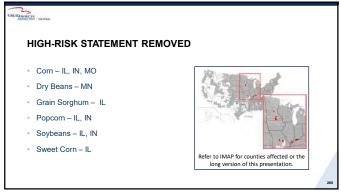


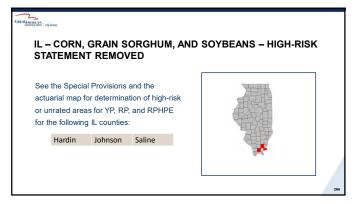
262

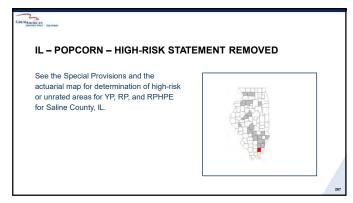


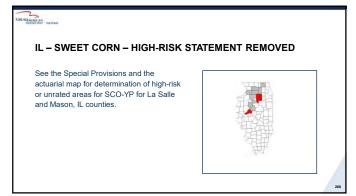
263

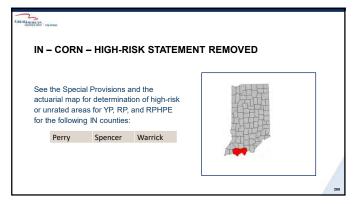


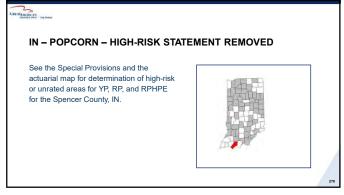


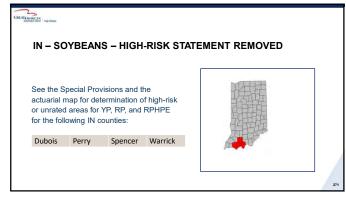


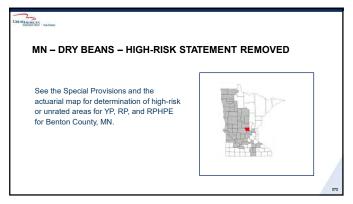
















HIGH-RISK STATEMENT ADDED

- Corn MO
- Hybrid Corn Seed MO
- Oats MO
- Soybeans MO



274



$\ensuremath{\mathsf{MO}}$ – CORN, GRAIN SORGHUM AND SOYBEANS – HIGHRISK STATEMENT ADDED

See the Special Provisions and the actuarial map for determination of high-risk or unrated areas for Gentry and Harrison, MO counties.



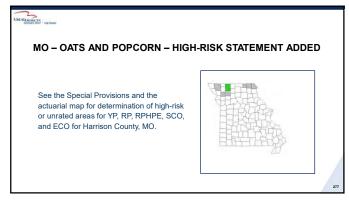
275

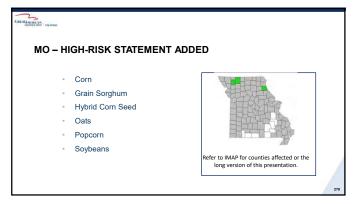


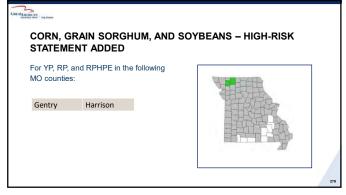
MO - HYBRID CORN SEED- HIGH-RISK STATEMENT ADDED

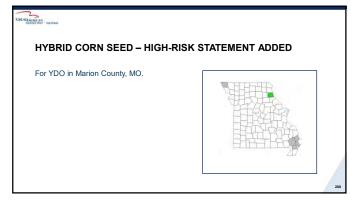
See the Special Provisions and the actuarial map for determination of high-risk or unrated areas for YDO for Marion County, MO.

