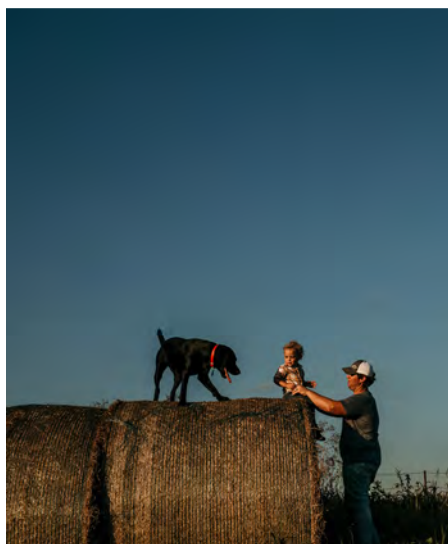


2025 Fall Update Training

Great American Crop Division





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Crop Risk Services, Inc., 132 S. Water St., Decatur, IL 62523, CA license number: 0G66571. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits, and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/filing-program-discriminationcomplaint-usda-customer and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov © 2024 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5694-CRP (07/24)

Exhibits

Exhibit 1 Approved Acronyms and Abbreviations

Acronym/ Abbreviation	Term/Full Title	Acronym/ Abbreviation	Term/Full Title
AAP	Actual Average Percentage	CBP	Customs and Border Patrol
ACT	Federal Crop Insurance Act (Pub. L. 104-127)	CC	Continuous Cropping
AD	Actuarial Documents	CCC	Commodity Credit Corporation
AF	Annual Forage	CCD	Contract Change Date
AIB	Actuarial Information Browser	CCIP	Common Crop Insurance Policy Basic Provisions
AIP	Approved Insurance Provider	CCPB	California Cling Peach Board
AMBA	American Malt Barley Association	CEPP	Commodity Exchange Price Provisions
AMS	Agricultural Marketing Service	CES	Cooperative Extension Service
APH	Actual Production History	CFO	RMA Compliance Field Office
AR	Acreage Report	CFR	Code of Federal Regulations
ARD	Acreage Reporting Date	CIH	FCIC-18010 Crop Insurance Handbook
ARH	Actual Revenue History	CIMS	Comprehensive Information Management System
ARP	Area Revenue Protection	CIS	Citizenship and Immigration Service
ARPA	Agricultural Risk Protection Act of 2000 (Pub. L. 106-224)	CLU	FSA Common Land Unit (Field)
ARPHPE	Area Revenue Protection with the Harvest Price Exclusion	COI	Conflict of Interest
ARPI	Area Revenue Protection Insurance Policy Basic Provisions	COL	Cause of Loss
ASA	American Society of Agronomy	CP	Crop Provisions
ATTRA	Appropriate Technology Transfer for Rural Areas	CPA	Contract Price Addendum
AUP	American Upland Cotton	CPF	Commingled Production Factor
AYP	Area Yield Protection	CRP	Conservation Reserve Program
BFR	Beginning Farmer and/or Rancher	CSREES	Cooperative Research, Education, and Extension Service
BIA	Bureau of Indian Affairs	CTV	Comprehensive Tree Value
BP	Basic Provisions	CWC	Chemical Weed Control
BU	Basic Unit	CY(s)	Crop Year(s)
BUD	Basic Unit Discount	DF	Discount Factor
CAT	Catastrophic Risk Protection Endorsement	DNP	Do Not Pay
Category B	Annual Crops	DO	Dollar Amount of Insurance Plan
Category C	Perennial Crops	DP	Default Percentage
Category D	Dollar Plan Crops	DSSH	FCIC-24040 Document and Supplemental Standards Handbook
Category G	Nursery	EBIP	Electronic Business Implementation Plan

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/ Abbreviation	Term/Full Title	Acronym/ Abbreviation	Term/Full Title
EC	Enterprise Unit by Cropping Practice		
EDP	Electronic Data Processing	GSH	FCIC-18090 General Standards Handbook
EHA	Early Harvest Adjustment Option	GSI	Growing Season Inspection
EHS	FCIC-14050 External Handbook Standards	GWSS	Glassy Winged Sharpshooter Infestation
EI	Enterprise Unit by Irrigation Practice	H	Harvest
EIN	Employer Identification Number	HELC	Highly Erodible Land Conservation
ELAP	Emergency Livestock Assistance Program	HIP-WI	Hurricane Insurance Protection - Wind Index
ELS	Extra Long Staple Cotton	HRLEO	High-Risk Land Exclusion Option
EO	Enterprise Unit by Organic Practice	IBR	Inter-tilled Between Rows
EOI(P)	End of Insurance (Period)	IDY	Individual Determined Yields
EPL PPS	Nursery Crops Eligible Plant Listing/Plant Price Schedule	INA	Immigration and Nationality Act
EPLS	Excluded Parties List System	INS	Immigration and Naturalization Service
ET	Enterprise Unit by Type	IRR	Irrigated
EU	Enterprise Unit	IRS	Internal Revenue Service
EXH	Exhibit	ISH	Insurance Standards Handbook
FAC	Following Another Crop	ISO	International Organization for Standardization
FAD	Final Agency Determination	ITIN	Individual Tax Identification Number
FB	Feed Barley	ITM	Information Technology Management
FCI	Federal Crop Insurance	ITS	Ineligible Tracking System
FCIC	Federal Crop Insurance Corporation	LAC	Loss Adjustment Contractor
FGIS	USDA Federal Grain Inspection Service	LAF	Liability Adjustment Factor
FM	Foreign Material	LAM	FCIC-25010 Loss Adjustment Manual
FN	Farm Number	LASH	Loss Adjustment Standards Handbook
FPD	Final Planting Date	LFP	Livestock Forage Disaster Program
FSA	USDA Farm Service Agency	LGM	Livestock Gross Margin
FT	Footnote	LIP	Livestock Indemnity Program
GeoJSON	Geographic JavaScript Object Notation	LMP	Local Market Price
GFP	Good Farming Practices	LP	Late Planting
GIPSA	USDA Grain Inspection, Packers, and Stockyards Administration	LPD	Late Planting Date
GIS	Geographical Information System	LPD	Late Payment of Debt (ITS Only)
GPA	Guarantee Per Acre	LPP	Late Planting Period
GPS	Global Positioning System	LPRA	Livestock Price Reinsurance Agreement

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/ Abbreviation	Term/Full Title	Acronym/ Abbreviation	Term/Full Title
LRR	Late Reporting Reduction	PARA or Para	Paragraph
MCEU	Multi-County Enterprise Unit Endorsement	PASD	RMA, PM, Product Administration and Standards Division
MI	Misreported Information	PASS	Policy Acceptance and Storage System
MPCI	Multiple Peril Crop Insurance	PAW	Pre-Acceptance Worksheet
MRIV	Machine Readable Immigrant Visa	PF	Protection Factor
MY	Master Yield	PIL	Policy Issue Log
NAD	National Appeals Division	PLSS	Public Land Survey System
NAICC	National Alliance of Independent Crop Consultants	PM	RMA, Product Management
NAP	FSA's Noninsured Crop Disaster Assistance Program	POA	Power of Attorney
NASS	National Agricultural Statistics Service	PP	Prevented Planting
NCIS	National Crop Insurance Services	PPB	Parts per Billion
NDS	Non-Disclosure Statement	PPM	Parts per Million
NFAC	Not Following Another Crop	PPSH	Prevented Planting Standards Handbook
NIBR	Not Inter-tilled Between Rows	PRD	Production Reporting Date
NIRR	Non-irrigated	PRF	Pasture, Rangeland, Forage
NISH	FCIC-24090 Nursery Crop Insurance Standards Handbook	PRH	Production and Revenue History
NOAA	National Oceanic and Atmospheric Administration	PRV	Pecan Revenue
NOL	Notice of Loss	PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act of 1996
NOP	National Organic Program	PTC	Production to Count
NPS	No Practice Specified	PW	Production Worksheet
NRCS	USDA Natural Resources Conservation Service	QAF	Quality Adjustment Factor
NRS	Non-Reinsured Supplemental policy	QL	Quality Loss Option
OC	Organic Certified	RAN	RMA Assigned Number
OFPA	Organic Foods Protection Act	RI	Rainfall Index
OT	Organic Transitional	RIV	Reduction in Value
OU	Optional Unit	RLU	Resource Land Unit (Field)
P/T	Practice/Type	RMA	USDA Risk Management Agency
PAAD	RMA, PM Product Analysis and Accounting Division	RMSD	RMA, Insurance Services, Risk Management Services Division
PACE	Post Application Coverage Endorsement	RO	RMA, Insurance Services, Regional Office
PAIR	Perennial Crop Pre-Acceptance Inspection Report	RP	Revenue Protection

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/ Abbreviation	Term/Full Title	Acronym/ Abbreviation	Term/Full Title
RPHPE	Revenue Protection Harvest Price Exclusion	UA	Unit Structure Code for WUA
RSA	Representative Sample Area	UAS	Unmanned Aerial System
RSC	Representative Sample of Crop	UAV	Unmanned Aerial Vehicle
RSD	RMA, Reinsurance Services Division	UD	Unit Structure Code for Unit Division Option
RY	Reinsurance Year	UDO	Unit Division Option
RYAF	Reference Year Adjustment Factor	UDGO	Unit Division by Grid Option
SARE	Sustainable Agriculture Research and Education	UG	Underwriting Guide
SA-T	Simple Average T-Yield	UH	Unharvested
SBI	Substantial Beneficial Interest	US	United States
SCD	Sales Closing Date	U.S.C.	United States Code
SCO	Supplemental Coverage Option	USDA	United States Department of Agriculture
SCP	Simplified Claims Process	USGSA	United States Grain Standards Act
SEC	Section	USICE	United States Immigration and Customs Enforcement
SF	Summerfallow	USNG	United States National Grid
SIR	Sprinkler Irrigated Rice	USWA	United States Warehouse Act
SNR	Signal to Noise Ratio	UUF	Unavoidable Uninsured Fire
SP	Special Provisions	UTM	Universal Transverse Mercator
SRA	Standard Reinsurance Agreement	VFR	Veteran Farmer or Rancher
SRH	Summary of Revenue History	WA	Written Agreement
SSA	Social Security Administration	WAH	FCIC-24020 Written Agreement Handbook
SSN	Social Security Number	WC	Wetland Conservation
STAX	Stacked Income Protection Plan	WCE	Winter Coverage Endorsement
Subpara	Subparagraph	WFRP	Whole-Farm Revenue Protection (Pilot)
TA	Trend-Adjusted APH	WSG84	World Geodetic System 1984
TAP	Tree Assistance Program	WU	Whole-Farm Unit
TDO	Tree Based Dollar Amount of Insurance	WUA	Written Unit Agreement
TIN	Tax Identification Number	XML	Extensible Markup Language
TMA	T-Yield Map Area	YA	Yield Adjustment 60%
TS	Tropical Storm	YC	Yield Cup
TW	Test Weight	YE	Yield Exclusion
TWF	Test Weight Factor	YP	Yield Protection
TWPF	Test Weight Pack Factor	ZMV	Zero Market Value
T-Yield	Transitional Yield		



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2025 Fall Update Trainings



1



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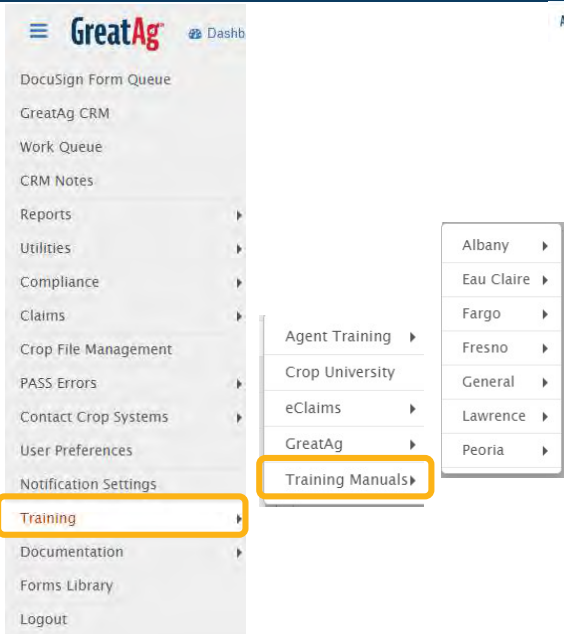


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Fall Update Training Manuals

The Fall Update Training manuals are available in GreatAg® or scan the QR code below to access!

GreatAg American Owned

- DocuSign Form Queue
- GreatAg CRM
- Work Queue
- CRM Notes
- Reports
- Utilities
- Compliance
- Claims
- Crop File Management
- PASS Errors
- Contact Crop Systems
- User Preferences
- Notification Settings
- Training**
- Documentation
- Forms Library
- Logout

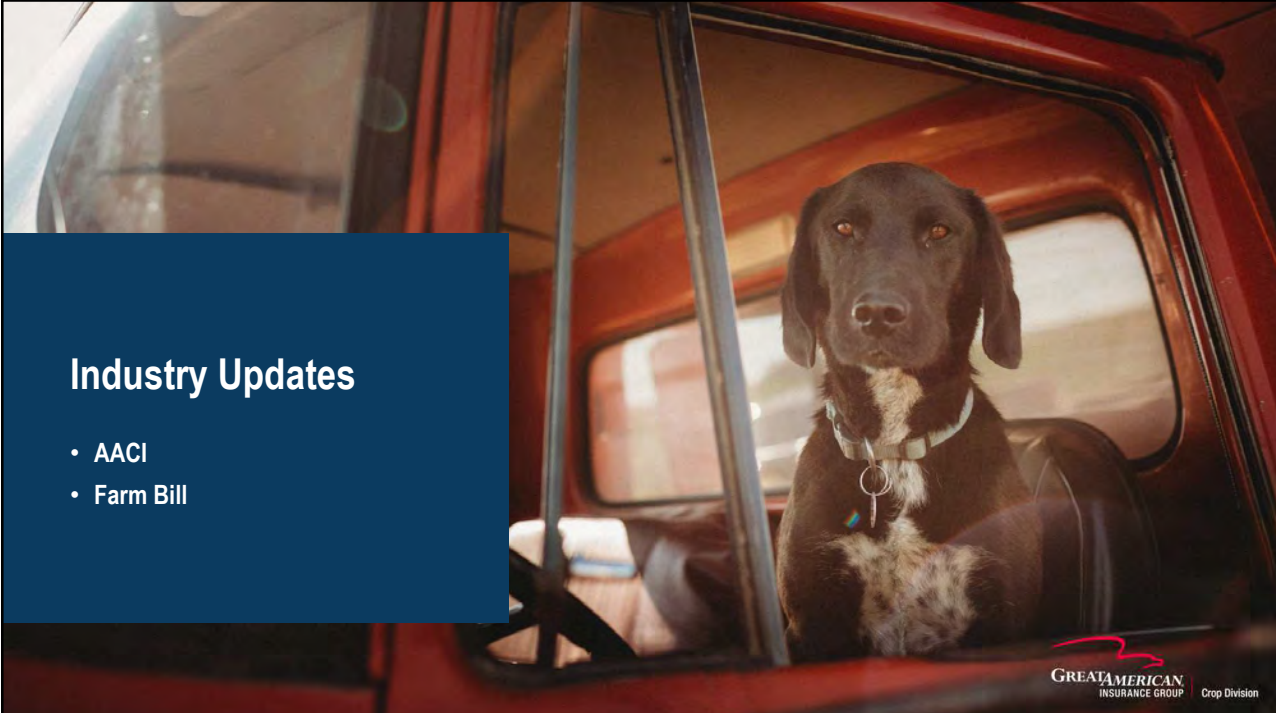
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- Crop University
- eClaims
- GreatAg
- Training Manuals**

- Albany
- Eau Claire
- Fargo
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- General
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Industry Updates

- AACI
- Farm Bill

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“,”

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



American Association of Crop Insurers
700 Pennsylvania Avenue, SE, 2nd Floor
Washington, DC 20003

P: 202.765.1334
E: INFO@AACINSURERS.COM



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July 22, 2024

General Update

Yesterday, President Joe Biden made the historic decision to drop out of the 2024 presidential race, less than four months after being declared the Democratic Party's presumptive nominee and days after a dismal debate showing. Biden, 81, announced Sunday he will no longer seek another four years in office after his physical and mental acuity were called into question.

Shortly after the initial announcement, Biden endorsed Vice President Kamala Harris to be the Democratic nominee, although whether that would come by acclamation or only after

AACI Affiliate Membership

As a Great American Crop agent, we pay AACI Affiliate Membership dues for agents and employees.

(For agents producing \$200K combined premium volume MPC1 & Crop Hail/Named Peril)

Affiliate Members

Any individual interested in supporting private sector delivery of the Federal Crop Insurance program, including protecting the availability of the program to all farmers, ranchers and growers across the nation.

Affiliate Members receive the AACI Mid-Year and Annual Reports, and they also have access to the AACI website. Additionally, Affiliate Members are able to contribute to AACI's Political Action Committee (AAC-PAC) and can receive additional association benefits based on their contribution.



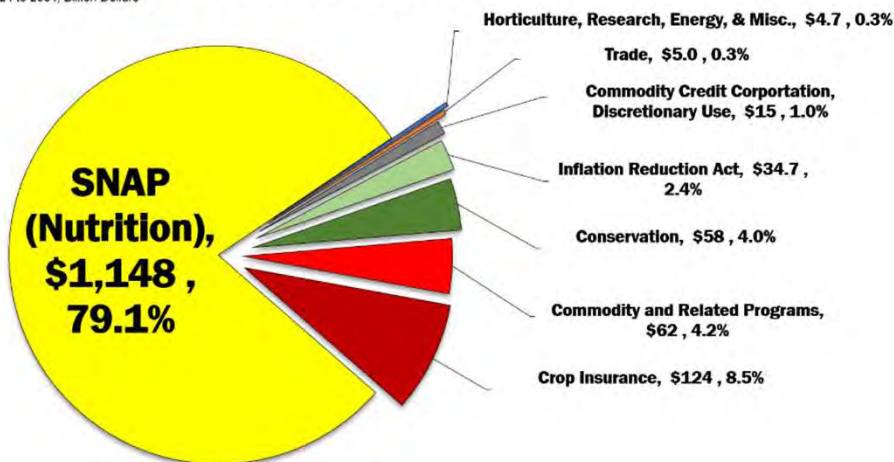
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Farm Bill

\$1.5 TRILLION FOR FARM BILL PROGRAMS

Fiscal Years 2024 to 2034, Billion Dollars



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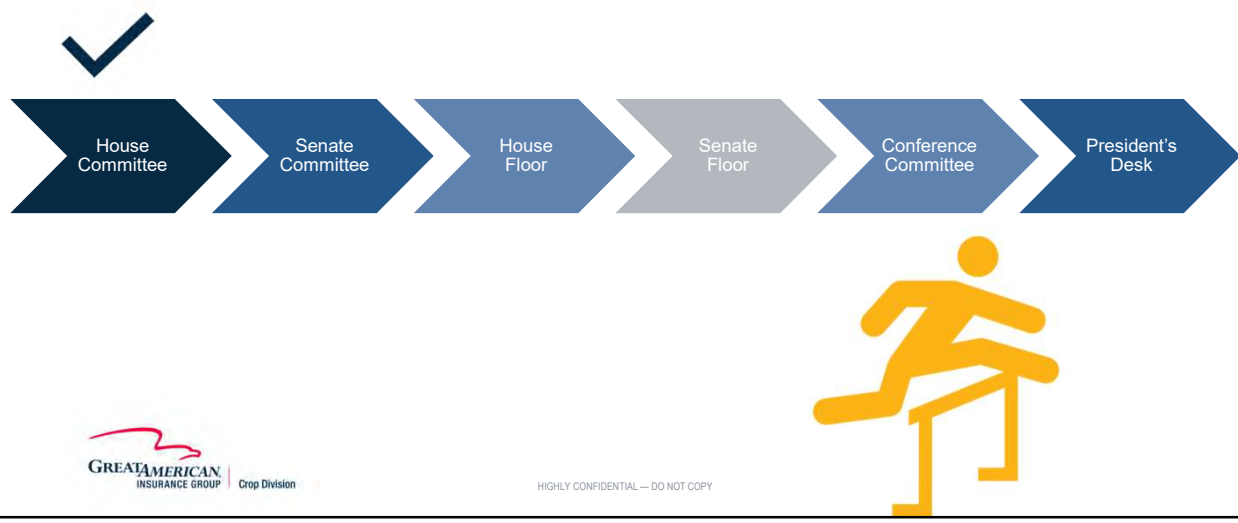
Key Crop Insurance Provisions Comparison

	House Committee-Passed Farm Bill	Senate Majority Framework
Specialty Crop Advisory Committee	Creates a Committee	Creates a Committee
FCIC Board	Adds the specialty crop chair to board and redesignates the specialty crop seat to livestock	Adds one seat. Requirement for specialty crop remains and adds requirement for livestock/crop producer and underserved producer
508(h)	Review of 508(h) policies for actuarial soundness. Requires RMA to make all training materials available 90 days prior to SCD	Authority for FCIC Board to take over 508(h) product if developer fails to improve actuarial soundness. FCIC must provide training materials 120 days prior to SCD
SCO	Max coverage to 90%. Premium discount to 80%. WFRP maximum coverage 90%	Max coverage to 88%. Premium discount to 80%. Reduces A&O
Beginning Farmers and Ranchers	Expand premium discount to 10 years. Increase premium discount	Expand premium discount to 10 years. Increase premium discount
Loss Adjustment	Additional 6% of net book premium provided if loss ratio is above 1.20	No comparable provision
A&O Cap Inflation	Reinstates inflation adjustment beginning in RY 2025.	Creates a new cap on total A&O and provides a 2% inflation adjustment going forward. Reduces A&O for area-based policies.
Specialty Crop A&O	17% minimum A&O starting in RY 2025. \$50 million provided for RY22-24.	Creates a minimum A&O for more intensive policies like WFRP/Microfarm.