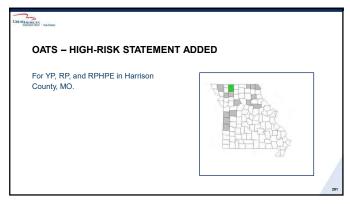


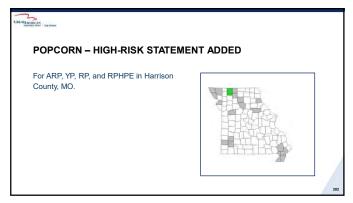


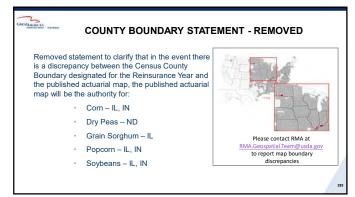


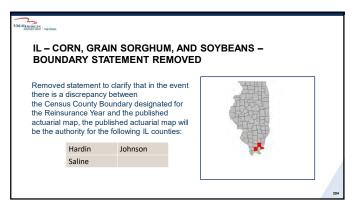


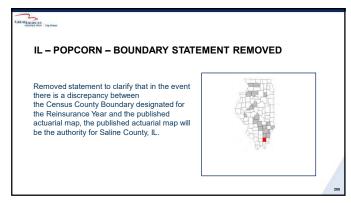


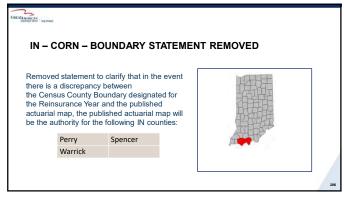


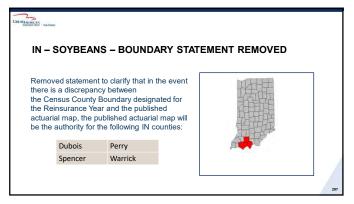


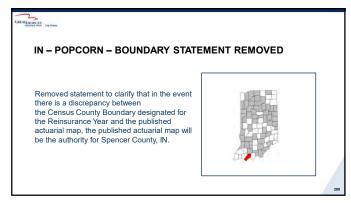


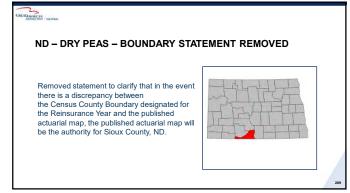


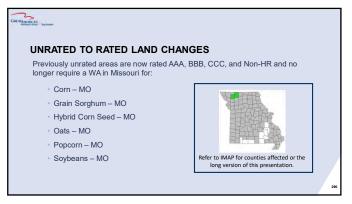


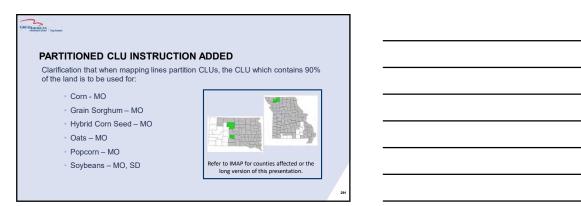














Clarifies that when mapping lines partition CLUs, the CLU which contains 90% of the land is to be used for Gentry and Harrison, MO counties.



292



Clarifies that when mapping lines partition CLUs, the CLU which contains 90% of the land is to be used for Marion County, MO.

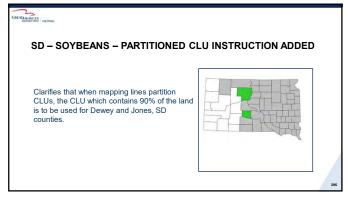


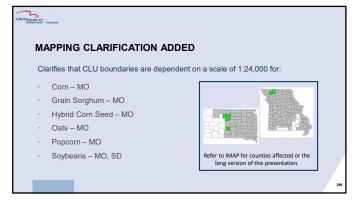
293

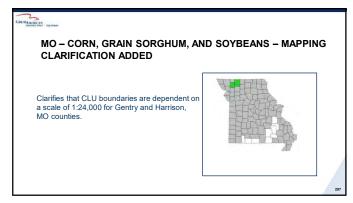
MO – POPCORN AND OATS – PARTITIONED CLU INSTRUCTION ADDED

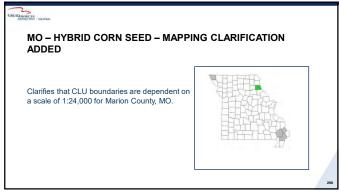
Clarifies that when mapping lines partition CLUs, the CLU which contains 90% of the land is to be used for Harrison County, MO.

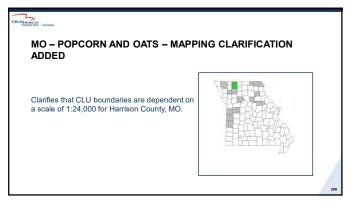


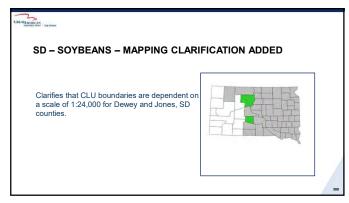












GREAD SHEET THE STREET

COUNTY BOUNDARY STATEMENT - ADDED

Added statement to clarify that in the event there is a discrepancy between the Census County Boundary designated for the Reinsurance Year and the published actuarial map, the published actuarial map will be the authority for:

- Corn MO
- Grain Sorghum MO
- Hybrid Corn Seed MO
- Oats MO
- Popcorn MO
- Sovbeans MO. SD



301



$\ensuremath{\mathsf{MO}}$ – CORN, GRAIN SORGHUM, AND SOYBEANS – COUNTY BOUNDARY STATEMENT

Added statement to clarify that in the event there is a discrepancy between the Census County Boundary designated for the Reinsurance Year and the published actuarial map, the published actuarial map will be the authority for Gentry and Harrison, MO counties.



302

LAFRICAN Ing Delan

MO – HYBRID CORN SEED – COUNTY BOUNDARY STATEMENT

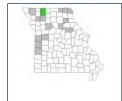
Added statement to clarify that in the event there is a discrepancy between the Census County Boundary designated for the Reinsurance Year and the published actuarial map, the published actuarial map will be the authority for Marion County, MO.





MO – POPCORN AND OATS – COUNTY BOUNDARY STATEMENT

Added statement to clarify that in the event there is a discrepancy between the Census County Boundary designated for the Reinsurance Year and the published actuarial map, the published actuarial map will be the authority for Harrison County, MO.



304



SD - SOYBEANS - COUNTY BOUNDARY STATEMENT

Added statement to clarify that in the event there is a discrepancy between the Census County Boundary designated for the Reinsurance Year and the published actuarial map, the published actuarial map will be the authority for Dewey and Jones, SD counties.



305

HERICAN Day below

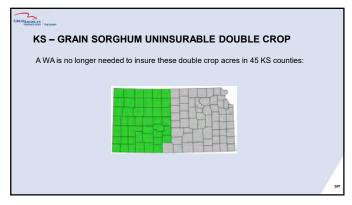
KS – GRAIN SORGHUM & SOYBEANS UNINSURABLE DOUBLE CROP

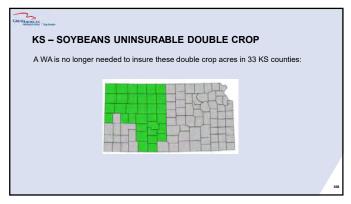
insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage (see exception) from which, in the same calendar year: 1-A perennia hay crop was harvested; or 2-A expo (piter than a cover crop); that received the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage.

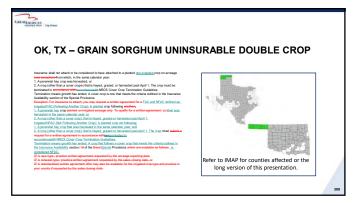
- 1. A perennial hay crop was harvested; or
 2. A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded
- outlined in the Insurance Availability section of thereion. Special Provisions. Exception For insurance to lattich, you may require at written agreement for a crop following arother crop planted on irrigated accept only. To qualify for a written agreement, you beginning to the provision of the Basic Provisions. A statedardized written, agreement of deer may also be available for the irrigated crop type and practice in your courty. If you wish to insure you crop under althe standardized written agreement of fire, thurst be requested by the sales coloring table.

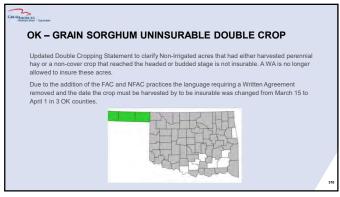


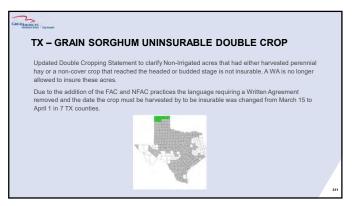
Refer to IMAP for counties affected or the long version of this presentation.