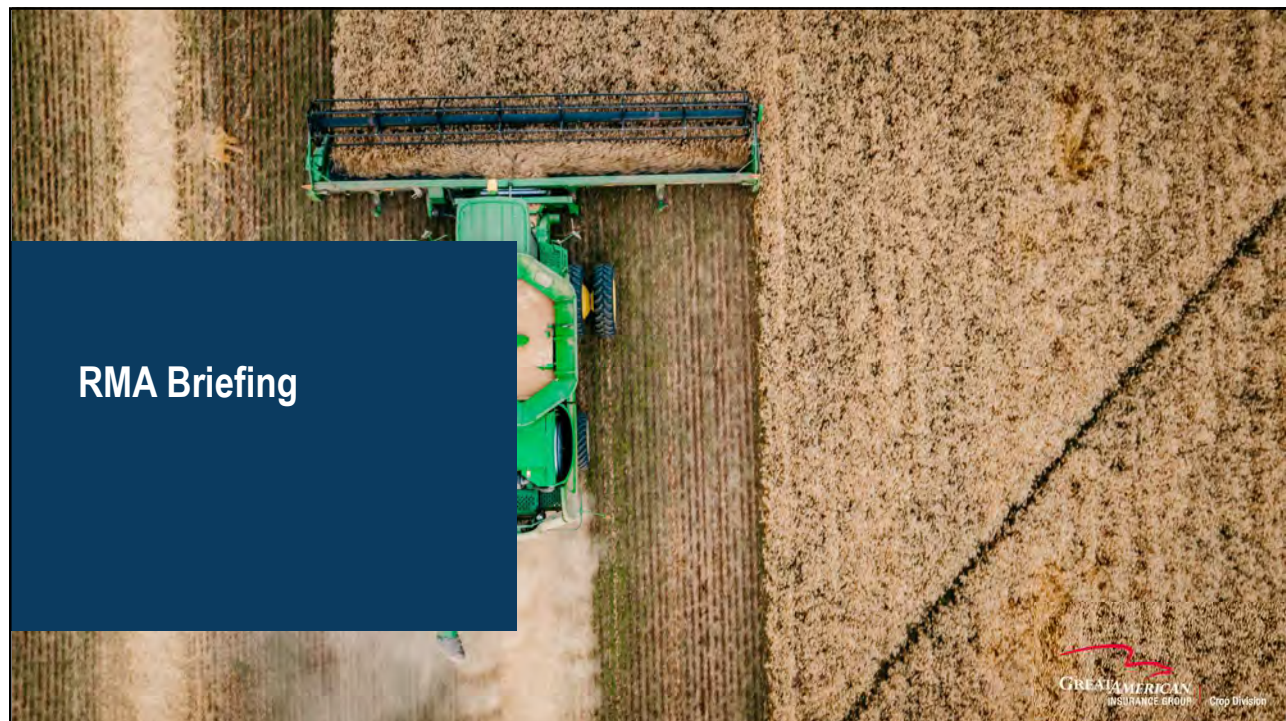
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The Road to the President's Desk - Challenges Ahead



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RMA 2023 Accomplishments

Risk Management Agency
2023 ACCOMPLISHMENTS

<https://www.rma.usda.gov/Topics/RMA-2023-Accomplishments>

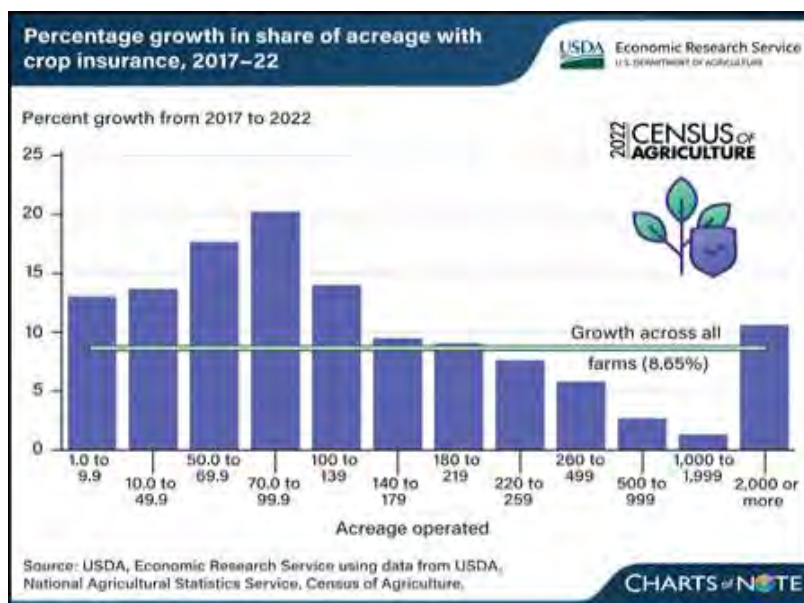
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Listening and Delivering

- ✓Enterprise Unit Expansion – specialty crops and organic (stakeholder request)
- ✓Grapevine Expansion (congressional and farmer)
- ✓Fire Insurance Protection – Smoke Index (congressional and stakeholder)
- ✓Shellfish Expansion and Modifications (very specific request from growers)
- ✓ECO and Premium Support Increase (broad support)
- ✓PRF Expansion in Hawaii (congressional and farmer)

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USDA Announces Changes to Enhanced Coverage Option Insurance Program



WASHINGTON, July 29, 2024

- ECO is currently approved for 36 crops and RMA is expanding coverage options to almonds, apples, blueberries, grapes, and walnuts for the 2025 crop year and to citrus crops where the Supplemental Coverage Option is currently available in California and Arizona for the 2026 crop year.
- Additionally, RMA is increasing premium support for all crops covered by ECO to 65% to make the policy more affordable.
- ECO provides additional area-based coverage for a portion of a producer's underlying crop insurance policy deductible. ECO can be purchased as an endorsement to Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion or Actual Production History. ECO offers producers a choice of 90 or 95% trigger levels. Trigger is the percentage of expected yield or revenue at which a loss becomes payable.
- ECO coverage is unaffected by participation in USDA's Farm Service Agency's (FSA) Agriculture Risk Coverage program for the same crop, on the same acres. Producers may select ECO regardless of FSA farm program election.



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Building on Success

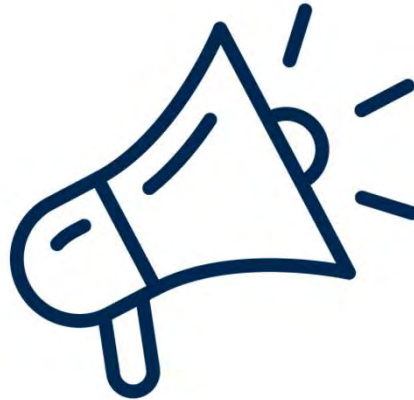
Opportunities are abundant!

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Building on Success

Almost EVERY grower group lists crop insurance as TOP Priority!

Just look at the farm press.



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Farm Bill Request

House Bill (Committee Passed)

Revenue Coverage expansion, Smoke Coverage, Mushrooms, Hurricane and Tropical Storm improvements, Frost/Freeze Index, Poultry, Oilseeds and Double Cropping, Late Planting, Harvest Incentives, Sugarbeet Revenue.



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Farm Bill Request

Senate – Summaries for Majority and Minority online!
 Robust Research and Development.
 General direction to expand to more crops and producers.

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Company Overview

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Regional Offices

We service **6 regions** across the US, each supported by dedicated claims and underwriting teams.

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Great American Expertise and Service to American Agriculture

1915

The Great American Insurance Group's Crop Division wrote its first crop policy **over 100 years ago** and we're proud to be an original SRA holder.

Our team is comprised of over

1,000

agriculture professionals.

We are backed by the strength of "A" or better rating by AM Best for **more than 115 years**.

Great American Insurance Company

115+ years with an **A** or better rating by AM Best

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Great American Expertise and Service to American Agriculture

**WITH 100
DIFFERENT
CROPS**

insured, we understand
American agriculture



Today, we write crop policies in
**OVER 40
STATES**



Great American is the
**ONLY AMERICAN-
OWNED AIP** IN THE
TOP 5

today writing Multiple Peril
Crop Insurance

American Owned



Our technology
helps create
efficiencies with
**2 mobile
applications** –
Grower Mobile and
Agent Mobile



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Crop Division Management Team



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Follow Us on Social Media!

Stay in the loop with latest updates and company happenings by connecting with us on social media!

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Agent Resources

- E&O
- Crop University

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Errors & Omission Program

Great American Crop, CalSurance Associates and Zurich are pleased to offer a competitive and comprehensive errors and omission program.

Coverage is available to agents and agencies contracted to represent Great American Crop Insurance.

Great American Insurance Company is not affiliated with CalSurance Associates nor Zurich and provides no coverage under this Errors & Omission Program.



01

Competitive Annual Premiums

02

Tiered Coverage Options

03

Multiple Limit Options

\$500k - \$2M per claim

04

Low Deductibles

Starting as low as \$5,000 per claim

05

No annual policy aggregate

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2025 MPCl Competency Test

GreatAg Keying Annual Forage Guide

15 min

2025 Livestock Update Training

4 hr



2025 Livestock Gross Margin Training

3 hr



2025 Dairy Revenue Protection Competency Test



2025 Livestock Risk Protection Test



2024 Prevent Plant Update - Fargo Office

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2024 Get to Know GreatAg - Acreage Entry

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2024 Lunchtime Learning - Grower and Agent Mobile

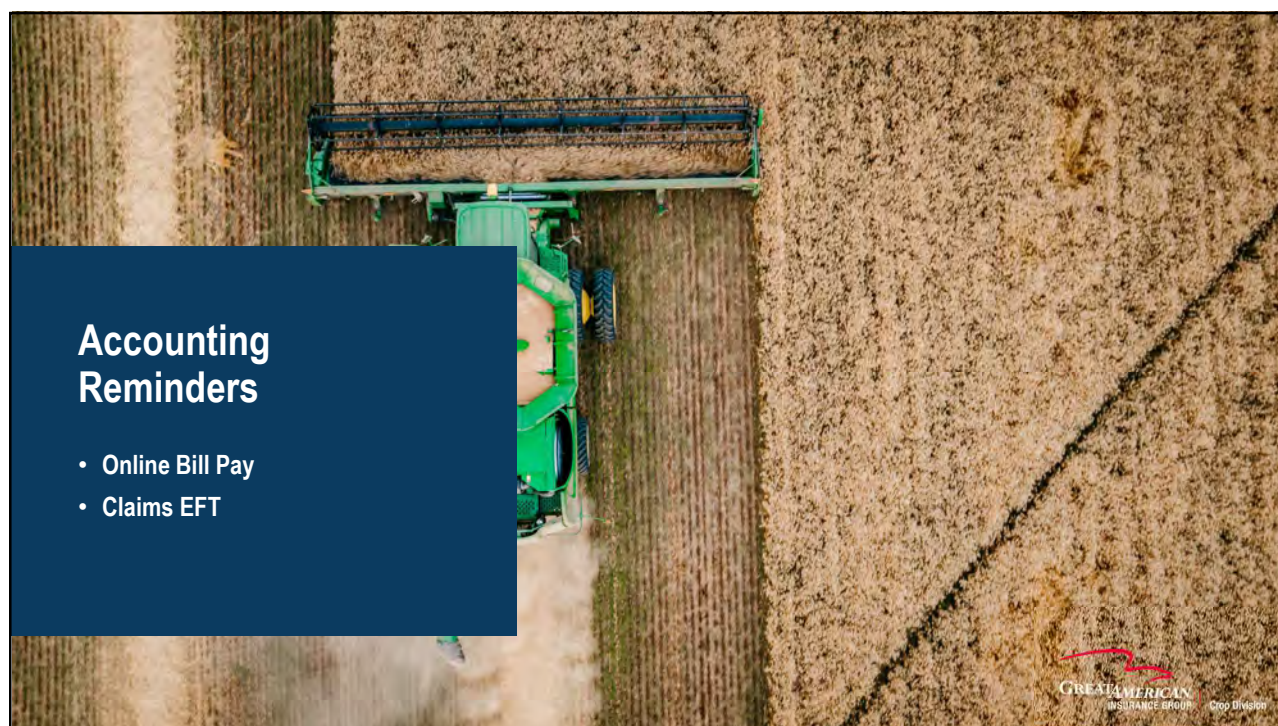
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Courses
Available



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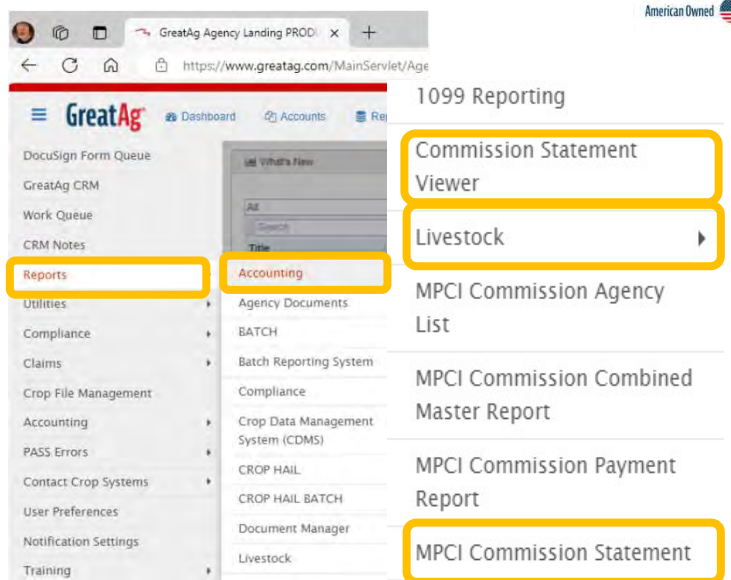


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Accessing Commission Statements

- Commission Statements are available in the GreatAg menu under **Reports**, then **Accounting**. Select the appropriate report to access either an MPCl, Crop Hail or Livestock statement.
 - For MPCl select "MPCl Commission Statement"
 - For Crop Hail select "Commission Statement Viewer"
 - For Livestock select "Livestock"
- Availability to run a commissions statement is based on user id securities.
- Please the Quick Card in GreatAg Training for more information.



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GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: cropaccounting@gaig.com

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



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Crop Hail - 2025

- **Applications (M120's) can now be printed for the 2025 crop year.**
 - Reminder that hail will need a new application when MPC1 coverage is moved to Great American from CRS to continue coverage. This does not transfer with the MPC1 policy.
 - Batch print with hail for the 2025 crop year by using our Batch Printing process as shown below.
 - If on Great American paper, no need to send renewal if no changes for Auto-Hail or PPE for 2025.




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The screenshot shows the GreatAg web application interface. The navigation menu on the left includes options like 'DocuSign Form Queue', 'Work Queue', 'CRM Notes', 'Reports', 'Utilities', 'Compliance', 'Claims', 'Crop File Management', 'Accounting', 'PASS Errors', 'Contact Crop Systems', and 'User Preferences'. The 'Reports' option is highlighted with a red box. The 'Batch Reporting System' option is also highlighted with a red box. The 'Batch Reporting System' dropdown menu is open, showing options like 'Accounting', 'AGENCY ADMINISTRATION', 'BATCH', 'Batch Reporting System', 'Compliance', 'Crop Data Management System (CDMS)', 'CROPHAIL', and 'CROP HAIL BATCH'. The 'Batch Reporting System' option is selected. The 'Batch Reporting System' page is displayed, showing a table with columns for 'Date' and 'Batch'. The table contains data for the 2025 crop year. A red box highlights the 'Batch Reporting System' option in the dropdown menu. A red callout bubble points to the 'Batch Reporting System' option in the dropdown menu, stating: 'Use this option to print prior GA Hail coverage from 2024.' The 'Batch Reporting System' page also includes a 'Batch Options' section with checkboxes for 'Batch', 'Batch Header Information Only', 'Batch Header and Detail Information', 'Batch Tax Identification Numbers', 'Batch PPE of History Policy', 'Batch Current Year's Renewal Policy', 'Batch Policies and Pre-Apps', and 'Batch Policies Only'. The 'Batch Reporting System' page also includes a 'Batch Options' section with checkboxes for 'Batch', 'Batch Header Information Only', 'Batch Header and Detail Information', 'Batch Tax Identification Numbers', 'Batch PPE of History Policy', 'Batch Current Year's Renewal Policy', 'Batch Policies and Pre-Apps', and 'Batch Policies Only'. The 'Batch Reporting System' page also includes a 'Batch Options' section with checkboxes for 'Batch', 'Batch Header Information Only', 'Batch Header and Detail Information', 'Batch Tax Identification Numbers', 'Batch PPE of History Policy', 'Batch Current Year's Renewal Policy', 'Batch Policies and Pre-Apps', and 'Batch Policies Only'.

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American Owned 


2025 White Glove Process

Active policies remaining in AEROS® will automatically be rolled to GreatAg® via the White Glove process. Differing from the 2024RY process, the 2025RY roll to Great American is an **automated** process, initiated in a tiered approach based on sales closing dates.

What information is transferred via the white glove process?

- 1) Producer and SBI information
- 2) County/Crop coverage details
- 3) APH information including the 10-year databases
- 4) Acreage line details
- 5) CLU/Legals – This will include mapped fields.
- 6) Essential Forms such as POA will be moved over and Authorized Reps will be added




Crop Division

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2025 White Glove Process

Where should production be keyed?

2024 production will be keyed on the 2024 policy in AEROS, utilizing the current production reporting tool. Keyed data will roll to the 2025 APH in GreatAg. GreatAg 2025 APH will be locked down until the 2024 IPR AEROS production has been added.

Will policies require an insured signature?