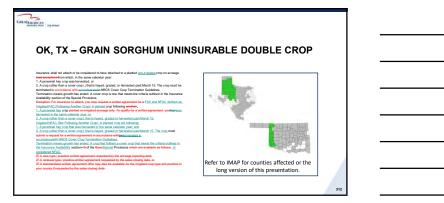






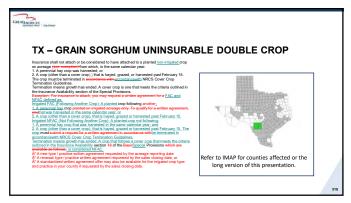


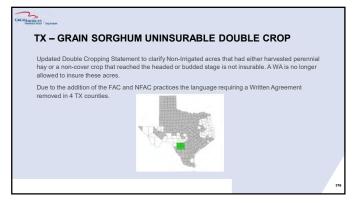


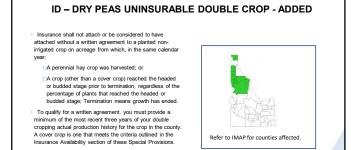




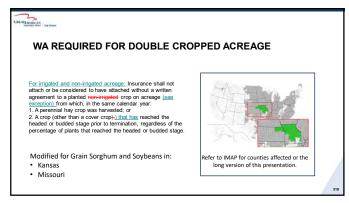


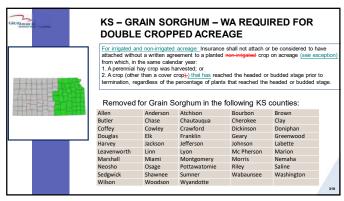


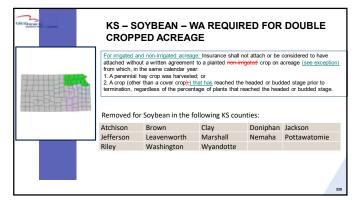


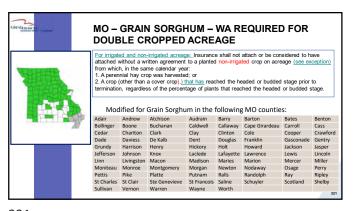


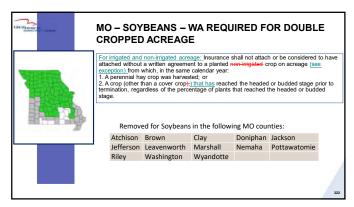
Refer to IMAP for counties affected



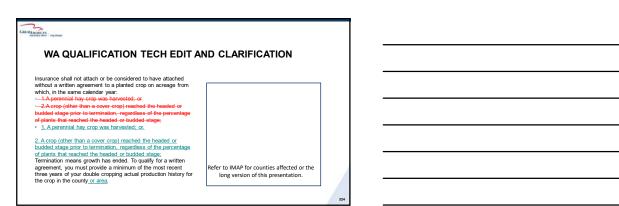












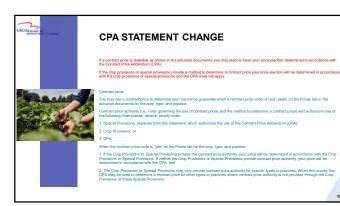


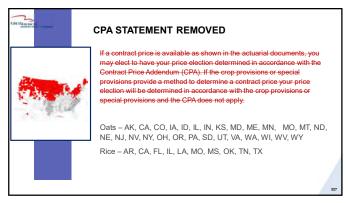
CPA STATEMENT CHANGE

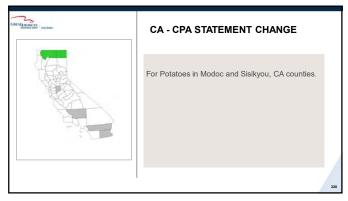
Dy Peas – CO, ID, KS, MN, OR, SD, WY
Fire Cured Tobasco – KY, TN, VA
Fiar – ID, MM, MT, NO, SD
Flue Cured Tobasco – FL, GA, NC, SC, VA
Green Peas – DE, IA, D, IL, MD, ME, MI, MN, NJ, NY, OR, PA, WA, WI

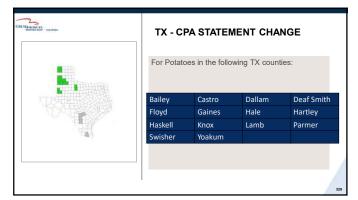
PA, TN, TX, VA, WA, WI
Pumpkins – IL.
Sesame – AL, GA, KS, OK, TX
Slags Sorphum – CO, KS, NM, OK, TX
Slags Sorphum – CO, KS, NM, OK, TX
Sugar Beats – CO, ID, MI, MN, MT, ND, NE, OR, WA, WY
Sweet Corn – DE, IN, JL, MD, MN, NJ, NY, OR, PA, WA, WI
Tomations – DE, IN, MD, M, NJ, NY, OR, PA, WA, WI
Tomations – DE, IN, MD, M, NJ, NY, OR, PA, WA, WI

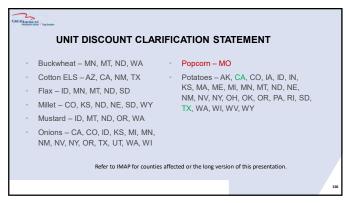
325

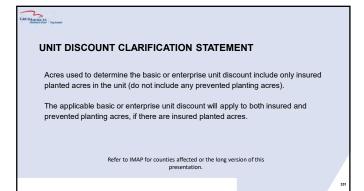


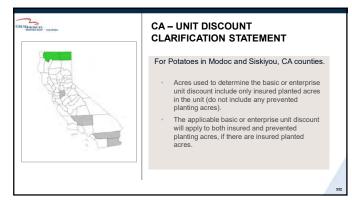


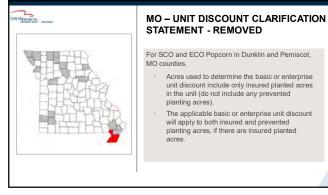


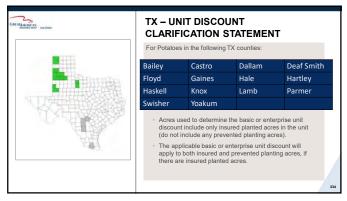


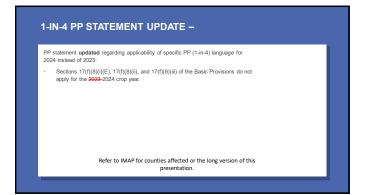






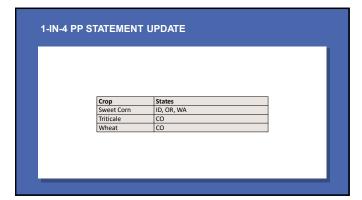


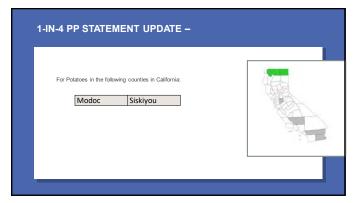


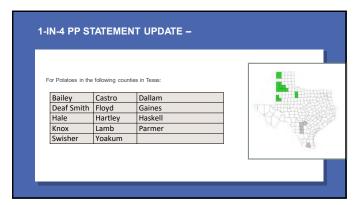


	IT UPDATE –
Crop	States
Barley	CA, CO, ID, NV, OR, UT, WA
Buckwheat	WA
Canola	ID
Corn	AZ, CA, CO, ID, KS, NM, NV, OK, OR, TX, UT, WA
Cotton	AZ, CA, KS, NM, OK, TX
Cotton Ex Long Staple	AZ, CA, NM, TX
Dry Beans	AZ, CA, CO, ID, KS, NM, OR, TX, UT, WA
Dry Peas	CO, ID, KS, OR, WA
Flax	ID
Grain Sorghum	AZ, CA, CO, KS, NM, OK, TX
Green Peas	ID, OR, WA
Hybrid Corn Seed	TX
Hybrid Popcorn Seed	ID, OR
Hybrid Sorghum Seed	KS, NM, TX

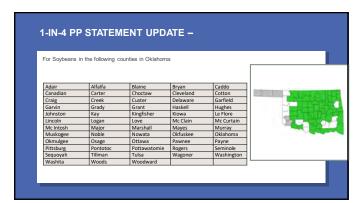
Crop	States
Hybrid Sweet Corn Seed	CO, ID, OR, WA
Millet	CO, KS
Mustard	ID, OR, WA
Oats	CA, CO, ID, KS, NV, OR, UT, WA
Onions	CA, CO, ID, KS, NM, NV, OR, TX, UT, WA
Peanuts	NM, OK, TX
Popcorn	CO
Potatoes	CA*, CO, ID, KS, NM, NV, OK, OR, TX*, WA
Processing Beans	NM, OR, TX, WA
Rice	CA, OK, TX
Silage Sorghum	CO, KS, NM, OK, TX
Soybeans	CO, KS*, OK*, OR, TX*, WA
Sugar Beets	CO, ID, OR, WA
Sunflowers	CO, KS, OK, TX