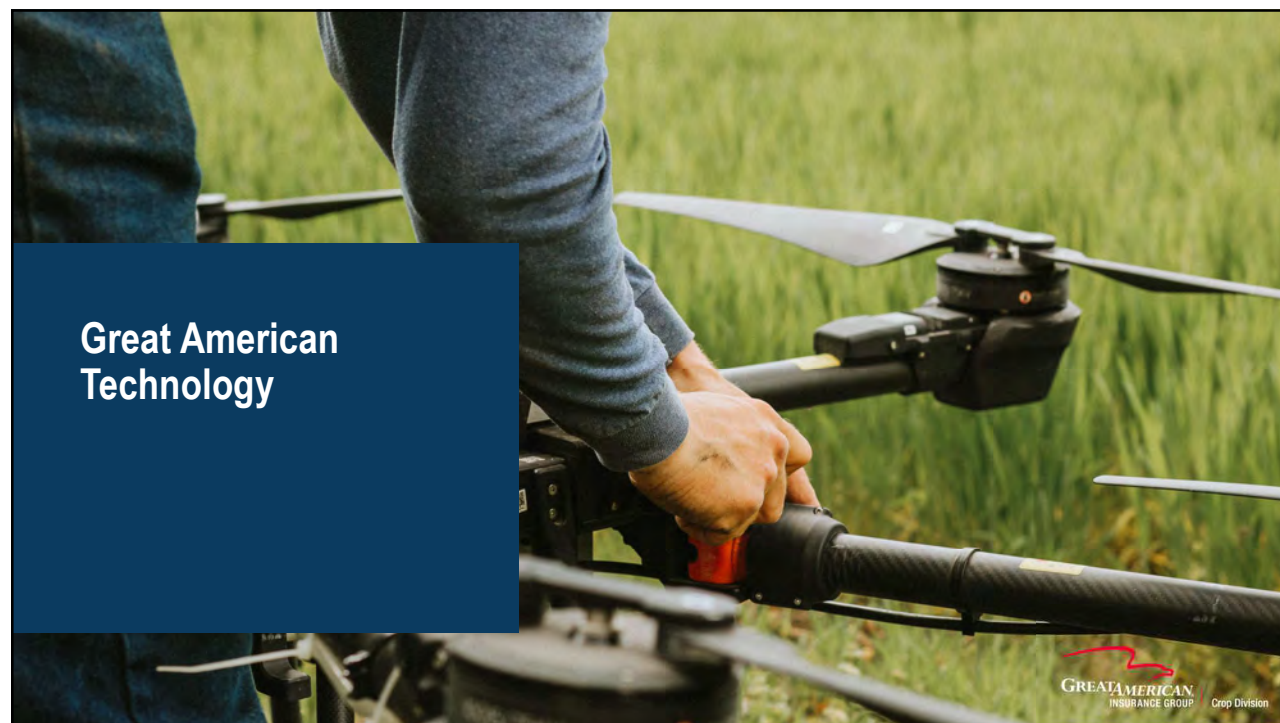
No, MPCl policies will be transferred to Great American as a temporary policy and underwriting will flip them to permanent. They will **not** require a signature. As with any other sales season signatures would be required for changes, new policies, and crop hail.

What communication will be sent to the insured?

A notice PIC change letter will be sent to each policy holder 45 days prior to their earliest SCD.



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Your all-in-one processing system

GreatAg®



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

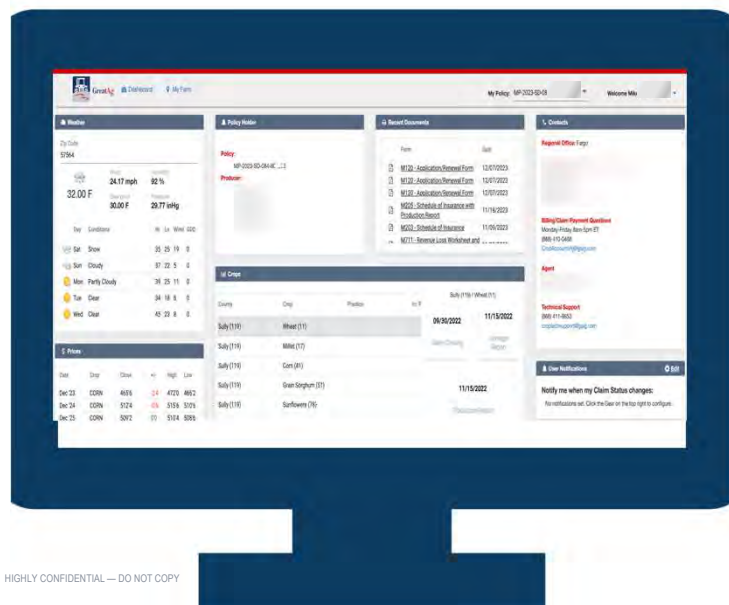
39

Agency Dashboard

- Provides easy access to important information all on one page.
- The charts provide drill down data grids that can be exported.
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date



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40

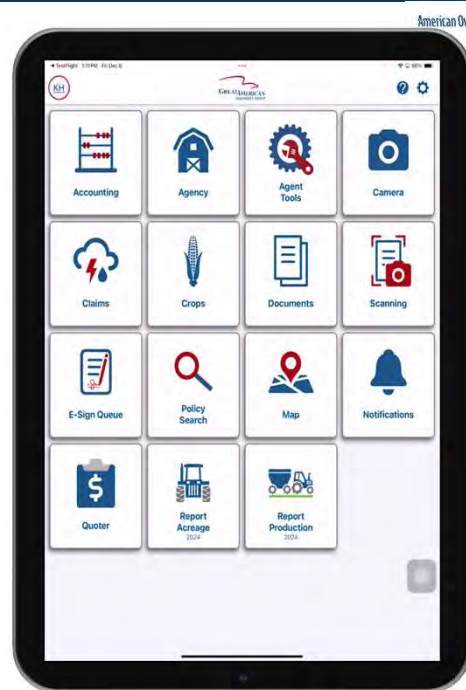
Agent Mobile

- Allows agents to access important information about your growers' policies anytime, anywhere.
- 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

"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."



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Policyholder Access in GreatAg®



Access producer, SBI, Policy provisions, Claims, Accounting, & Forms information



Access MPCl and Crop Hail claims tabs



Manage online bill payment and sign up for EFT claim payments

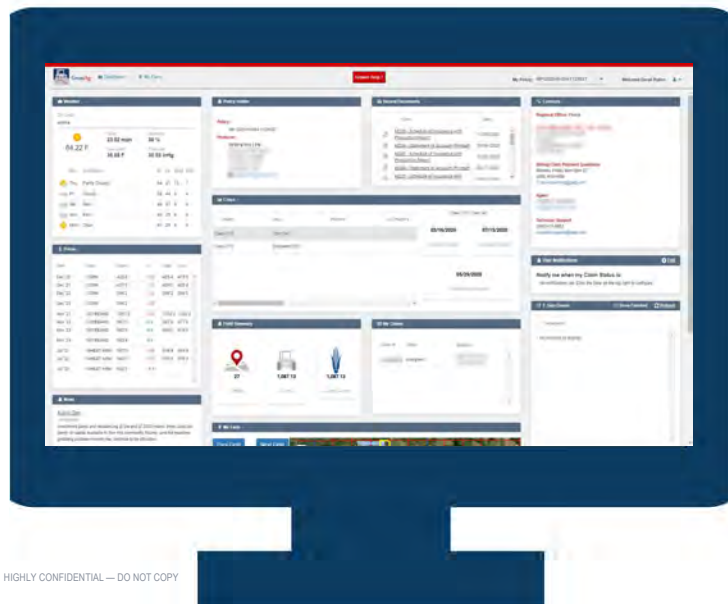


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Grower Dashboard

- Uses grower cell phone number to link to policy
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date



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Grower Mobile

- Farm Map** view farming operation maps
- Report Acreage** enter acreage using GEAR
- Report Production** enter of APH production for current year
- Contact Us** view contact information
- Give Access** grant access to other users
- Notice of Loss** open claims or inspections
- Accounting** MPC1 and Crop Hail
- Documents** view, scan or eSign documents
- Grower Tools** futures, weather, headline/market/grain news and cash bids
- Notifications** history of notifications
- Load Logs**



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Precision Ag | Production & Acreage Reporting

Cloud Based Data Transfers:

- John Deere
- Climate FieldView
- Ag Leader

Memory Stick / Thumb Drive Upload
available via other providers.



2025 Fall Claims Department Update



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1

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

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2

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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3

NOTICE OF LOSS / INSPECTION SUBMISSION

Policy Information

I am Insured (Policy # 2024 – ND – 123456)

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

Submit Loss / Inspection Advanced Request an Inspection

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

- 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.

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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, 2024 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, 2024.

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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.



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REPORTING A CLAIM

- For a planted crop, when there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of damage or loss of production (but not later than **15 days after the end of the insurance period**, even if you have not harvested the crop).
 - Example: The final unit of wheat is harvested August 25, 2023 – GAIG must receive notice by September 10, 2023 to be considered timely



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REPORTING A CLAIM

- For crops for which revenue protection is elected, if there is *no damage or loss of production*, you must give us notice not later than **45 days** after the latest date the harvest price is released for any crop in the unit where there is a revenue loss.
 - Example: Harvest price for corn released November 1, 2023 – GAIG must receive notice by December 16, 2023 to be considered timely.



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DELAYED NOTICE



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

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

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

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DELAYED NOTICE EXCEPTIONS



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

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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

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INSPECTION TYPES

INSPECTION

- Non-Loss situation where insured needs a crop inspected for:
 - APH Appraisal
 - Bin Measurement
 - Pre-Acceptance
 - Late-Filed Acreage Report
 - Revised Acreage Report
 - Appendix IV Review

Submit Loss / Inspection
Close

DETAILS
COUNTY CROPS
COMPANIONS
STATUS

Claim Type
Inspection

Policyholder Intention
Policyholder Intention

Inspection Type
Inspection Type

Immediate Inspection Required
☐

Comments / Contact Information (250 Character Max)
Enter comments here.

NEXT

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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

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CLAIM TYPES

NORMAL

- Claims for crops that need an appraisal or are going to harvest
 - A Simplified Claim option is available
 - All LAM requirements must be met in order to work as a simplified claim

Submit Loss / Inspection
Close

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

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SUBMISSION EXAMPLE

Steps to submit a Normal Claim:

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Claim Type: Normal Loss

Simplified Claim: ☐

PACE: ☐

Line of Business: MPCI

Cause of Loss: Hail

Loss Date: 8/1/2023

Policyholder Intention: To Harvest

Immediate Inspection Required: ☐

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

NEXT

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

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SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Eligible County Crops:

☐ Select All

☐ North Dakota Richland Corn (MPCI)

☐ North Dakota Richland Soybeans (MPCI)

☐ North Dakota Richland Sunflowers (MPCI)

☒ North Dakota Richland Wheat (MPCI)

Ineligible County Crops:

No records found

BACK SUBMIT

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

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SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

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

☒ Farmer, Don

CONTINUE

10. If companions* are setup in GreatAg, you will be presented with a list of potential companions on the next screen

- Check the box to automatically set up a similar claim/inspection for that insured

11. Click CONTINUE

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

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Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

Success

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

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

☒ FARMER, DON

GENERATE RECEIPT

Loss Submission Receipt

Year: 2023 Producer: FARMER, DON

Loss Type: Normal Immediate Inspection:

Damage Date: 08/15/2023 Loss Cause: Drought Policyholder Intention: To Harvest

Loss Submission ID #: 105721

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

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

Comments:

SUBMISSION EXAMPLE CONTINUED

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

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Claims
Submission



Key Points

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

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Agent
dashboard

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22




Agent dashboard



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23



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.

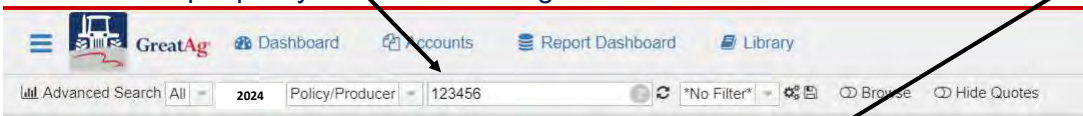


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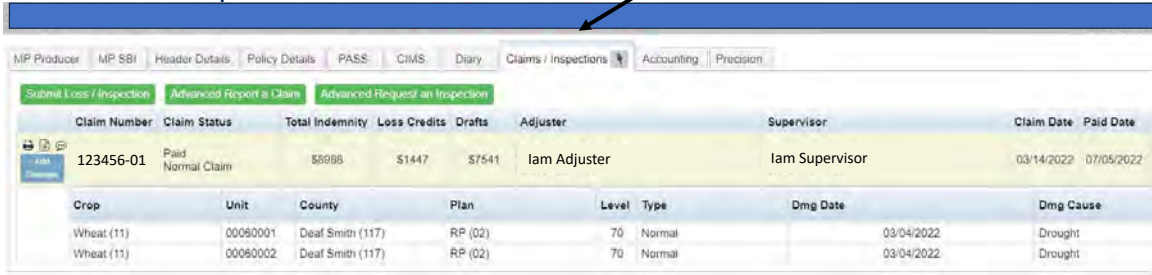
24

ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



Select the printer icon



Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor	Claim Date	Paid Date
123456-01	Paid Normal Claim	\$5988	\$1447	\$7541	Iam Adjuster	Iam Supervisor	03/14/2022	07/05/2022

Crop	Unit	County	Plan	Level	Type	Dmg Date	Dmg Cause
Wheat (11)	00060001	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought
Wheat (11)	00060002	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought

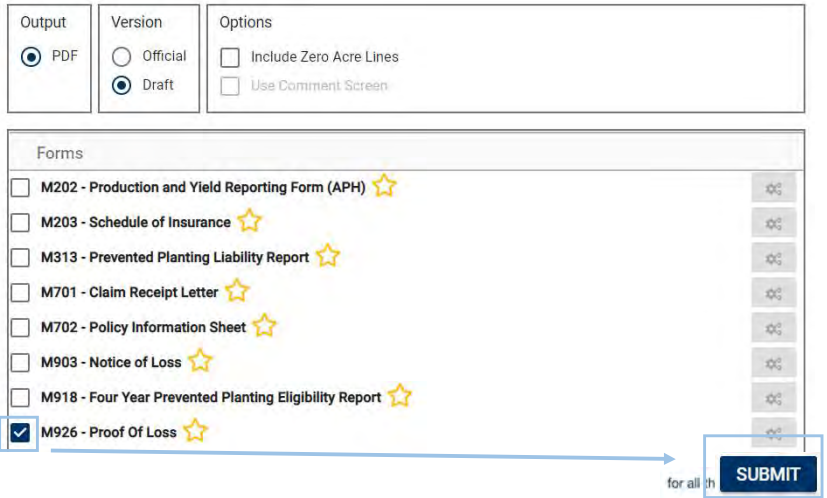
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ACCESSING A PROOF OF LOSS

Claim: 123456-01

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



Output

☒ PDF

Version

☐ Official

☒ Draft

Options

☐ Include Zero Acre Lines

☐ Use Comment Screen

Forms

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

for all the **SUBMIT**

26

PAID CLAIM DOCUMENTS

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

Report a Claim

Claim Number Claim St

Add Damage

Crop

Corn (41)

Corn (41)

I am Farmer

Filter

Sort Order

- 2024
- 2023
 - Policy
 - Claims
 - Claim 123456-01
 - Claim 123456-02
- 2022
- 2021
- 2020
- 2019

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REPLANT REMINDERS

Submit a timely Replant notice

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

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

Self Certifications

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

20/20 Rule

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

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REPLANTS

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

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



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REPLANTS – SELF CERTIFIED

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

MPIC SELF-CERTIFICATION REPLANT WORKSHEET

The insured hereby certifies that the replanting was necessary due to a loss of the crop due to a covered peril. The insured hereby certifies that the replanting was necessary due to a covered peril. The insured hereby certifies that the replanting was necessary due to a covered peril.

1. Crop: ☐ Corn ☐ Soybean ☐ Wheat ☐ Other

2. Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

3. Reason for replanting: ☐ Drought ☐ Frost ☐ Flood ☐ Other

4. Date of replanting: ☐ 1/1/20 ☐ 2/1/20 ☐ 3/1/20 ☐ 4/1/20 ☐ 5/1/20 ☐ 6/1/20 ☐ 7/1/20 ☐ 8/1/20 ☐ 9/1/20 ☐ 10/1/20 ☐ 11/1/20 ☐ 12/1/20 ☐ Other

5. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

6. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

7. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

8. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

9. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

10. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

11. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

12. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

13. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

14. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

15. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

16. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

17. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

18. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

19. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

20. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

21. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

22. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

23. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

24. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

25. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

26. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

27. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

28. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

29. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

30. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

31. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

32. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

33. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

34. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

35. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

36. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

37. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

38. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

39. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

40. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

41. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

42. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

43. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

44. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

45. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

46. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

47. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

48. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

49. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

50. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

51. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

52. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

53. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

54. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

55. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

56. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

57. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

58. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

59. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

60. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

61. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

62. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

63. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

64. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

65. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

66. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

67. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

68. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

69. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

70. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

71. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

72. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

73. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

74. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐ 601-700 ☐ 701-800 ☐ 801-900 ☐ 901-1000 ☐ Other

75. Total Acres: ☐ 0-100 ☐ 101-200 ☐ 201-300 ☐ 301-400 ☐ 401-500 ☐ 501-600 ☐

PREVENT PLANT 1-4 CHANGES



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31

Barley – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Arizona
- California
- Colorado
- Idaho
- Kansas
- New Mexico
- Nevada
- Oklahoma
- Oregon
- Texas
- Utah
- Washington



Actuarials - 32

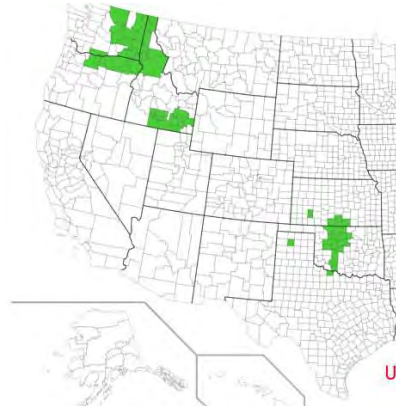
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32

Canola – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Idaho
- Kansas
- Oklahoma
- Oregon
- Texas
- Washington



Actuarials - 33

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33

Dry Peas – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

COMMODITY: Dry Peas (0067) PLAN: YP (01)
STATEMENTS-Added: 26637



COMMODITY: Dry Peas (0067) PLAN: APH (90)
STATEMENTS-Added: 26637



- Arizona
- California
- Idaho
- Oregon
- Washington

Actuarials - 34

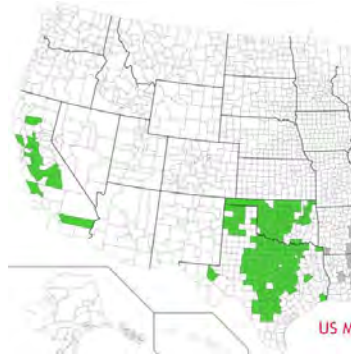
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34

Oats – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- California
- Oklahoma
- Texas



Actuarials - 35

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35

Onion – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Arizona
- California
- Oregon
- Texas
- Washington



Actuarials - 36

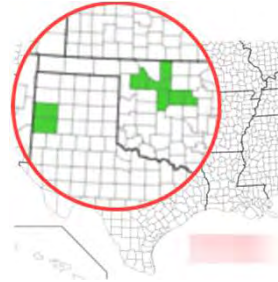
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36

Rye – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Oklahoma
- Texas



Actuarials - 37

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37

Triticale – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Arizona
- California
- Colorado
- Idaho
- Kansas
- New Mexico
- Nevada
- Oklahoma
- Oregon
- Texas
- Utah
- Washington



Actuarials - 38

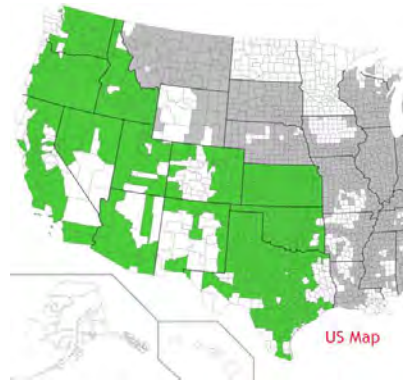
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38

Wheat – PP 1-in-4 Statement

PP 1-in-4 language does not apply for the 2025 crop year.

- Arizona
- California
- Colorado
- Idaho
- Kansas
- New Mexico
- Nevada
- Oklahoma
- Oregon
- Texas
- Utah
- Washington




Actuarials - 39

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Organic Integrity Database

- Worked with Agricultural Marketing Service (AMS) to utilize National Organic Program's INTEGRITY database certificate as an acceptable organic and transitional record.
<https://organic.ams.usda.gov/integrity>
 - Find a specific certified organic farm or business, or search for an operation with specific characteristics. Listings come from USDA and Trade Partner-Accredited Certifying Agents. Only certified operations can sell, label or represent products as organic, unless exempt or excluded from certification.

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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

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FARM STORED GRAIN

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



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FARM STORED GRAIN

Request Form REQUEST FOR 180-DAY EXTENSION TO MEASURE FARM-STORED PRODUCTION (Request can be made on a county, crop or unit basis)

Policy Name: _____ Policy Number: _____

Crop Year: _____ State: _____ County: _____ Crop: _____

Select Basis Requested: ☐ County ☐ Crop ☐ Unit (see note)

On _____ a request was made to delay measurement of farm-stored production for up to 180-days after the EOP¹ of the last county/crop/unit designated below.

Structure ID	Structure Location	Units in Structure	Harvest Date of Crop/Unit	Date of EOP ²	Extension End Date

¹ If you requested an extension on a county basis, enter the final harvest date for the final insured grain unit harvested in the county. If you requested a crop basis, enter the final harvest date for the crop in the county. If you requested a unit basis, enter the final harvest date specific to the structure you identified above.

² Note: If you selected a county or crop basis, then all associated claims will be held open until final settlement of the respective county or crop.

³ The Basic Provisions state the EOP (End Of Insurance Period) is the earlier of: (1) The total destruction of the insured crop on the unit; (2) Abandonment; (3) Harvest of the unit; (4) First adjustment of a loss on a unit; (5) The calendar date for the EOP; or (6) As otherwise specified in the Crop Provisions. (When multiple units are stored in a single structure with different EOPs, the latest EOP date that applies to the stored grain will be used to determine the 180-day time period.)

I understand that a request to delay the measurement of farm-stored production must be submitted within 60-days of the EOP date. (Applicable only for grain crops; LAM FCC-25015-1 (10/2011), Part 69 A-2).

I further understand that this is only a delay for measurement determination of the grain production, including deductions for excess moisture, FM and/or Dockage (as applicable). Any quality deficiencies must be determined no later than 60-days after the calendar date for the EOP. Samples to determine all adulterations and conditions injurious to human or animal health must be pulled prior to production going into storage, except for "rainbow" (samples for Adulteration or other impurities must have been pulled prior to grain being placed into storage). (Applicable only for grain crops; LAM FCC-25015-1 (10/2011), Part 69 A-3(d)).

I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report operations and accurate data shall constitute under the policy, causing the loss to be voidable at the option of the insurer, and in violation of the penalties 19 U.S.C. §108 and 1914-7 U.S.C. §1502, 19 U.S.C. §1526, §1570 and any other applicable federal statutes.

Authorized Policy Signature _____ Date _____

FOR COMPANY USE:
Per the policy requirements, this request is: ☐ Approved ☐ NOT Approved

Reason request was not approved, if applicable: _____

Authorized Company Signature _____ Date _____

GA 180 Ext. Rev (04/2014) Page ____ of ____

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THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

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

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

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

OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

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

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

DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

- Eliminates mail time and your time to hand deliver checks

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

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

One-Day Review Period

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

DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

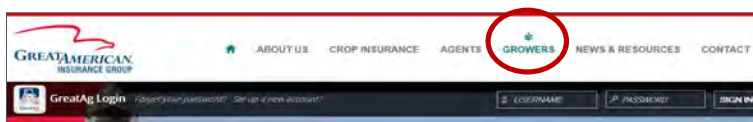
Insured must have
email address for setup process

DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

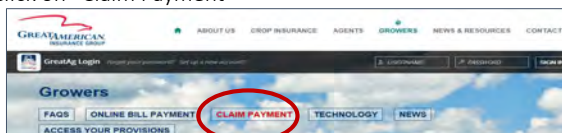
Encourage customers to sign up for Direct Deposit for claim payments.

Two ways to enroll: Website or Hard Copy Form

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



- Next – click on “Claim Payment”



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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

- Complete the Form
- Click “Submit”
 - No physical signature is required
 - Form can be completed on a smartphone

Claim Payment - Direct Deposit

Great American Insurance Group offers Direct Deposit payment for MPCL (Multiple Product Line Insurance) Crop-Hail and Named Peril claims to our crop growers and farm households. Direct Deposit payments are made directly to your bank account. You must be an insured policyholder to be eligible for Direct Deposit. You must be a U.S. resident and have a valid U.S. bank account. You must be a U.S. resident and have a valid U.S. bank account. You must be a U.S. resident and have a valid U.S. bank account.

For assistance with this service:
[CONTACT US]

Name
[Text Field]

Bank Name
[Text Field]

Bank Address
[Text Field]

Bank Routing (ABA) Number
[Text Field]

Bank Account Number
[Text Field]

Check if account is: ☐ Checking ☐ Savings

Product Line: ☐ MPCL ☐ Crop-Hail ☐ Named Peril ☐ All

Contact Information

Name
[Text Field]

Policyholder Tax ID (Last 4 digits TIN)
[Text Field]

Email Address
[Text Field]

Fax Number
[Text Field]

Phone Number
[Text Field]

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

[Signature Line] [SUBMIT]

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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Hard Copy
Enrollment Form can
be mailed or emailed

GREATAMERICAN
INSURANCE COMPANY

Great American Insurance Company
Crop Division
301 W. Fourth Street, 20th
Floor, Suite 2075
Cincinnati, OH 45202

REQUEST FOR ELECTRONIC PAYMENTS

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

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

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

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

Great American Insurance Company
Attn: Crop Accounting, Ruth Rame
P.O. Box 2275
Cincinnati, OH 45202-2275

If you have any questions, you may email us at ClaimsAccounting@gaic.com or call us at 1-800-412-6468.

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

Bank Name: _____

Bank Address: _____

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

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

Check if account is: ☐ Checking ☐ Savings

Product Line: ☐ Crop-Hail ☐ Named Peril ☐ MPCL ☐ Assignment of Indemnity ☐ All

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

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

Authorized by (please print): _____
Signature: _____

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

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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

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

Claim Payment - Direct Deposit

FAQS ONLINE BILL PAYMENT **CLAIM PAYMENT** TECHNOLOGY NEWS

ACCESS YOUR PROVISIONS

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

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

Note: Electronic Claim payments can be made for accounts with an Assignment of Indemnity only after an Assignment of Indemnity Authorization form has been completed in full and authorized by the Assignment of Indemnity owner. Please use this link for the Assignment of Indemnity Authorization form:
<https://www.greatag.com/webdata/ElectronicPaymentRequest.pdf>

Frequently Asked Questions

Name: _____

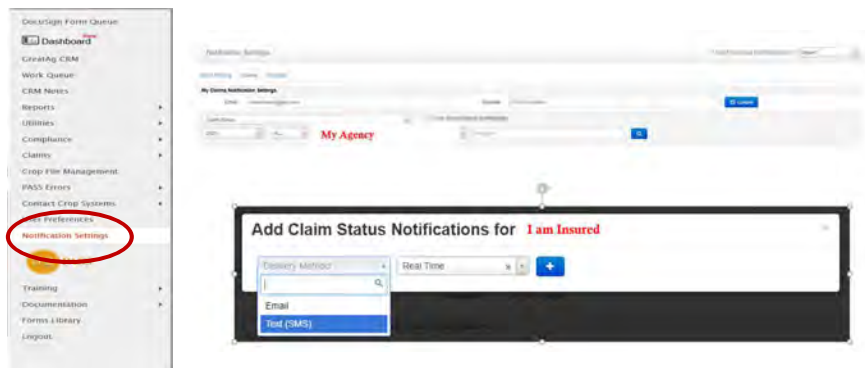
Bank Name: _____

For assistance with this service:
CONTACT US

52

CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



53

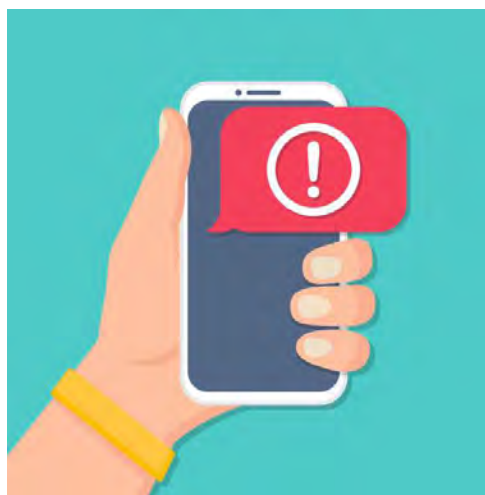
CLAIM STATUS NOTIFICATION

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



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CLAIM STATUS NOTIFICATION

- Example e-mail
- Access to the Proof
 - Great Ag
- Can elect to receive notifications for all your policyholders or only for select accounts

Claim Status Notification for | Iam Insured (Policy # 2024 – ND – 123456)

DoNotReply-GreatAgNotifications <DoNotReply-GreatAgNotifications@galg.com>

To: claimmail@grillence.com

To protect your privacy, some external images in this message were not downloaded.

Iam Insured (Policy # 2024 – ND – 123456)

Your claim **2024 – ND – 123456-01** has been paid.

You can view claim details [here](#).

If you've signed up to receive claim payments electronically through Electronic Funds Transfer (EFT), the money will be deposited to your account shortly. Otherwise, a check will be delivered soon.

[Click here to receive any future claim payments via EFT.](#)

We appreciate your business!


Great American Insurance Group - Crop Division

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

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

for all the *great* you do®

55



CLAIM STATUS NOTIFICATION

- Access to the Proof
 - Mobile

Claims Details for Iam Insured (Policy # 2024 – ND – 123456)

Producer
Iam Insured

Policy
123456

Claim Type
Replant

Assigned to
Iam Adjuster

[View Reports ▾](#)

Notice of Loss

Proof of Loss

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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

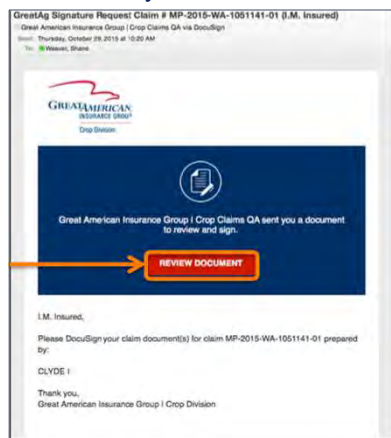
- Adjuster will have a quick-card available to help walk through this process with the policyholder

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DOCUSIGN FOR CLAIMS

Policyholder e-mail



Policyholder Signature



Policyholder Print/Save Options



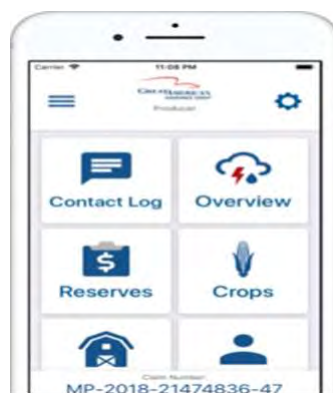
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CLAIMS TECHNOLOGY

Adjuster Mobile APP

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



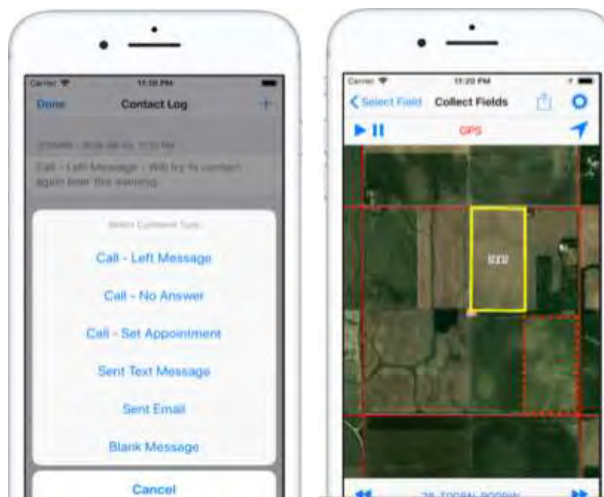
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ADJUSTER MOBILE APP

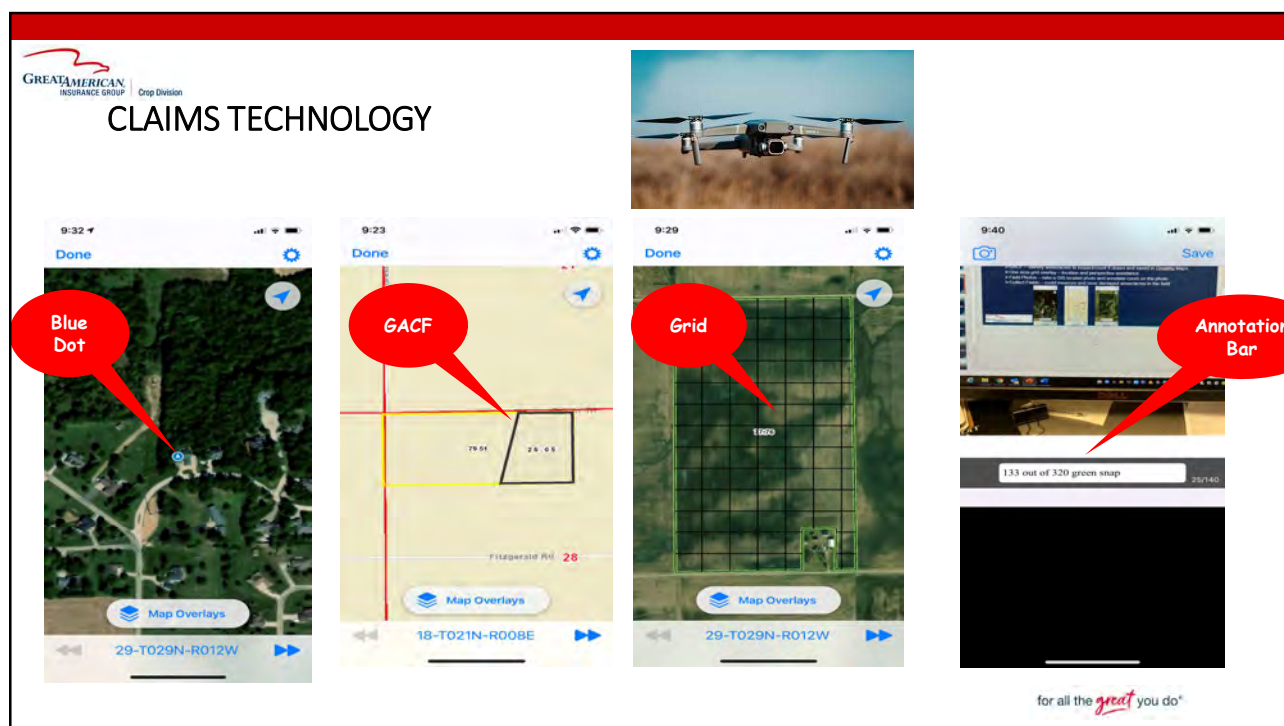
Adjusters now have the ability to:

- 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

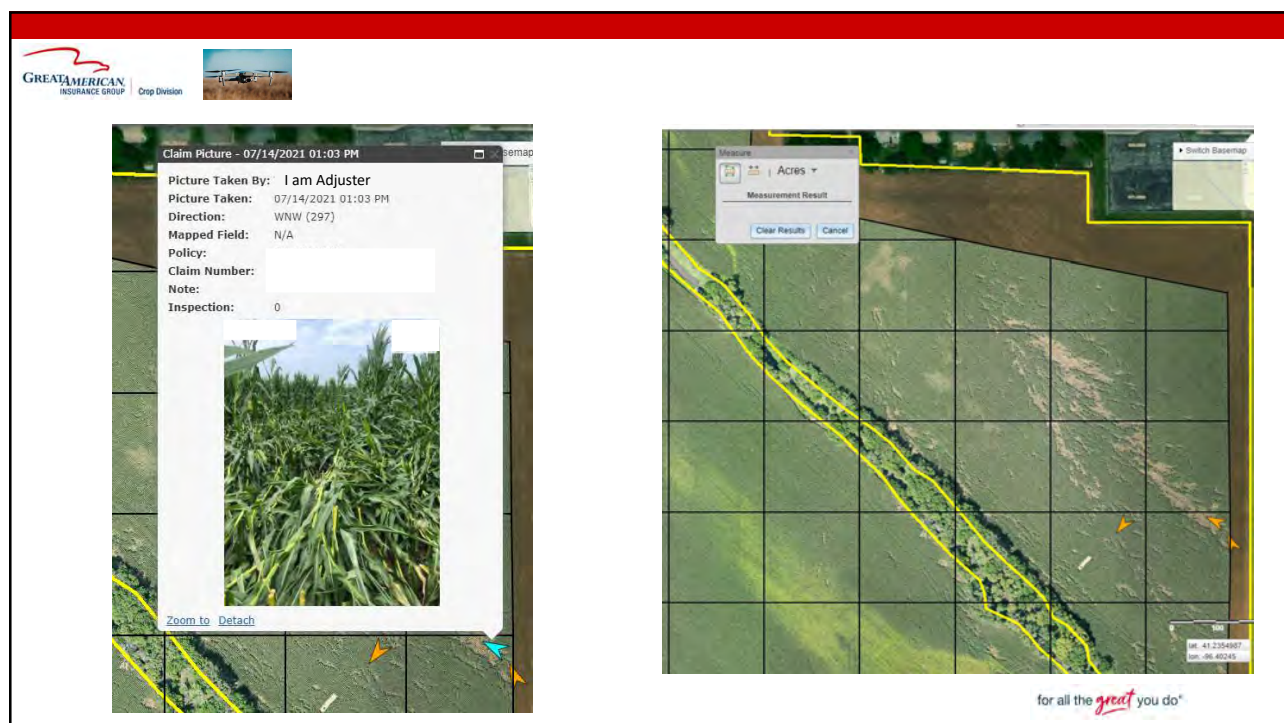


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60



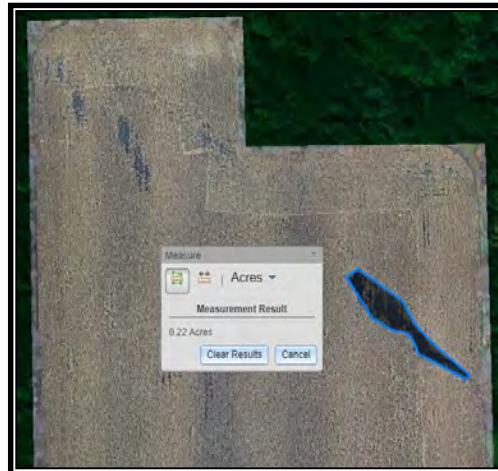
61



62



Flying the Fields

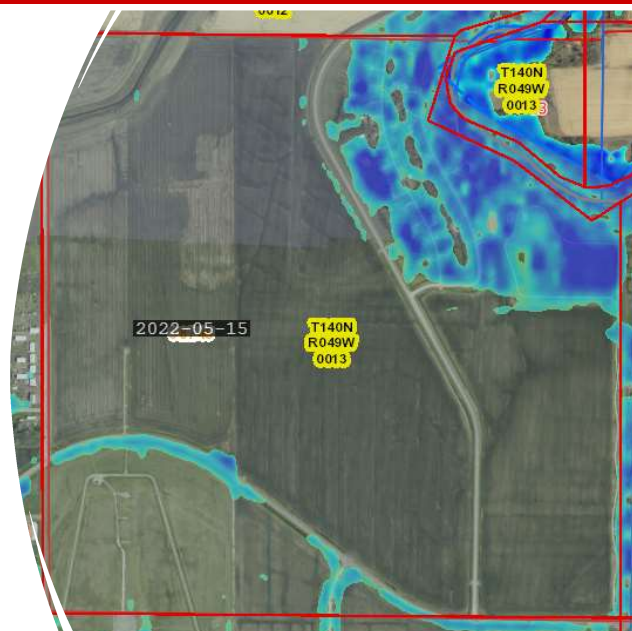


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CLAIMS TECHNOLOGY SATELLITE IMAGERY (NDVI, SAVI, MOISTURE INDEX)

- 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).