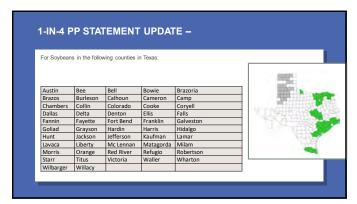


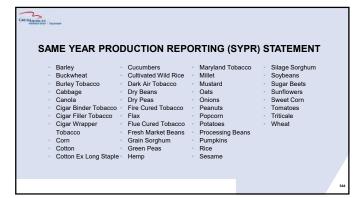


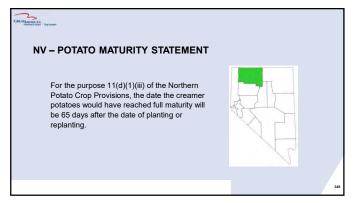


-IN-4 PI	STATE	EMENT	UPDA	[E -		
- 0 .			16			
or Soybeans	in the followin	g counties in	n Kansas:			
Allen	Anderson	Atchison	Barher	1	Bourbon	
Rrown				Barton		
	Butler	Chase	Chautauqua	Cherokee	Cheyenne	
Clark	Clay	Cloud		Comanche	Cowley	
	Decatur		Doniphan	Douglas	Edwards	
Elk	Ellis	Ellsworth	Ford	Franklin	Geary	
Gove	Graham	Greeley	Greenwood	Harper	Harvey	
Hodgeman	Jackson	Jefferson	Jewell	Johnson	Kingman	
Kiowa	Labette	Lane	Leavenworth	Lincoln	Linn	
Logan	Lyon	Mc Pherson	Marion	Marshall	Miami	
Mitchell	Montgomery	Morris	Nemaha	Neosho	Ness	1
Norton	Osage	Osborne	Ottawa	Pawnee	Phillips	1
Pottawatomie	Pratt	Rawlins	Reno	Republic	Rice	
Riley	Rooks	Rush	Russell	Saline	Scott	
Sedgwick	Shawnee	Sheridan	Sherman	Smith	Stafford	
Sumner	Thomas	Trego	Wabaunsee	Wallace	Washington	
	Woodson	Wyandotte				









GREATHARIAN AND MARKET HOME	Dry Dates

CIGAR TOBACCO TYPE REQUIREMENTS

Statements were added to clarify the classification to qualify for each type for the following crops:

- · Cigar Binder Tobacco MA, WI
- · Cigar Filler Tobacco PA
- Cigar Wrapper Tobacco MA

346



MA AND WI – CIGAR BINDER TOBACCO TYPE REQUIREMENT

Must be one of the following types:

Type 51. That type of cigar-leaf tobacco commonly known as Connecticut Valley Broadleaf or Connecticut Broadleaf, produced principally in the Connecticut River Valley.

Type 52. That type of cigar-leaf tobacco commonly known as Connecticut Valley Havana Seed or Havana Seed of Connecticut and Massachusetts, produced principally in the Connecticut River Valley.

Type 54. That type of cigar-leaf tobacco commonly known as Southern Wisconsin Cigar-leaf or Southern Wisconsin Binder-type, produced principally south and east of the Wisconsin River.

Type 55. That type of cigar-leaf tobacco commonly known as Northern Wisconsin Cigar-leaf or Northern Wisconsin Binder-type, produced principally north and west of the Wisconsin River and extending into Minnesota.

347



MA - CIGAR FILLER TOBACCO TYPE REQUIREMENT

Must be of the following type:

Type 41. That type of cigar-leaf tobacco commonly known as Pennsylvania Seedleaf or Pennsylvania Broadleaf, produced principally in Lancaster County, Pennsylvania, and adjoining counties and including other areas of Pennsylvania and Maryland in which the seedleaf variety is grown.

REALISMENT OF	S topological	
N	A – CIGAR WRAPPER TOBACCO TYPE REQUIREMENT	
	Must be of the following type:	
	Type 61. That type of shade-grown tobacco known as Connecticut Valley Shade-grown, produced principally in the Connecticut Valley section of Connecticut and Massachusetts.	

GREATHAGICAN

MA – CIGAR WRAPPER TOBACCO PRODUCTION REPORTING

Instead of reporting your production for the current crop year, as required by section 3(f)(1) of the Basic Provisions, there is a lag year and you are required to report production from two crop years ago by the production reporting date, e.g., 2022 crop year production must be reported by the production reporting date for the 2024 crop year.