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Thank You
for the opportunity to meet with you today.
We appreciate your business!






1

American Owned 

Disclaimer

The materials contained herein are for training purposes, however information provided in applicable handbooks, policy provisions, and other official related documents will take precedence.

 **GREATAMERICAN**
INSURANCE GROUP | Crop Division

2

2025 – CCIP and ARPI: Basic Provisions (06-2024)

- Both are effective for the 2025 crop year

25-BR
(Released June 2024)

COMMON CROP INSURANCE POLICY (This is a continuous policy. Refer to section 2.)



This insurance policy is reinsured by the Federal Crop Insurance Corporation (FCIC) under the provisions of the Federal Crop Insurance Act (Act) (7 U.S.C. 1501-1524). All provisions of the policy and rights and responsibilities of the parties are specifically subject to the Act. The provisions of the policy may not be waived or varied in any way by us, our insurance agent or any other contractor or employee of ours, or any employee of USDA unless the policy specifically authorizes a waiver or modification by written agreement. We will use FCIC procedures (handbooks, manuals, memoranda and bulletins), published on RMA's website at www.rma.usda.gov or a successor website, in the administration of this policy, including establishing your approved yield and the adjustment of any loss or claim submitted under this policy. In the event that we cannot pay your loss because we are insolvent or are otherwise unable to perform our duties under our reinsurance agreement with FCIC, your claim will be settled in accordance with the provisions of this policy and FCIC will be responsible for any amounts owed. No state guarantee fund will be liable for your loss.

25-ARPI
(Released June 2024)

AREA RISK PROTECTION INSURANCE POLICY (This is a continuous policy. Refer to section 2.)



Area Risk Protection Insurance (ARPI) provides protection against widespread loss of revenue or widespread loss of yield in a county. Individual farm revenues and yields are not considered under ARPI and it is possible that your individual farm may experience reduced revenue or reduced yield and not receive an indemnity under ARPI.

This insurance policy is reinsured by the FCIC under the provisions of Subtitle A of the Federal Crop Insurance Act (7 U.S.C. 1501-1524) (Act). All provisions of the policy and rights and responsibilities of the parties are specifically subject to the Act. The provisions of the policy may not be waived or varied in any way by us, our insurance agent or any other contractor or employee of ours, or any employee of USDA. We will use FCIC procedures (handbooks, underwriting rules, manuals, memoranda, and bulletins), published on the Risk Management Agency (RMA's) website at www.rma.usda.gov or a successor website, in the administration of this policy, including the adjustment of any loss or claim submitted under this policy. In the event that we cannot pay your loss because we are insolvent or are otherwise unable to perform our duties under our reinsurance agreement with FCIC, FCIC will become your insurer, make all decisions in accordance with the provisions of this policy, including any loss payments, and be responsible for any amounts owed. No state guarantee fund will be liable for your loss.

Throughout this policy, "you" and "your" refer to the insured shown on the accepted application and "we," "us," and "our" refer to the insurance provider providing insurance. Unless the context indicates otherwise, the use of the plural form of a word includes the singular and the singular form of the word includes the plural.



3

Key Updates

CCIP/APRI Basic Provisions

01

Final Rule published for the 6/30/2024 CCD
Effective for the 2025 crop year for CCD of 6/30/24
and after

02

Accepting comments through COB 8/26/2024
[Regulations.gov](https://www.regulations.gov)

03

Expanding Options for Specialty and Organic
Growers (EOSOG)

04

Amending Subpart J, ARPI, CCIP, and 18 crop
provisions



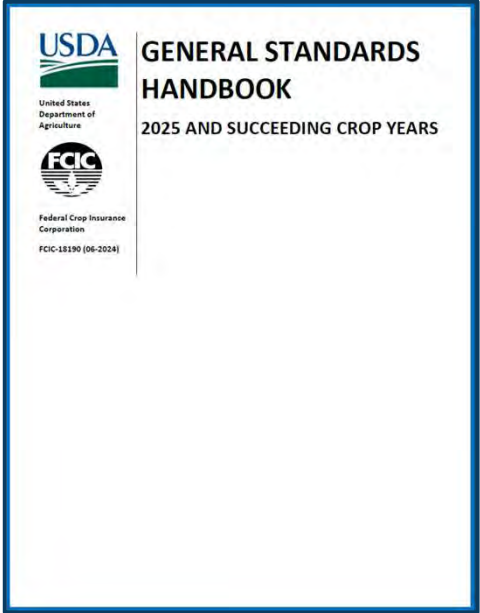
4



General Standards Handbook

FCIC-18190
issued June 26,
2024

The handbook
replaces the GSH
dated November
16, 2023

Effective for all
crops with a CCD
date of June 30,
2024, or later



5

Key Updates



- 01

Paragraphs 201B, 251F, 251G
Minor Child Eligibility
- 02

Paragraph 852
Assignment of Indemnity – Single Payee Agreement
- 03

Paragraphs 404, 407, 408, 409
Native Sod Updates
- 04

Paragraphs 854
Signatures

Exhibits 1-Acronyms, 2-Definitions, 4-Person Types and Documentation, 8-Crop Policy Information, and 9-Rounding Rules

6

2025 CIH: FCIC18010 (06-2024)

- Replaces 18010-1 edition dated 11-2023
- Effective for crops with contract change date (CCD) of 6/30/2024 or later



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-18010 (06-2024)

CROP INSURANCE HANDBOOK

2025 and Succeeding Crop Years

7

Key Updates

01

Unit Changes – Enterprise Units

02

New Breaking & Native Sod

03

Crop Policy Changes

Sugar Beets, Pistachios, Fresh Market Beans, Hawaii Tropical Trees



8

2025 DSSH

- FCIC-24040 was published on 06/27/24, for the 2025 and succeeding crop years
- Replaces the FCIC-24040 DSSH dated 6/29/23
- Effective for crops with 6/30/24 Contract Change Date (CCD) or later



United States
Department of
Agriculture



Federal Crop
Insurance Corporation
FCIC-24040 (06-2024)

DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK

2025 and Succeeding Crop Years

TITLE: 2025 DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK	NUMBER: FCIC-24040 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: June 26, 2024
SUBJECT: 2025 Document and Supplemental Standards Handbook	APPROVED: /s/ John W. Underwood for Deputy Administrator for Product Management



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Key Updates

Document & Supplemental Standards Handbook (DSSH)

01

Non-Discrimination Statement Updates

02

New Assignment of Indemnity Form

03

New Organic Practice Guidelines

04

Transfer of Written Agreement Form Standards to DSSH



10

General Information

Title VI of the Civil Rights Act of 1964

- Information pertaining to the program discrimination complaint process and Title VI of the Civil Rights Act of 1964 is available at the updated website at www.usda.gov/oascr
- Outdated website address:
 - ~~www.ascr.usda.gov/~~

2025 DSSH – Part 5

503B – Updated Non-Discrimination Statement (NDS) - Forms

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

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, **American Sign Language**, etc.) should contact **the responsible Agency or** USDA's TARGET Center at (202) **720-2600** (voice and **TTY**) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program **discrimination** complaint, complete the USDA Program Discrimination Complaint Form, **AD-3027**, found online at www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer and at any USDA office or **write a letter addressed to USDA and provide in the letter all of the information requested in the form.** To request a copy of the complaint form, call (866) 632-9992. **Submit** your completed form or letter to USDA by: (1) mail; U.S. Department of Agriculture, **Office of the Assistant Secretary for Civil Rights**, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov

2025 DSSH – Part 5

503C – Updated NDS – Marketing Materials

The following statement will be used on the AIP marketing materials: “The [Company] is an equal opportunity provider.” or “[Recipient’s Organization name] is an equal opportunity provider.” and “In accordance with Federal **civil rights** law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees and institutions participating in or administering USDA programs are prohibited from discriminating **based on** race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). **Remedies and compliant filing deadlines vary by program or incident.**”



13

Good Farming Practice

- Streamline and shorten the GFP reconsideration process by closing the administrative file following FCIC’s initial GFP determination.
- Updated the mailing address contained for requesting reconsideration.



14

Administrative and Servicing Requirements Duplicate Policies

If duplicate policies are discovered:

- One is an additional coverage policy, and one is a CAT policy
 - **Insured with the same AIP?**
 - The additional coverage policy will apply, and the CAT policy will be void
 - **Insured with different AIPs and both AIPs agree?**
 - The additional coverage policy will apply, and the CAT policy will be void
 - **Insured with different AIPs and both AIPs disagree?**
 - The policy with the earliest Application date will be in force and the other policy will be void



GSH – 803A(1)

15

Administrative and Servicing Requirements Duplicate Policies

- If duplicate policies are discovered:
- If both are additional coverage policies or both are CAT policies, the policy with the earliest application date will be in force and the other policy will be void, unless both policies are with:
 - **The same AIP?**
 - The AIP agrees to void the policy with the earliest application date
 - **Different AIPs?**
 - After consulting with the insured, both AIPs agree to void the policy with the earliest application date



GSH – 803A(2)

16

Administrative and Servicing Requirements Other Insurance

Added language to reflect changes to the 2024 WFRP and MP policies:

B. WFRP Policy

When both individual FCIC plans of insurance and a WFRP policy are in effect, the individual crop policy(ies) **may** provide primary coverage and indemnity payments from those policies **may be** considered revenue to count under the WFRP policy for claim purposes, **see the WFRP Pilot Handbook**.



GSH – 804B

17

Late Payment of Debt

- Part 7, in its entirety, was moved from the GSH to the ITS Handbook
- This part of the handbook is reserved for future use

PART 7: LATE PAYMENT OF DEBT

Section 1: General Information

701 Authority

Beginning with the 2015 CY for crops with a CCD on or after June 30, 2014, the Administrator for the RMA (Administrator), at their sole discretion, may authorize a policy to be reinstated for any person determined to be ineligible to participate in the Federal crop insurance program due to their inadvertent failure to pay a debt owed in accordance with the terms of their applicable policy, 7 CFR § 400.679 subpart U, and these procedures. The Administrator has delegated this authority to the AIP in limited situations.

702 Reinstatement Types



ITS – 521-523

18

Policy Servicing Requirements Assignment of Indemnity

- **A. Signature Requirements**

- In addition to the requirements in Para. 854 for signatures, if an Assignment of Indemnity is:
 - (1) digitally signed by the insured, the witness requirement is waived. The AIP still has the option to request proof of debt or other pecuniary obligation before the Assignment of Indemnity is accepted.
 - (2) signed by the insured with pen-and-ink, either:
 - (a) a witness signature is required; or
 - (b) the AIP is required to obtain and maintain documentation for proof of debt or other pecuniary obligation before the Assignment of Indemnity is accepted.



The above applies to the lender signature also.



GSH - 852

Policy Servicing Requirements Assignment of Indemnity

New indemnity payment option allowed where an Assignment of Indemnity applies:

- An electronic payment may be made to a single payee
- The assignee(s) and the insured must agree in writing



GSH - 852

Policy Servicing Requirements Assignment of Indemnity

Language was added to provisions to provided flexibility for an indemnity payment to be issued to a single party if all assignees and you agree in writing.

(d) If we have received the properly executed assignment of indemnity form:

(1) Only one payment will be issued jointly in the names of all assignees and you, unless all assignees and you agree in writing for the payment to be issued to a single payee; and



BP – Sec 29(d)(1) and ARPI – Sec 16(d)



21

Policy Servicing Requirements Assignment of Indemnity

Single Payee Agreement Form

- Must be completed **before each** payment is issued where a single payee is preferred
- The new form must be completed in addition to completing the AOI form
- All assignees and the insured must agree in writing
- Electronic indemnity payment will be made to a single payee



GSH - 852

22

AOI – Single Payee Agreement New Form

- For use when all assignees and the insured agree in writing to a single, electronic payee
- The assignment applies for all acreage of the crop covered by the policy
- If more than two assignees, include statement to document more assignees on a separate page or on the back of the form – with signature areas.



Policy Servicing Requirements Assignment of Indemnity

Clarified when an assignee submits the forms and claims for indemnity when you have failed to do so, the assignee then assumes your dispute resolution rights and obligations for the policy.

(2) Any assignee will have the right to submit all loss notices and forms as required by the policy if you fail to do so. If you have suffered a loss from an insurable cause and fail to submit a claim for indemnity within the period specified in section 14(e):

- (i) An assignee may submit the claim for indemnity not later than 30 days after the period for filing a claim has expired.
- (ii) No indemnity will be paid if we determine that we do not have the ability to accurately adjust the loss for any claim for indemnity. You or any assignee may not dispute the determination.

(e) If an assignee submits a notice of loss or claim for indemnity because of your failure to timely do so, the assignee assumes any rights and responsibilities you may have under section 20 to dispute determinations related to the notice of loss or claim for indemnity, except for determinations made in accordance with section 29(d)(2)(ii).



Policy Servicing Requirements Signatures

A pen-and-ink signature is required, or an acceptable digital signature based on the AIPs EBIP (E-Business Implementation Plan)

Insured signature must be obtained at the time of collection for each crop insurance document

Acreage report must be signed by the ARD

Production report must be signed by the PRD, etc.



Q & A - AOI Electronic Signatures

Q. The procedures for signatures on an AOI indicates the insured can electronically sign the document and does not need a witness to their signature. However there does not seem to be any relief given to the requirement of witness signatures for the lender signature if they use an electronic signature. Is this correct?

A. Signature Requirements

In addition to the requirements in Para. 854, if an Assignment of Indemnity is:

- (1) digitally signed by the insured, the witness requirement is waived. The AIP still has the option to request proof of debt or other pecuniary obligation before the Assignment of Indemnity is accepted.

This waiver of witness requirement is not specific to the insured's signature, rather the witness requirement is waived as long as the insured has signed digitally. This does assume that the creditor has also signed digitally. We will look at clarifying in a future issuance of the GSH.

Policy Servicing Requirements Signatures

- Rubber signature stamps and date stamps are not acceptable
- New language was added to prohibit the copying of a signature from any document and pasting or affixing the signature to any crop insurance document in any format on any platform such as Adobe Acrobat, Microsoft Word, etc.

Signatures

POA or Other Legally Sufficient Documentation Required

(1) The POA or other legally sufficient document (such as the Articles of Incorporation) must identify who is authorized to sign the initial Application and represents the original agreement between the grantor and its authorized representative.

- **Exception:** The Application does not represent the original agreement between the grantor and its authorized representative when an authorized representative who is required to sign the initial Application assigns signatory authority to another person by the non-substantive signatory statement.
- **Example 1:** An individual operating as a business person type, where the sole proprietor signs the Application then assigns the signature authority to another person by using the non-substantive signatory statement, represents the original agreement between the sole proprietor and the authorized person.
- **Example 2:** For the partnership person type, the partnership agreement must identify the authorized representative who may sign the Application. The authorized representative, identified by the partnership agreement, then assigns signatory authority using the non-substantive signatory statement to another person. The partnership agreement evidences the original agreement between the partnership and its authorized representative, and the non-substantive signatory evidences the assignment of this authority to another person.

Signatures

(2) For the individual-married (spousal) person type, a POA or legally sufficient document is required for the authorized spouse to sign on behalf of the named insured spouse.

- **Example:** Spouse 1 applies for crop insurance as the individual-married (spousal) person type; and signs the Application. Spouse 1 is listed as the primary insured and Spouse 2 is reported as an SBI. At acreage reporting time, Spouse 1 is unable to sign their AR. For Spouse 2 to sign on Spouse 1's behalf, they must have provided a POA or legally sufficient document authorizing Spouse 2 to sign on Spouse 1's behalf to the AIP.



GSH - 854

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Signatures

D. Non-Substantive Signatory Statement or Limited Authorized Representative (LAR)

The DSSH provides a non-substantive statement that allows the required person or its authorized representative to designate person(s) who are authorized to sign crop insurance documents on its behalf. If the AIP elects to utilize the non-substantive statement contained on the Application or Policy Change form in the DSSH, then the Application or Policy Change is deemed to be a legally sufficient document that allows for the person to sign on behalf of the required person, notwithstanding individual State signature authority requirements.

- **Example:** The State requires that signature authority, which binds a person to the terms of the document being signed, must be notarized. If the AIP elects to utilize the non-substantive statement contained in the DSSH for the Application, the required person may elect to grant signature authority on the Application or provide a separate POA.
- If the required person grants authority on the Application, the Application is not subject to the signature requirements of the State. If the required person provides a POA to the AIP, the POA must be notarized in accordance with the signature requirements of the State.
- The non-substantive signatory statement is effective from the date it is signed by the grantor and until it is rescinded, revoked, or dissolved. For example, the required person signs the statement on the Application, accordingly, any subsequent crop insurance documents may be signed by the authorized representative until the authority is rescinded, revoked, or dissolved. Additionally, the death, disappearance or judicially declared incompetence of the grantor rescinds the signatory statement in accordance with the timelines regarding policy cancellation in Para. 231.
- The signatory statement is considered rescinded, revoked, or dissolved when a change of insurance plans requires a new initial Application. **The required person must sign the initial Application. The designated person(s) is not authorized to execute or cancel a policy.** The Policy Change modifies an existing Application; the non-substantive signatory statement remains in effect on the existing Application, unless canceled or revoked by the Policy Change.



GSH - 854

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Eligible Persons- Legal Emancipation

When a parent or guardian co-signs the application, you must include the following:

- An acknowledgement guaranteeing payment of the annual premium
- A written statement describing the farming operation and the insurable share
- An acknowledgement stating that the requirements of **Paragraph 251F** have been satisfied allowing the minor child to have a separate policy (next slide)



GSH - 201

31

Person Types – Individuals Separate Policies for Minors

American Owned 

A minor child with a separate farming operation is considered a separate person with respect to the separate farming operation if the:

- Minor's parent or other entity in which the parent has an SBI does not have any interest in the minor's farming operation or in any production from such operation
- Minor personally carries out the farming activities as described in Paragraph 1211A(1)(e) with respect to the minor's farming operation (next slide)
- Minor has separate accounting and recordkeeping for the minor's farming operation



GSH – 251 F

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Person Types – Individuals (Used to be Separate Policies for Spouses)

GSH Paragraph 251 G title has been updated to:

- When a spouse, child or any other member of the household that were allowed to receive separate policies are later found to not qualify for separate policies
- This paragraph is now 251G and has been expanded to add “child or any other member of the household”

Person Types Trusts



Added a note for when an irrevocable trust meets certain IRS definitions it must be treated like a grantor trust and submitted as revocable trust for crop insurance purposes.

Note : If an irrevocable trust meets any of the definitions contained in the IRS Code §§671, or 673-677, it must be reported as a revocable trust for crop insurance purposes, including the reporting of SBIs.

Person Types Trusts

If an irrevocable trust meets any of the definitions contained in the **IRS Code §§671, or 673-677**, it must be reported as a revocable trust for crop insurance purposes, including the reporting of SBIs.

A grantor trust is a trust over which the grantor has retained certain interests or control. The grantor trust rules in IRS Code 671-678 prevent the grantor from taking tax advantages from assets that have not left his or her control. The grantor trust rules treat the grantor (or in some cases a beneficiary) as owner of all or a portion of the trust income and losses. The grantor is subject to tax on trust income, even if he or she does not actually receive the income.

§ 671. Trust income, deductions, and credits attributable to grantors and others as substantial owners

§ 672. Definitions and rules

§ 673. Reversionary interests

§ 674. Power to control beneficial enjoyment

§ 675. Administrative powers

§ 676. Power to revoke

§ 677. Income for benefit of grantor

§ 678. Person other than grantor treated as substantial owner

§ 679. Foreign trusts having one or more United States beneficiaries



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Person Types and Documentation

Examples of acceptable signatures have been updated on this chart for:

- Individual Operating as a Business
- Individual (Minor, Natural Guardian)
- Partnership (Written or Oral)
- Corporation (With Stockholders)
- Limited Liability Company (LLC)
- Trust also Irrevocable & Revocable)

Example of Acceptable Signatures for Individual Operating as a Business:

- Northam Land Company by John C. Doe, Sole Owner
- by John C. Doe, Owner, Northam Land Company
- Northam Land Company by John C. Doe, Sole Proprietor
- John C Doe, DBA Northam Land Company



GSH – Exhibit 4

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Exhibit 4 Person Types and Documentation

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Individual	John C. Doe	John C. Doe	None	SSN of Individual
Individual Operating As a Business	Northam Land Company c/o John C. Doe	<ul style="list-style-type: none"> Northam Land Company by John C. Doe, Sole Owner by John C. Doe, Owner, Northam Land Company Northam Land Company by John C. Doe, Sole Proprietor John C. Doe, DBA Northam Land Company 	None	EIN ET, 1 and 3
Individual (Joint & Survivorship Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other	
Individual (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	(Both must sign) John Doe Fred Doe, Guardian for John Doe	Statement signed by minor and guardian showing qualifications as separate person	SSN of Minor
Individual (Minor Unable To Enter Into Contracts Or Incompetent With Court-Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court-appointed guardian showing where court decree can be verified	SSN of Minor or Incompetent
Individual (Authorized Signature)	John C. Doe	John C. Doe By Richard C. Roe, Under Power of Attorney	POA	SSN of insured
Individual Married (Spousal)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual ET, 3
Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant ET, 1, 2, 3 or 4
Joint Ventures, including	James L. Smith and John A. Brown, Joint Venture	(All must sign) James L. Smith John A. Brown	Note if all sign, or POA authorizing signature	Joint Interest EIN or SSN's ET, 2
Joint Operators	James L. Smith and John A. Brown, Joint Venture			
Co-Owners	James L. Smith, and John A. Brown, Joint Venture			
Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	<ul style="list-style-type: none"> Jones and Smith, A Partnership By Sam Jones, A Partner by Sam Jones, Partner 	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement signed by all partners	EIN of the Partnership ET, 4

GSH - Exhibit 4

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Exhibit 4 Person Types and Documentation (Continued)

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title)	<ul style="list-style-type: none"> ABC Company, Inc. by Richard Roe, (Title) by Richard Roe, (Title) 	Statement where articles of incorporation/organization are filed. Indicate in which State incorporation was filed. Application must be signed by authorized person.	EIN of the Corporation ET, 4
Limited Liability Company (LLC)	First National Bank of Dallas c/o John H. Doe, (Title)	<ul style="list-style-type: none"> First National Bank of Dallas By John H. Doe, (Title) John H. Doe, (Title) of First National Bank of Dallas 		
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	<ul style="list-style-type: none"> Jones Farms, LLC by Sarah Jones, by Sarah Jones, President Jones Farms, LLC by Sarah Jones, President 	Statement indicating which state the Articles of Organization are filed. Application must be signed by authorized person.	SSN or EIN for the LLC ET, 4
Estate	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN
Trust	John H. Doe Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> John H. Doe, Trust by Richard Roe, Trustee by Richard Roe, Trustee 	Statement advising where authority can be found	SSN/EIN for Trust ET, 1, 3, and 4, if applicable
Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> Ralph R. Doe Trust, by Richard Roe, Trustee by Richard Roe, Trustee 	Statement advising where authority can be found	EIN for Trust ET, 4
Trust - Revocable	John H. Doe, Revocable Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> John H. Doe, Trust, by Richard Roe, Trustee by Richard Roe, Trustee by Richard Roe, Trustee for John H. Doe Revocable Trust 	Statement advising where authority can be found	SSN/EIN for Trust (if applicable) and SSN of Grantor ET, 4
Trust - Bia	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 01 201 0016
Receiver Or Liquidator	XYZ Company c/o John H. Doe, Receiver (or Liquidator)	XYZ Company By John H. Doe, Receiver or Liquidator & Court-Appointed	Statement advising where authority can be found	EIN of Named Insured or Correspondent's EIN

Footnotes for Exhibit 4:

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

GSH - Exhibit 4

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Person Status Change

Exhibit 5 Person Status Change

Date of Death, Disappearance, Judicial Declaration of Incompetence, or Dissolution	Person Type(s)	Payee	Action
More than 30 days before Cancellation Date	Individual (including: Minor; Mentally Incompetent; Represented by Appointees, Married (Spousal)(share converts to estate)). Individual Operating as a Business. Partnership (including: General; Limited; Limited Liability). Joint Ventures. Corporations. LLC. Revocable Trust.	N/A	Policy Canceled
30 Days or less before the Cancellation Date	Individual (including: Minor; Mentally Incompetent; Represented by Appointees, Married (Spousal)(share converts to estate)). Individual Operating as a Business. Partnership (including: General; Limited; Limited Liability). Joint Ventures. Corporations. LLC.	Pay person determined to be beneficially entitled	Policy continues in effect through CY; change to appropriate person in subsequent CY
30 Days or less before the Cancellation Date	Revocable Trust	Reverts to Irrevocable Trust	Policy continues in effect through CY; change to appropriate person in subsequent CY
Anytime	Joint/Survivor	Survivors in equal shares without court proceedings	Interest transfers to the survivors in equal shares without court proceedings
Anytime	Individual - Married (Spousal)(share converts to spouse)	Pay surviving spouse	Policy defaults to surviving spouse
Entity formed as a result of a previous individual's death	Estate	EIN of Estate	Continues until settlement of the estate

Application for Insurance Sales Closing Date (SCD)

Moved from Production Reporting Date definition to Paragraph 832 as a “Note”

832 SCD

SCDs are established for each insurable crop and published in the AD. A person must apply for insurance on or before the applicable SCD. After the SCD, new Applications for insurance for that CY will not be accepted, unless a specific BP or CP allows for Application after the SCD (e.g., nursery crops).

Note: If a crop has both fall/winter and spring types, and Application is made after the fall/winter SCD and acreage is planted for the fall/winter type, insurance is not available for the crop until the subsequent CY.

Cancellations Allowed by Basic Provisions

The AIP may only cancel a policy with express written consent from FCIC, unless provided for in the BP.

Cancellations allowed by BP:

- The AIP may cancel a policy if:

(a) the policy has not earned premium for three consecutive years;

(b) the insured person has died, disappear been judicially declared incompetent, o dissolved (see [Part 2, Section 3](#)); or

(c) the insured person is determined to be ineligible to receive benefits under the due to violation of the controlled subst provisions of the Food Security Act of 1 and the regulation promulgated under Act by USDA (see [Para. 202C](#)).

Determining Share and CLU Reporting Insurable Share

(e) To have an insurable share, the tenant or owner-operator must:

- (i) produce the crop;
- (ii) exercise managerial control relating to producing and marketing the crop (e.g., controls what to plant, when to plant, when to till, cultivate, irrigate, fertilize, spray, harvest, market, etc.);
- (iii) carry all or part of the financial risk (e.g., including making credit arrangements, if applicable) related to producing the crop;
- (iv) own, rent, or lease the farming equipment, make arrangements to obtain equipment, or hire custom work directly related to the production and harvest of the crop;
- (v) hire, manage, and be responsible for the payment of the labor; or
- (vi) purchase all inputs (e.g., seed, fertilizer, pesticides, herbicides, etc.).

Contract Pricing Update

Revised Special Provisions Statement:

Old Version: If a contract price is available as shown in the actuarial documents, you may elect to have your price election determined in accordance with the Contract Price Addendum (CPA). If the crop provisions or special provisions provide a method to determine a contract price your price election will be determined in accordance with the crop provisions or special provisions and the CPA does not apply.

New Version: You may use a contract price to determine your insurance guarantee when a contract price code of "yes" exists on the Prices tab in the actuarial documents for the crop, type, and practice.

- Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:
 - 1. Special Provisions, separate from this statement, which authorizes the use of the Contract Price Addendum (CPA);
 - 2. Crop Provisions; or
 - 3. CPA.

Contract Pricing Update

Revised Special Provisions Statement:

When the contract price code is "yes" on the Prices tab for the crop, type, and practice:

- 1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
- 2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.
- Updated the "Contract Price Addendum – Eligibility by Commodity" Fact Sheet.
www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity
- Revised paragraph 915 of the Crop Insurance Handbook to use the broader term "contract pricing" instead of "CPA".


Contract Pricing Update

American Owned 

- Updated the "Contract Price Addendum – Eligibility by Commodity" Fact Sheet. www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity




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Contract Price Eligibility by Commodity

Including the Contract Price Addendum (CPA) for Organic Crops




Specific rules on contract pricing (such as what is a valid contract, who is a valid buyer, and how to use multiple contracts), may vary depending on where the contract price authority is located within your policy. This Fact Sheet identifies where to find the contract price authority for your crop.

Contract price authority is found in the Special Provisions, Crop Provisions, or the CPA. The following lists identify crops eligible to use a contract price in order of contract price authority.


In some cases, contract price authority may not be available for all types, practices, plans, or counties. You can check contract price availability for your crops by following the prompts on the Risk Management Agency's (RMA) Actuarial Information Browser and select the "Prices" tab. When a contract price code of "yes" exists on the Prices tab for the crop, type, and practice, you may use a contract price to determine your insurance guarantee.

The following types have contract price authority in the Crop Provisions or Special Provisions and other types or practices for these crops have contract price authority in the CPA:

- Barley: Hulless, Malting, Waxy Hulled, and Waxy Hulless types
- Canola / Rapeseed: High Oleic Canola type
- Corn: Blue, High Amylase, Waxy, and White types
- Dry Beans: Contract Seed Bean type is contract price only
- Dry Peas: Contract Seed Peas type is contract price only
- Olives: Oil type
- Soybeans: All Other Food Grades, High Protein, Large Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat, and Small Seeded Food Grade types



This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of our risk management needs, contact a crop insurance agent.




JANUARY 2024

rma.usda.gov

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CONTRACT PRICE ELIGIBILITY BY COMMODITY



The following crops have contract price authority only in the Crop Provisions or Special Provisions:
The CPA does not apply.


Alfalfa Seed	Green Peas	Silage Sorghum
Buckwheat	Lemons*	Sweet Corn
Camelina	Mandarins/Tangerines*	Sweet Potatoes
Clary Sage	Mustard	Tangelos*
Cucumbers	Oranges*	Tangors*
Grapefruit*	Peanuts	Triticale
Grapes	Pumpkins	
Grass Seed	Sesame	

*FL Citrus APH only

The following crops have contract price authority only in the CPA:

Almonds	Dry Peas	Mint	Prunes
Apples	ELS Cotton	Oats	Rice
Avocados	Figs	Onions	Rye
Bananas	Flax	Oranges*	Safflower
Barley	Forage	Papaya	Soybeans
Blueberries	Fresh Apricots	Peaches	Sugar Beets
Cabbage	Fresh Freestone Peaches	Pears	Sugarcane
Caneberries	Fresh Market Tomatoes	Pistachios	Sunflowers
Canola/Rapeseed	Fresh Nectarines	Plums	Table Grapes
Coffee	Grain Sorghum	Popcorn	Tangelos*
Corn	Grapefruit*	Potatoes	Tobacco
Cotton	Lemons*	Processing Apricots	Tomatoes
Cranberries	Macadamia Nuts	Processing Beans	Walnuts
Cultivated Wild Rice	Mandarins/Tangerines*	Processing Cling Peaches	Wheat
Dry Beans	Millet	Processing Freestone	

*Except FL Citrus APH



Crop Division

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CIH 915: Contract Price Option

2024 (11-2023) CIH Para. 915	2025 (6-2024) CIH Para. 915
Contract Price Addendum (CPA) <ul style="list-style-type: none"> Applicable to crops with CPA (organic practices only) 	Contract Price Option <ul style="list-style-type: none"> Now addresses use of the contract price as authorized in the actuarial documents (AD) Criteria in CP, SP, or CPA take precedence over general procedures in Para. 915
Refer to RMA website for more info [Topics/Organic Crops]	Refer to RMA website for more info [Topics/National Fact Sheets]
<ul style="list-style-type: none"> "Contract Price Addendum Eligibility by Commodity" Also listed crops/P/T authorized in CP or SP 	<ul style="list-style-type: none"> "Contract Price Eligibility by Commodity" Updated/clarified as "including" CPA for organic crops



Crop Division

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CIH 915A: Contract Price Option

Other revisions:

[Added] Contract is a written legal agreement between the insured & the buyer or processor

Contract must contain *[now a numbered list]*:

(1) Insured's commitment to produce the crop & sell to the buyer or processor

[Previously: "plant, grow, harvest, and deliver..."]

[(2)-(5) essentially unchanged]



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2025 Crop Policy Information Chart – Exhibit 8 in GSH

American Owned 

- Changes are for crops with a CY 2025 CCD of 6/30 or earlier. Next issuance of GSH will include changes to crops with CCDs after 6/30
- Updated policy and crop provisions
- Moved flax from the APH crop listing to the YP, RP, and RP-HPE crop listing
- Added EU availability by AD to Grapevine

Added footnote 22 that OUs may be established if each OU is by organic farming practice or located on non-contiguous land and included this designation on Almonds, Figs, Macadamia Nut, and Walnuts



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Exhibit 8 2025 Crop Policy Information



This is intended to be a quick reference guide and does not change any policy or procedural requirements. Please refer to the appropriate policy documents for more detailed requirements and limitations. All superscript numbers reference footnotes found at the end of the Exh.

YP, RP ^{21A} , RPHPE ^{21A} & PRV Crops	Policy	Crop Provisions	LP/PP	Replant ^{21A}	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) ^{21A} Whole-Farm (W) ^{21A}	High-Risk Land Ex. Opt. ^{21A}
Small Grains: (Barley ^{21A} , ^{21A} , Flax ^{21A} , Oats ^{21A} , Rye ^{21A} , Wheat ^{21A})	25-BR	25-0011	LP/PP	Yes ^{21A}	bu.	B/O ^{21A} /E/W	Yes
Canola/Rapeseed ^{21A} , ^{21A}	25-BR	25-0015	LP/PP	Yes	lbs.	B/O ^{21A} /E/W	Yes
Coarse Grains: Corn ^{21A} , ^{21A} , Grain Sorghum ^{21A} , Soybeans ^{21A} , ^{21A}	25-BR	22-0041	LP/PP	Yes	bu./ton	B/O/E/W	Yes
Cotton ^{21A}	25-BR	17-0021	LP/PP	Yes	lbs.	B/O/E/W	Yes
Peanut	25-BR	20-PT-075	LP/PP	Yes	lbs.	B/O/E	Yes
Pecan Revenue (PRV)	25-BR	23-0020			\$/lbs.	B/O ^{21A} /E ^{21A}	Yes
Popcorn ^{21A}	25-BR	17-043	LP/PP	Yes	lbs.	B by contract/ O ^{21A} /E	Yes
Popcorn (Revenue)	25-BR	17-PRC-043	LP/PP	Yes	lbs.	B by contract/O ^{21A} / E ^{21A}	Yes
Rice ^{21A}	25-BR	20-0018	LP/PP	Yes	lbs.	B/O ^{21A} /E/W	Yes
Sunflower Seed ^{21A}	25-BR	22-0078	LP/PP	Yes	lbs.	B/O/E/W	Yes

APH Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) ^{21A}	High-Risk Land Ex. Option ^{21A}
Almonds ^{21A}	25-BR	08-028			lbs.	B/O ^{21A} ^{21A}	Yes
Apples ^{21A}	25-BR	11-0054			box/bu.	B/O ^{21A} ^{21A}	Yes
Avocados - CA ^{21A}	24.1-BR	25-0019			lbs.	B/O ^{21A} ^{21A} ^{21A}	Yes
Avocados - FL ^{21A}	25-BR	23-0019a			bu.	B/O ^{21A} ^{21A}	Yes
Beans, Dry ^{21A} , ^{21A}	25-BR	22-0047	LP/PP	Yes	lbs.	B by contract/O ^{21A} / E ^{21A}	Yes
Beans, Fresh Market	25-BR, 24.1 BR	25-0105			carton	B/E ^{21A}	No
Beans, Processing ^{21A} , ^{21A}	25-BR	17-046	LP/PP		ton	B by contract/O ^{21A}	Yes



Crop Division

June 2024

GSH – Exhibit 8

FCIC-18190

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Rounding Rules Pertaining to Program Administration



- Acres
 - Report to the tenths (0.10) at a minimum but may report to hundredths (0.01) to match FSA
 - Tobacco must be reported to hundredths (0.01)
- Insured Share
 - Report to thousandths (0.001) but may report to ten-thousandths (0.0001) to match FSA



Crop Division

GSH – Exhibit 9

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923F, H, O: Sugar Beet Early Harvest Option (EHA)

F(1): Written Agreements

EHA n/a when a "TP"
Written Agreement (WA)
makes an irrigation
practice insurable
[Deleted "TC"]

H: Actual Yields Eligible

List of "actual" yield
descriptors eligible for
EHA
[Deleted requirement
"...if there was a NOL
filed"]

O: Example

Corrected dates
[45 days before
November 15 end
of insurance date
is October 1 (not
Oct 2)]

[923L on next slide]



CIH - 923

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923L(2): Sugar Beet EHA

L. Impact of EHA when MY is elected

...

(2) If the tenant/operator has elected the EHA and MYs, and the landlord/SBIs are using the tenants/operators MY, then the landlord/SBIs must also have the EHA elected to use the tenant/operators MY. If the landlord/SBIs do not want to elect the EHA, then the tenant/operators MY cannot be used by the landlord/SBIs, and landlord/SBIs must use standard APH procedures. If EHA is elected and the operators MY(s) are being used by all SBIs, then all SBIs must have the EHA elected to use the operators MY(s). **This also includes when MYs are transferred from one county to another or from person to person when requested through the RO. The EHA must be elected for both policies in a transferring situation.**

L: EHA & Master Yield

- If all SBIs want to use operator's MY, & operator elects EHA, all SBIs must elect EHA
- **[Added]** This includes both policies in a transferring situation (one county to another or one person to another)



CIH - 923

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REVIEW OF UNITS

- Basic Units (BU)
 - County
 - Crop
 - Share (person)

Reminder of Basic Unit Discount

Premium Discount may be applicable as provided by the actuarial documents for certain crops

Only insured planted acres in the unit are used to determine BUD (Prevent Plant acres are not included)

BUD will apply to both planted and prevent plant acreage

Some insurance plans of insurance (APH Plan 90 crops) are not determined by planted acreage, but the actuarial documents will provide applicable BUD

CIH – Part 10, Sec 1

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REVIEW OF UNITS

- Optional Units (OU)
 - Section
 - Section Equivalents
 - Separate FSA FSN's
 - Irrigated and Non-Irrigated Practices
 - Organic
 - FAC and NFAC (in select areas)
 - Written Unit Agreement
 - UDGO (ME, GA & TX)
- Whole Farm (WU)
 - One unit for all crops in the county that qualify

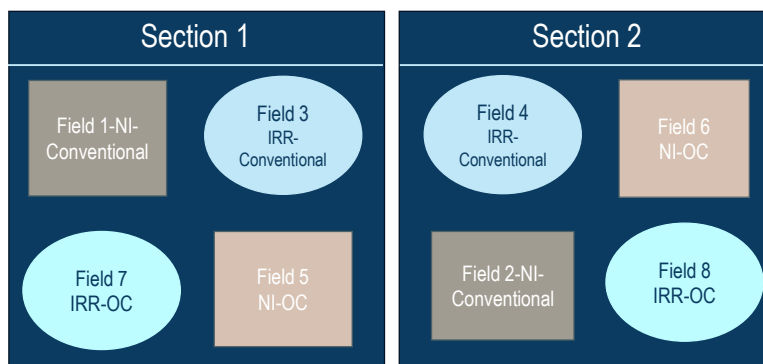


CIH – Part 10, Sec 2

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Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.