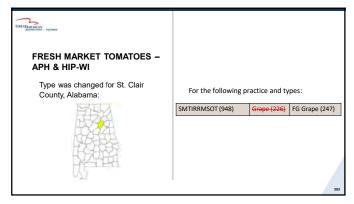
350

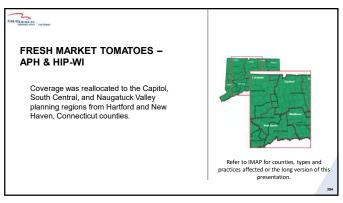
12/31 KEY UPDATES

- Insurance Offer Changes
- Special Provision (SP) Statement Changes



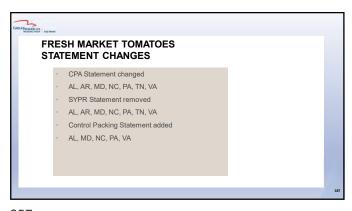


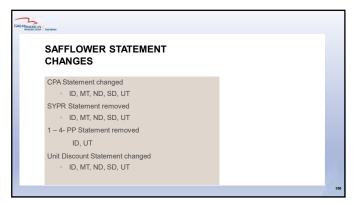


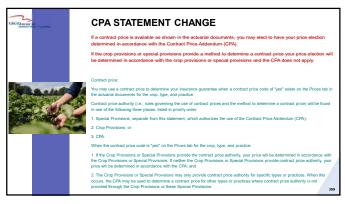


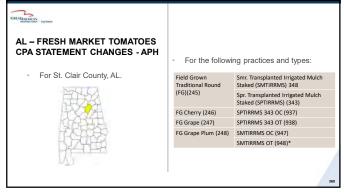


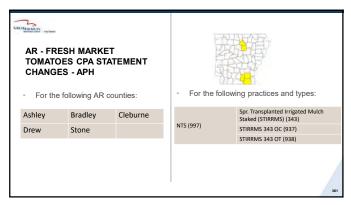


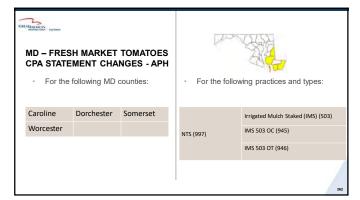


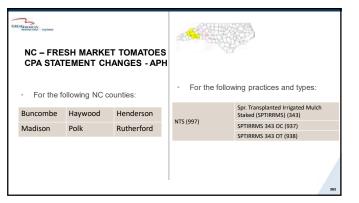


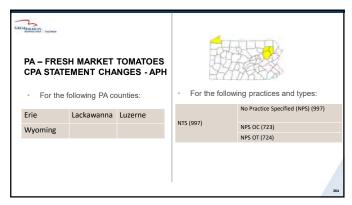


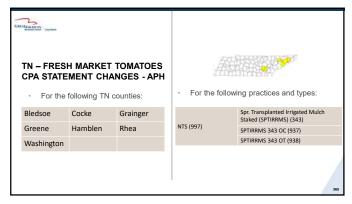


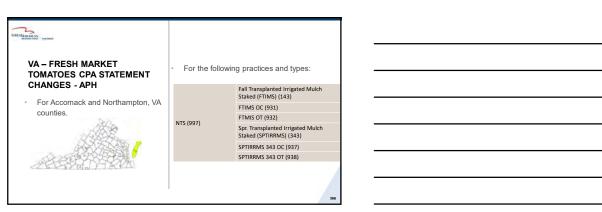


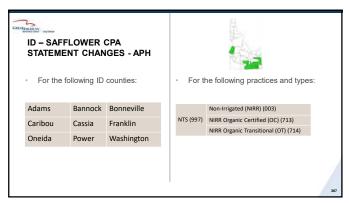


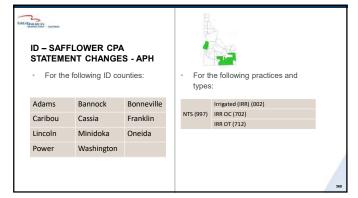


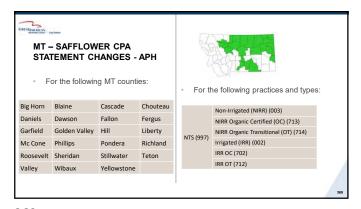


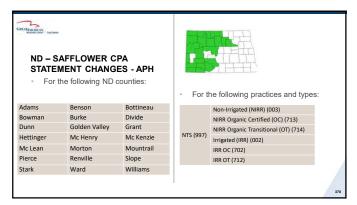


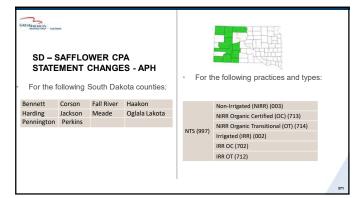


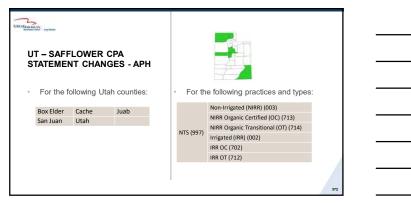


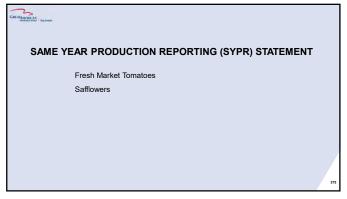


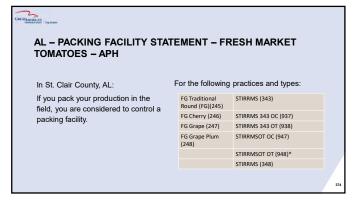


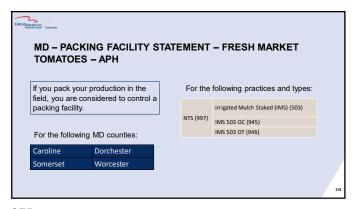


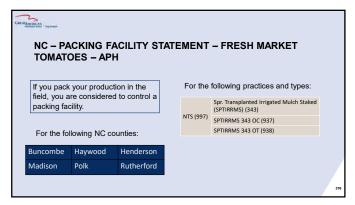


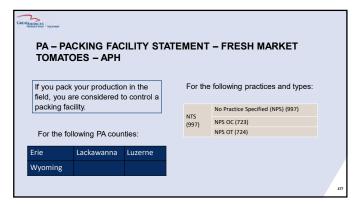


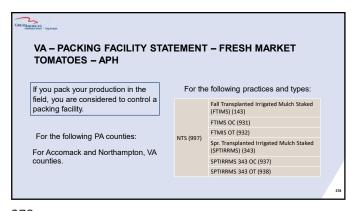


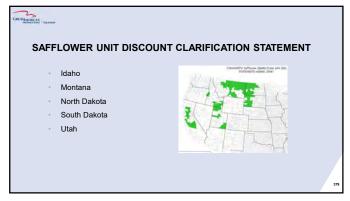