CIH – Exhibit 10 (O)

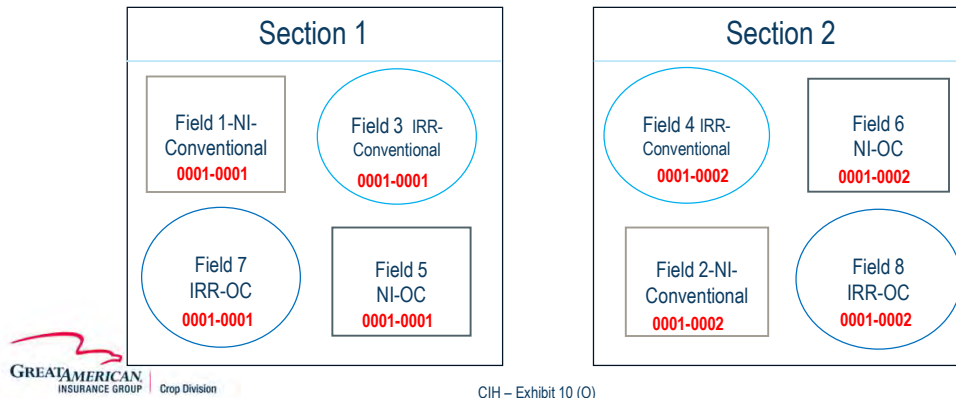
58

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Section: (2 OUs) - 1 OU Fields 1, 3, 5, and 7 and 1 OU Fields 2, 4, 6, 8



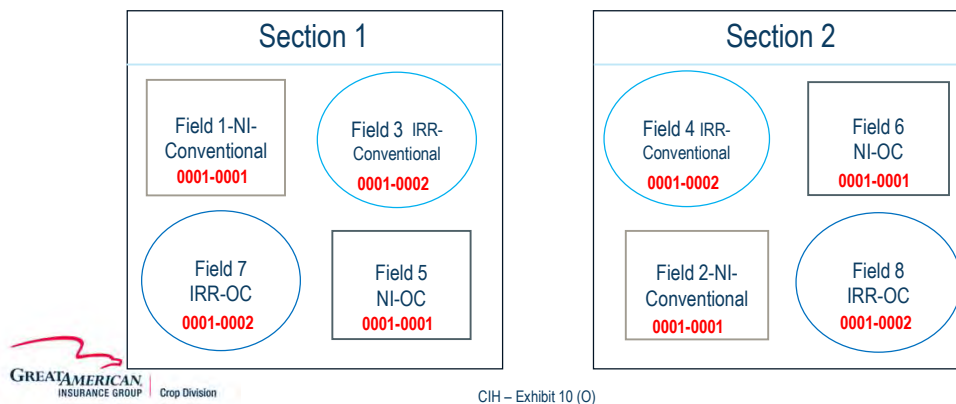
59

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Irrigation Practice: (2 OUs) - 1 OU Fields 1, 2, 5, and 6 and 1 OU Fields 3, 4, 7, and 8



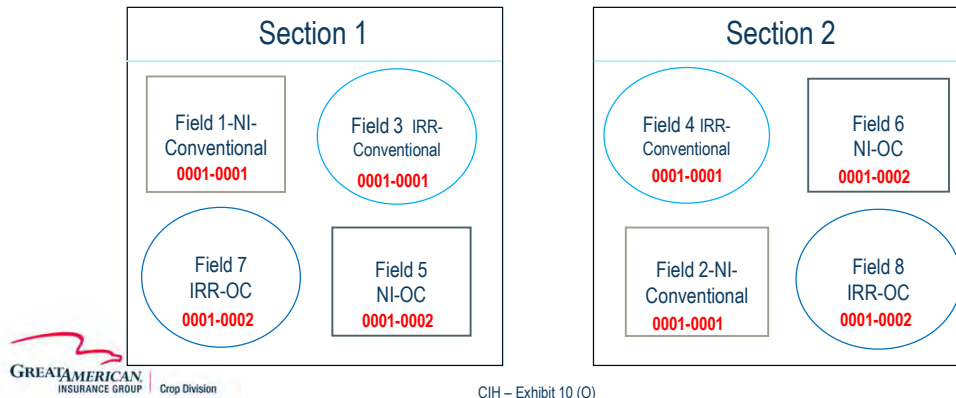
60

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Organic Practice: (2 OUs) - 1 OU Fields 1, 2, 3, 4 and 1 OU Fields 5, 6, 7, and 8



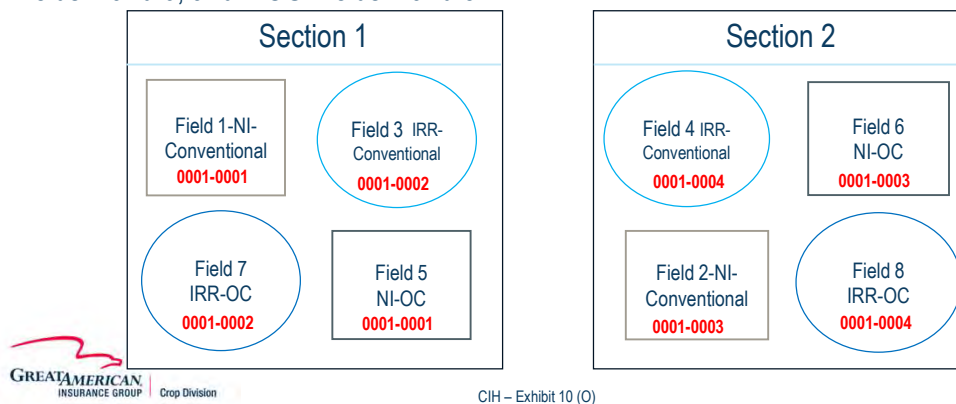
61

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Section and Irrigation Practice: (4 OUs) 1 OU Fields 1 and 5, 1 OU Fields 3 and 7, 1 OU Fields 2 and 6, and 1 OU Fields 4 and 8



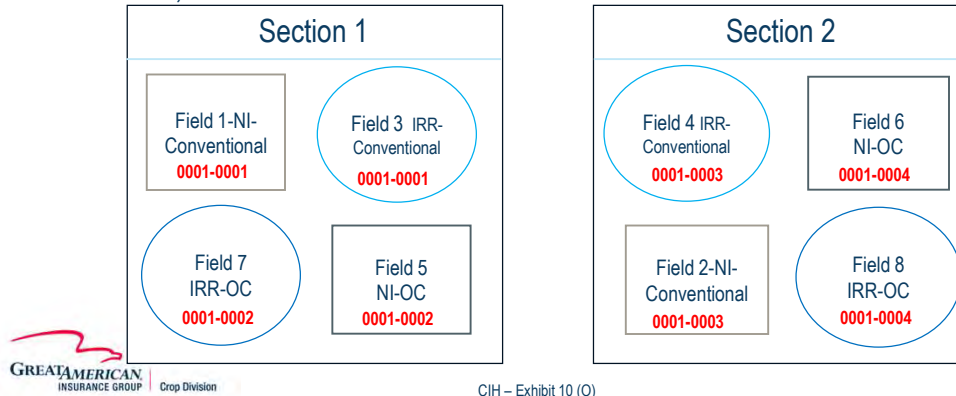
62

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Section and Organic Practice: (4 OUs) 1 OU Fields 1 and 3, 1 OU Fields 5 and 7, 1 OU Fields 2 and 4, and 1 OU Fields 6 and 8



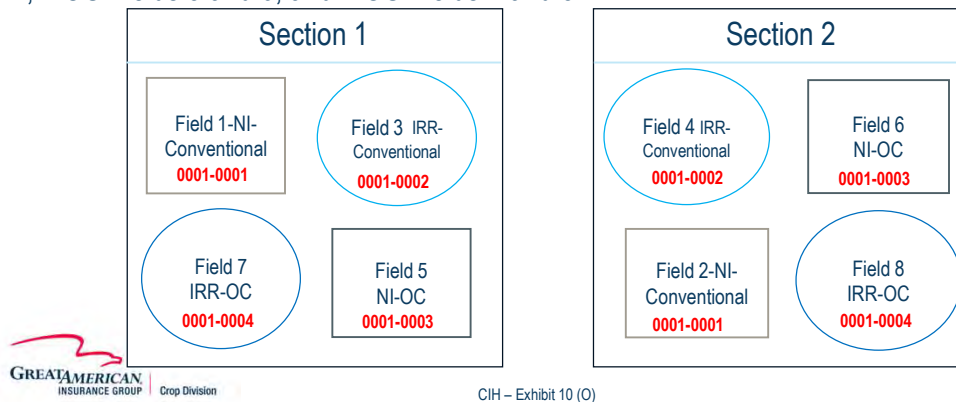
63

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Irrigation Practice and Organic Practice: (4 OUs) 1 OU Fields 1 and 2, 1 OU Fields 3 and 4, 1 OU Fields 5 and 6, and 1 OU Fields 7 and 8



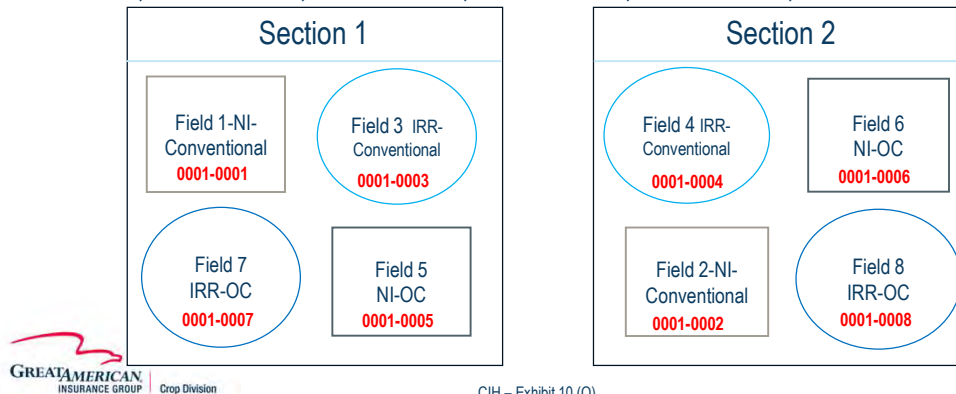
64

Exhibit 10(O) OU Combination Example

The following example demonstrates different combinations of OUs an insured could have as provided in Para. 1011D if all OU requirements are met for the basis of OUs the insured wants for the current crop year. This example assumes the insured has planted wheat with one basic unit and planted acreage in two sections with the fields depicted below.

OU combinations the insured could have:

- OU by Section, Irrigation Practice and Organic Practice: (8 OUs) 1 OU Field 1, 1 OU Field 2, 1 OU Field 3, 1 OU Field 4, 1 OU Field 5, 1 OU Field 6, 1 OU Field 7, and 1 OU Field 8



CIH – Exhibit 10 (O)

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What Is an Enterprise Unit?

Defining an EU

- Originally, all of a crop in a county...
- ...but increasingly more granular and subdivided.

EU Benefit to a Policyholder

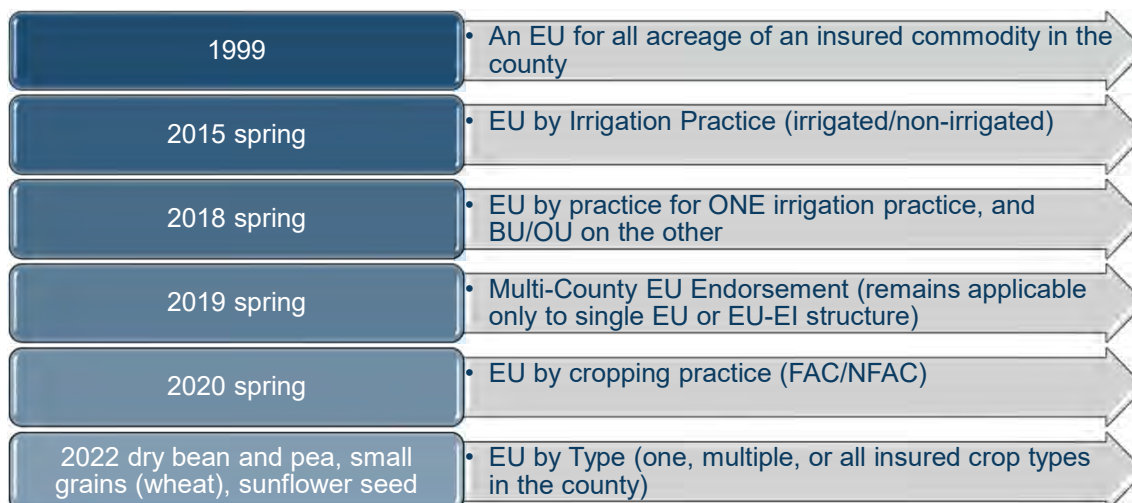
- Higher premium support = lower producer premium

EU intended trade-off for greater premium support

- Larger enterprise unit has lower risk of loss through geographic diversification

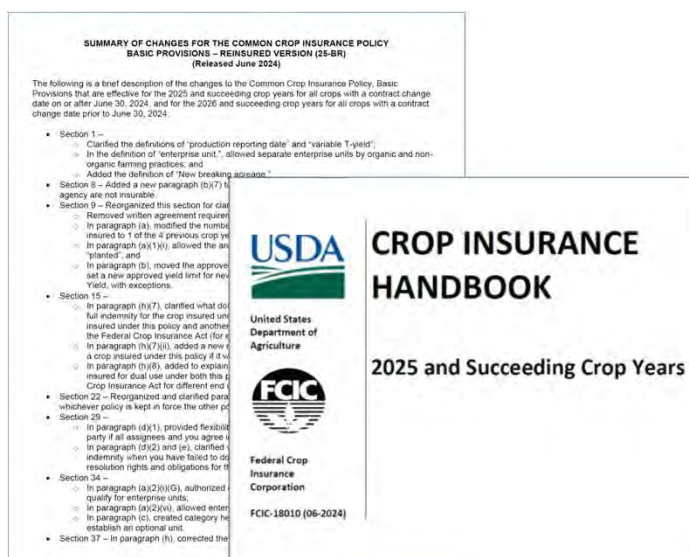
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How Did We Get Here?



2025 EU-Related Changes Found In...


- 2025 Common Crop Insurance Policy, Basic Provisions (25-CCIP)
- 2025 Crop Insurance Handbook (FCIC-18010)
- Several Crop Provisions (CP)



**SUMMARY OF CHANGES FOR THE COMMON CROP INSURANCE POLICY
BASIC PROVISIONS – REINSURED VERSION (25-BR)**
(Released June 2024)


The following is a brief description of the changes to the Common Crop Insurance Policy, Basic Provisions that are effective for the 2025 and succeeding crop years for all crops with a contract change date on or after June 30, 2024, and for the 2026 and succeeding crop years for all crops with a contract change date prior to June 30, 2024.

- Section 1 –
 - Clarified the definitions of "production reporting date" and "variable T-yield".
 - In the definition of "enterprise unit," allowed separate enterprise units by organic and non-organic farming practices, and
 - Added the definition of "new breaking acreage."
- Section 8 – Added a new paragraph (b)(7) to agency are not insurable.
- Section 9 – Reorganized this section for clarity.
 - Removed written agreement requirement.
 - In paragraph (a), modified the number insured to 1 of the 4 previous crop years.
 - In paragraph (a)(1)(i), allowed the an "printed" and
 - In paragraph (b), moved the approved set a new approved yield limit for new Yield, with exceptions.
- Section 15 –
 - In paragraph (h)(7), clarified what do full indemnity for the crop insured unit insured under this policy and another the Federal Crop Insurance Act (for 4).
 - In paragraph (h)(7)(i), added a new 4 crop insured under this policy if it is.
 - In paragraph (h)(8), added to exclude insured for dual use under both this 4 Crop Insurance Act for different end 4.
- Section 22 – Reorganized and clarified paragraph whenever policy is kept in force the other part.
- Section 29 –
 - In paragraph (d)(1), provided flexible party if all assignees and you agree to.
 - In paragraph (d)(2) and (e), clarified indemnity when you have failed to do resolution rights and obligations for it.
- Section 34 –
 - In paragraph (a)(2)(i)(G), authorized quality for enterprise units.
 - In paragraph (a)(2)(vi), allowed enter.
 - In paragraph (c), created category to establish an optional unit.
- Section 37 – In paragraph (h), corrected the



**CROP INSURANCE
HANDBOOK**

2025 and Succeeding Crop Years



United States
Department of
Agriculture

FCIC

Federal Crop
Insurance
Corporation

FCIC-18010 (06-2024)

NEW: Organic/Non-Organic EU

• Overview

- Actuarial documents (AD) will expand EU to multiple specialty and perennial commodities.
- Certified, transitional, and buffer zone grouped as 'organic' for EU purposes (e.g., not considered separate EUs).
- "EU" unit structure code.
- "EO" (unit modifying) option code.
- Apply for EU-EO for one or both practices by earliest sales closing date for the crop.
- EU-EO allowed on acreage insured under HRLEO.

2025 CCIP
Section 34 (a)

2025 CIH Part
10, Section 3

**NO Multi-County
Enterprise Unit
(MCEU)
Endorsement
with EU-EO**

* EU expansion and/or EU-EO effective for crops with a 6/30/24 Contract Change Date (CCD) or later and allowed where provided in the AD *

Updated EU Definition

2025 CCIP Section 1,
Enterprise Unit Definition

- **[2024] Enterprise unit** - All insurable acreage of the same insured crop or all insurable irrigated or non-irrigated acreage of the same insured crop in the county in which you have a share on the date coverage begins for the crop year, provided the requirements of section 34 are met.
- **[2025] Enterprise unit** - All insurable acreage in the county in which you have a share on the date coverage begins for the crop year, provided you meet the requirements in section 34 of:
 - (1) The same insured crop;
 - (2) Irrigated or non-irrigated acreage of the same insured crop; or
 - (3) Acreage grown under an organic farming practice or acreage not grown under an organic farming practice of the same insured crop.

New →

CCIP Section 34 EU Updates

2025 CCIP Section 34
(a)(2)(i)(G)

Edited 34(a)(2) and (2)(i), added (2)(i)(G)

- “For an enterprise unit... The acreage in an enterprise unit must be located in... two or more non-contiguous parcels of land, if non-contiguous parcels of land are allowed by the Crop Provisions or Special Provisions as a basis for optional units where the insured acreage is located.
- This change allows for EU expansion to...

EU Availability Expansion

EU structure expanded to:

- | | |
|-----------------------------|------------------|
| • Almonds | • Macadamia nuts |
| • Apples | • Pears |
| • Avocado (CA) | • Prunes |
| • Citrus fruit (AZ, CA, TX) | • Walnuts |
| • Figs | |

* EU expansion effective for crops with a 6/30/24 Contract Change Date (CCD) or later and allowed where provided in the AD *

EU by Organic/Non-Organic

2025 CCIP Section
34 (a)(2)(vi)

- One EU for all acreage of the insured crop in the county grown under an organic (certified + transitional + buffer zone) farming practice.
- One EU for all acreage of the insured crop in the county **NOT** grown under an organic farming practice (all other practices grouped).
- Elect EU on one of the above with BU/OU for the other or EU on both the above.

EU by Organic/Non-Organic Possible

EU by organic and non-organic allowed if in AD:

- | | | |
|-----------------------------|--------------------------|--|
| • Alfalfa Seed | • Dry Beans and Dry Peas | • Potatoes (northern, central, southern) |
| • Almonds | • Figs | • Prunes |
| • Apples | • Forage production | • Safflower |
| • Avocado (CA) | • Grass seed | • Small grains |
| • Cabbage | • Macadamia nuts | • Sugarcane |
| • Canola | • Millet | • Sunflower seed |
| • Citrus fruit (AZ, CA, TX) | • Mint | • Tomatoes (FM and processing) |
| • Coarse grains | • Mustard | • Walnuts |
| • Cotton (AUP and ELS) | • Pears | |

* EU-EO effective for crops with a 6/30/24 Contract Change Date (CCD) or later or later and allowed where provided in the AD *

No Mixing/Matching, No Subdividing

Have EU by irrigation practice?