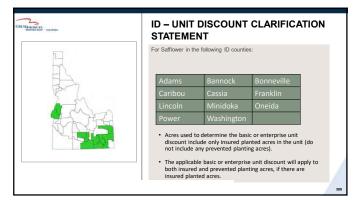


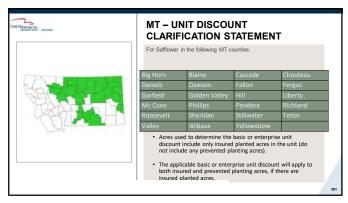


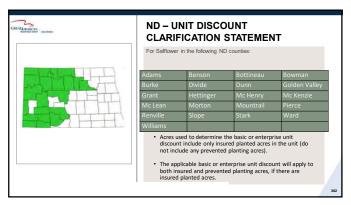


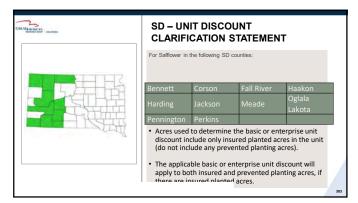


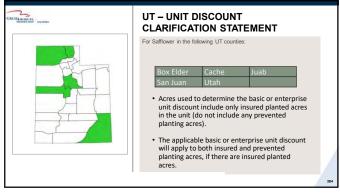












1-IN-4 PP STATEMENT UPDATE - SAFFLOWERS

PP statement **updated** regarding applicability of specific PP (1-in-4) language for 2024 instead of 2023:

- Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2023-2024 crop year.
- In Idaho and Utah.



385

KEY TAKEAWAYS

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



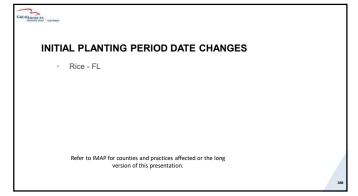
386

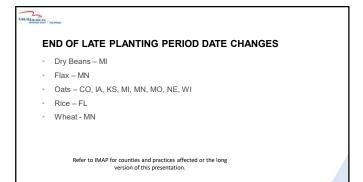
11/30 CONTRACT CHANGE DATE (CCD) KEY UPDATES

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



GARAGEMENT (In page 1) (In page 1)					
P	ROGRAM DATE CHANGES				
•	Cotton				
•	Dry Beans				
•	Flax				
•	Forage Seeding				
•	Oats				
	Onions				
•	Processing Beans				
	Rice				
٠	Wheat Refer to IMAP for counties and practices affected or the long version of this presentation.				





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Thank You!!		
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