- No further division by organic or cropping practice or type.
- Different if EU-EI on only one practice? **NO**.

Consider:

- 2025 CCIP Sec. 34 (a)(2)
- 2025 CIH Para. 1031 (4)



Have EU by cropping practice?

- No further division by organic or irrigation practice or type.
- Different if EU-EC on only one practice? **NO**.

Consider:

- 2022 Coarse Grains CP Sec. 2 [will update for 2025]
- 2025 CIH Para. 1031 (4) and Para. 1903 C

Have EU by type?

- No further division by organic or irrigation practice (*cropping practice N/A for EU-ET crops*).
- Different if EU-ET on one or some type(s) but not all? **NO**.
- **Ex:** For the same CY and county, **cannot** have EU-ET on lentil dry peas and OUs by irrigation practice on Austrian peas.

Consider:

- 2025 Small Grains CP or Dry Pea CP, Sec. 2(a)
- 2025 CIH Para. 1031 (4), 1906 B(4), 1907 B(1), 1922 C(1), 1925 (1)

No Mixing/Matching, No Subdividing

Have EU by organic/non-organic practice?

- No further division by irrigation practice, cropping practice, or type.
- Different if EU-EO on only one practice? **NO**.

Consider:

- 2025 CCIP Sec. 34 (a)(2)
- 2025 CIH Para. 1031 (4) and Para 1063 unit numbering example



EU by Organic/Non-Organic

- Must separately meet qualifications for **each** EU, including:
 - *[new CIH Para. 1033 (4)(f)]* “Acreage in an EU must be located in...two or more non-contiguous parcels of land, if OUs by non-contiguous parcels of land are allowed by the CP or SP...”
 - Supports EU expansion and EU-EO addition.
- If production records are kept at the BU or OU level, unit numbers can reflect, but the insured units are still at the EU level.

2025 CCIP Section 34 (a)(2)

2025 CIH Part 10, Section 3, Para. 1033 *(including (4)(f) and new example 5)*, and 1063 lower-level unit numbering examples

EU by Organic/Non-Organic Not Qualify

- If elected an EU for **both** organic **and** non-organic practices and do not qualify for both EUs...
 - Found on or before ARD, **can choose** (if qualify):
 - One EU for all organic OR non-organic and BU/OU for other practice, or
 - One EU for all crop in county, or
 - BU or OU for all crop in county.
 - Found after ARD, **assigned** (‘corrected’):
 - One EU for all crop in county (if qualify), or
 - BU for all crop in county.

2025 CCIP Section 34 (a)(2)(vi)(C)

2025 CIH Part 10, Section 3, Para. 1037 and Exhibits 10G and 10J

EU by Organic/Non-Organic Not Qualify

- If elected an EU for organic **or** non-organic practice and BU or OU for the **other** practice, and do not qualify for the EU elected...
 - Found on or before ARD, choose BU or OU.
 - Found after ARD, assigned BU for all crop in county.

2025 CCIP Section
34 (a)(2)(vi)(D)

2025 CIH Part 10,
Section 3, Para.
1037 and Exhibits
10G and 10J

Q1: EU by Organic/Non-Organic

Question

Can an insured elect EU by organic practice at SCD, and “get out of” that EU-EO structure at ARD, even if they qualify for the structure they chose?

2025 CCIP
Section 34
(a)(2)(vi)(C) and (D)

2025 CIH Part 10,
Section 3, Para. 1037
and Exhibit 10G

Answer

•**No.** If the insured chose EU unit structure with EO modifying option at SCD, and at ARD they meet the qualifications for that EU-EO structure, the insured will keep the EU-EO structure originally elected.

•**They cannot change a qualifying unit structure at ARD.**

•An insured can only revise (correct) unit structure at ARD if they do not qualify for what was originally elected at SCD.

Q2: EU by Organic/Non-Organic and MCEU

2025 CIH
Para. 919 A

Question

CIH para 919 A says MCEU is unavailable for EUs by organic/non-organic, FAC/NFAC, or type.

- If both EU-EO and MCEU were reported on the application, which would be accepted?
- Can an insured elect both on a policy and decide by ARD which to use?

Answer

True, MCEU is only allowed for a single EU for the crop in the county or for an EU by irrigation practice.


But, if the insured elected both EU by organic practice and MCEU on an application or policy change form, EU-EO will apply, MCEU will not.

The insured **cannot** retain both and decide what to do/use at ARD.

Actuarial Information Browser

Sample AIB rates tab

- 2025 RY and CY
- Acadia County, Louisiana
- APH Sugarcane

Optional Coverage Rate(s)	
Insurance Option	
(CP) Contract Pricing	
(RD) CRE Opt B:NO Depreciation	
(RP) Crop Replacement Endsmnt	
(EO) EU by Organic Prac	
(HF) Hail & Fire Exclusion	
(YA) Yield Adjustment 60%	
(YC) Yield Cup	

EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise for crop in county	EU unit structure code
Enterprise by irrigation practice on both IRR and NI	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on IRR • EI modifying option on NI
Enterprise by irrigation practice on IRR, OU/BU on NI	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on IRR • No EU and no modifying option on NI
Enterprise by irrigation practice on NI, OU/BU on IRR	<ul style="list-style-type: none"> • No EU and no modifying option on IRR • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on NI



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EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by cropping practice on both FAC and NFAC	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on FAC • EC modifying option on NFAC
Enterprise by cropping practice on FAC, OU/BU on NFAC	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on FAC • No EU and no modifying option on NFAC
Enterprise by cropping practice on NFAC, OU/BU on FAC	<ul style="list-style-type: none"> • No EU and no modifying option on FAC • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on NFAC



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EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by type on all types <ul style="list-style-type: none"> • requested for all types <u>OR</u> did not specify, so defaults to all 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on all types
Enterprise by type on more than one type, but not all <ul style="list-style-type: none"> • requested for specific (not all) types 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on indicated types
Enterprise by type on ONE type <ul style="list-style-type: none"> • requested for ONLY ONE type 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on one type



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EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by organic/non-organic practice on both organic (certified + transitional + buffer zone) and non-organic	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on organic • EO modifying option on non-organic
Enterprise by organic/non-organic practice on organic (certified + transitional + buffer zone), OU/BU on non-organic	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on organic • No EU and no modifying option on non-organic
Enterprise by organic/non-organic practice on non-organic, OU/BU on organic (certified + transitional + buffer zone)	<ul style="list-style-type: none"> • No EU and no modifying option on organic • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on non-organic



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CIH Exh. 10: Unit Flow Charts, Example

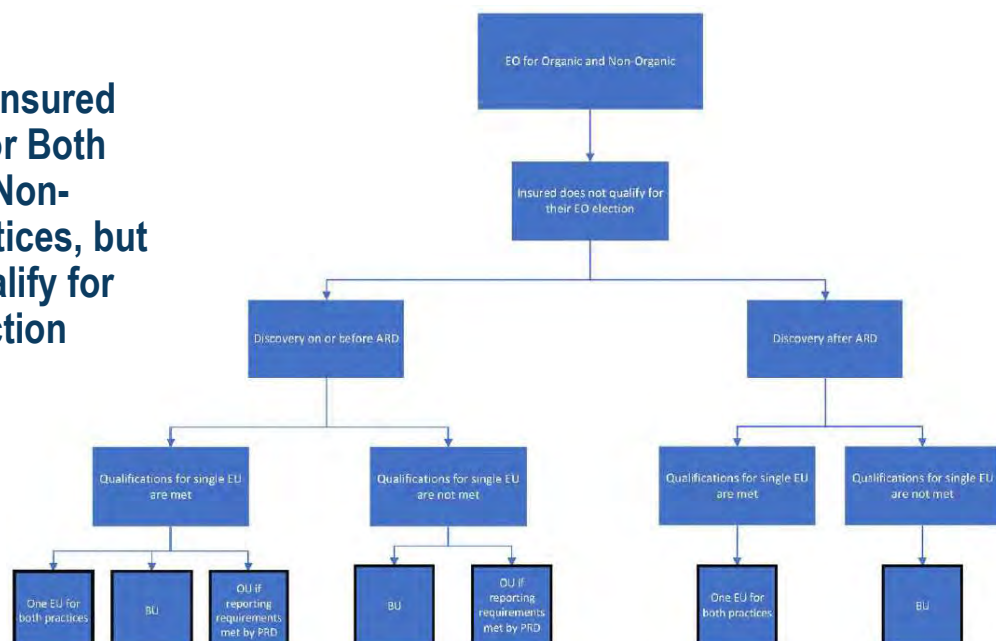
Added new flow charts showing how unit structure is assigned when insured elected:

- 10(G): EO for both organic & non-organic practices & doesn't qualify for the EO election
- 10(J): EO for one practice (organic or non-organic) & OU or BU for the other practice & doesn't qualify for the EO election
- 10(O): **Added** OU combination example



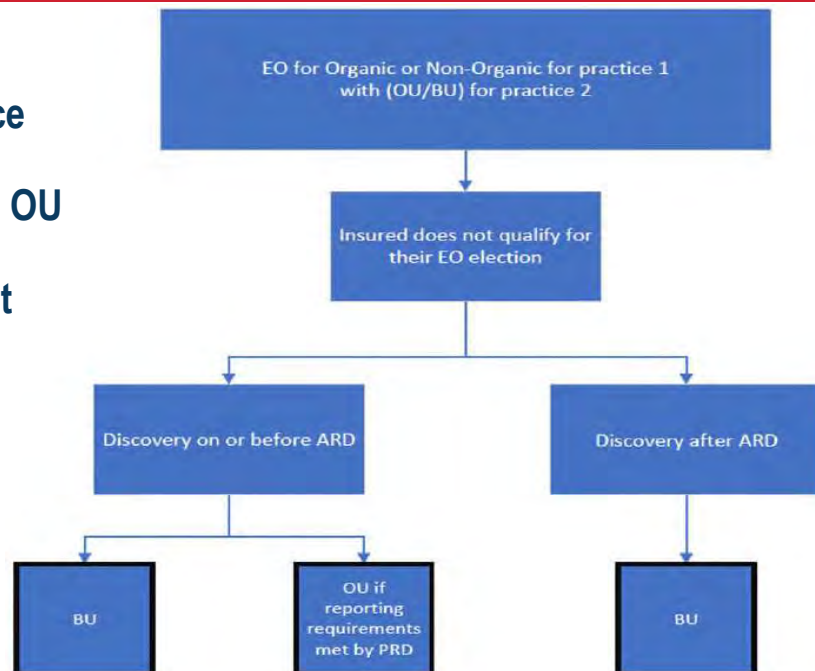
87

Exhibit 10G: Insured Elected EO for Both Organic and Non-Organic Practices, but Does Not Qualify for Their EO Election



88

Exhibit 10J: Insured Elected EO for Practice One (Organic or Non-Organic Practice) and OU or BU for Second Practice, but Does Not Qualify for Their EO Election



89

Question on EO and Optional Units

Q: *If an insured chooses the EO-Organic only and then chooses OU/BU for the Non- Organic (conventional) can they further divide their conventional optional units by IRR/NI?*

A: **CCIP BP section 34 (a)(1)(iii) states:**

a. Election of Enterprise Unit and Whole-Farm Unit—You may elect an enterprise unit or whole-farm unit as allowed by the actuarial documents.

1. Election Date—You must make such election on or before the earliest sales closing date for the insured crops in the unit and report such unit structure on your acreage report:

For counties in which the actuarial documents specify a fall or winter sales closing date and a spring sales closing date, you may change your unit election on or before the spring sales closing date (earliest spring sales closing date for crops in the unit if electing a whole-farm unit) if you do not have any insured fall planted acreage of the insured crop;

Your unit selection will remain in effect from year to year unless you notify us in writing by the earliest sales closing date for the crop year for which you wish to change this election; and

These units may not be further divided except as specified herein;

CIH Para. 1031, "EU Availability", item (4) states:

(4) If the insured elects EI, EC, EO, or ET as provided in (3) above; they **may not elect EUs or Ous by any other practice or type.**



NCIS – Q & A

90

EO, EO-Organic, EO-Non-Organic

If EO elected, but only qualifies for EO-Organic and they choose EO-Organic and OU for Non-Organic then Unit structure would be the following:

0001-0001 EU	NI-OC
0001-0001 EU	IRR-OT

0001-0002 OU	NI
0001-0002 OU	IRR

CANNOT Further Divide Opt. Units by Irrigation Practice

0001-0001 EU	NI-OC
--------------	-------

0001-0001 EU	IRR-OT
--------------	--------

0001-0002 OU	NI
--------------	----

0001-0003 OU	IRR
--------------	-----

Reminder: Optional Units for IRR/NI; NFAC/FAC; Organic/Conventional

- Optional units by FAC and NFAC cropping practices are only allowed if indicated by the actuarial documents. These optional units will be by section, section equivalent, or FSA FN and by the FAC/NFAC cropping practices. These optional units cannot be further divided by irrigated and non-irrigated acreage or by acreage insured under an organic farming practice. Optional units by FAC/NFAC are not available in the case where a written agreement has been issued to allow the FAC/NFAC cropping practice.

Optional Unit Numbering Examples

Opt. Units by Irrigation Practice

0001-0001	NFAC-NI
0001-0001	FAC-NI

0001-0002	NFAC-IRR
0001-0002	FAC-IRR

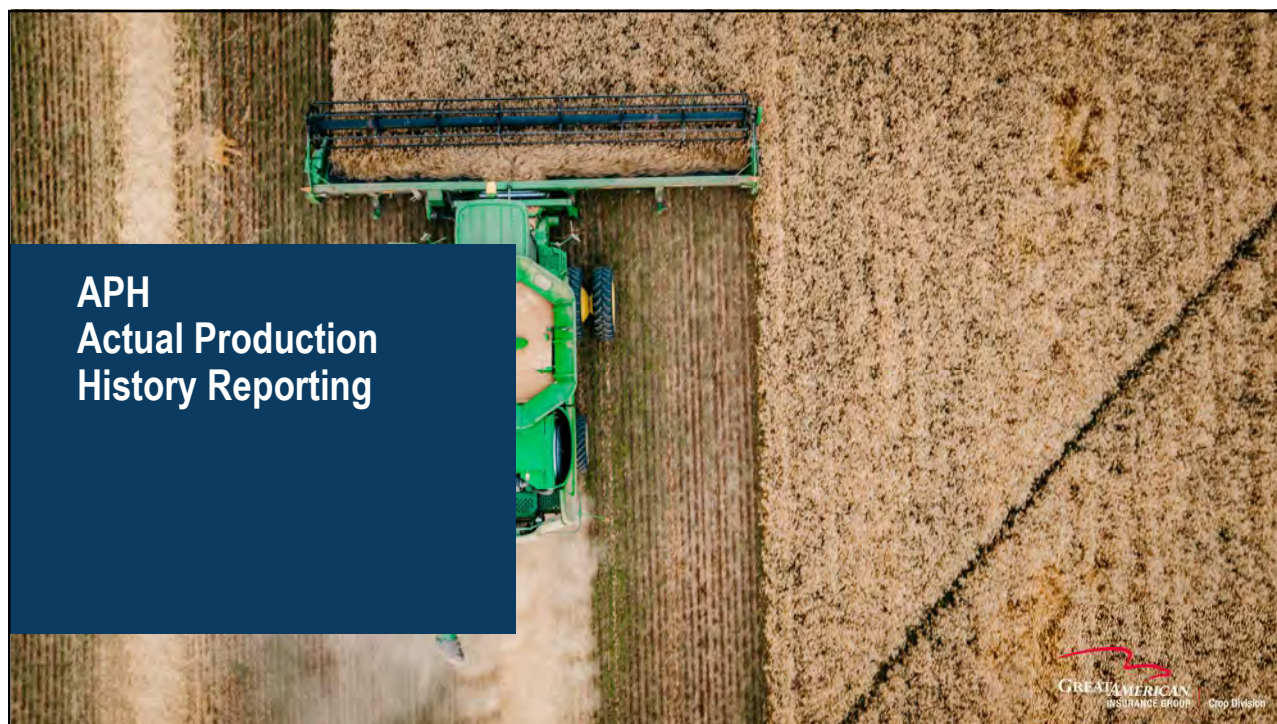
Opt. Units by Cropping Practice

0001-0001	NFAC-NI
0001-0001	NFAC-IRR


0001-0002	FAC-NI
0001-0002	FAC-IRR

CANNOT Further Divide Opt. Units by Irrigation Practice

0001-0001	NFAC-NI
0001-0002	NFAC-IRR
0001-0003	FAC-NI
0001-0004	FAC-IRR




1



IPR – Insured Production Reporting

- Production is reported based on the unit structure in effect the year the crop was produced at the end of the policy crop year.
- Requires production reports be tied directly to the location where the crop was produced as an “end” step to a crop year insurance policy.
- The same year production report will be on the same basis of how the approved APH yield is calculated in the same crop year.
- It will require the same information the insured is accustomed to providing.
- Must be completed in the same time frame that the insured is accustomed to providing and signing a traditional production report.
- This direct connection to the insured acreage will allow RMA to do more advanced analysis of the data.
- For transfers to another AIP, insured **MUST report production to ceding AIP and may provide a copy of the signed production report to their new AIP.**
 - **Assigned Yield penalties apply if production is not reported to prior AIP.**



2

1303E: Production Reports for Other Years

1303 Production Reporting Requirements

E. Exception to Reporting Production or Certification of Production Reports for Crop Years Other Than the Current Crop Year

(1) Insureds may certify production reports for crop years other than the current crop year for various reasons, including:

- (a) certification of crop years not previously certified;
- (b) correction;
- (c) replacement of temporary yield;
- (d) replacement of assigned yield, see Para. 1686B;
- (e) recertification for a new actuarial offer, e.g., new practice(s)/type(s); or
- (f) other.

Added to list of reasons why insureds might report production for years other than the most recent CY



3

Authorization to Transfer Actual Production History Requirements

- ❖ Completed Authorization to Transfer Actual Production History form signed by both parties indicating databases to transfer
- ❖ APH form from person giving the yields
- ❖ **Must have a signed APH by insured with new transferred yields.**
- ❖ All must be completed and signed by PRD



4

1307, 1328: Production Report Elements & Early-Harvested Sugar Beets

Clarified production report requirements for early-harvested Sugar Beets:

- Para. 1307 in Section 1, Insured's Production Reporting
- Para. 1328 in Section 2, Previous CY Production Reporting

In addition to reporting Total Harvested Production and Yield insured may include:

Pre-quality total production and yield (for sugar beets this is the early harvested adjusted total production and yield, when applicable)

- Insured must provide daily harvested acreage, harvest date, percent sugar, and production when the EHA (Early Harvest Adjustment) has been elected



7

1774A(5): SA T-Yield & EHA

A. Use of SA T-Yields

...

(5) To calculate a SA T-Yield for a new APH database (new BU or separate OU, or separate APH database within an existing unit) for added land, use the following steps in order. ...

(a) Sum the approved yields from all the insured's existing APH databases in the county that have at least one year of actual/assigned yields, by crop/P/T/TMA, excluding APH databases with high-risk land insured under a separate policy.

Exception: When the EHA, QL, YE or YC applies to a policy, the SA T-Yield is calculated using the current crop year's simple average of:

(1) the adjusted yield for those APH databases with excluded actual yields in an eligible crop year that have at least one actual/assigned yield prior to any exclusions or if the cup applies to the approved yield; and

(2) the approved yield for those APH databases where actual yields have not been excluded that have at least one actual/assigned yield.

...



Added the Sugar Beet EHA to other options in the Exception affecting the SA T-Yield calculation

8

Early Harvest Sugar Beet Review

- 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
- Sugar Beet CP state full maturity is 45 days prior to the EOIP, unless otherwise stated in SP
- Special Provision Statement in Michigan states 65 days prior to EOIP
 - End of Insurance is 12/5

In accordance with the definition of full maturity (date of) in section 1 of the Sugar Beet Crop Provisions, the date sugar beets would have reached full maturity will be 65 days prior to the calendar date for the end of the insurance period.



9

UUF or Third-Party Damage

- In the event of loss of production due to UUF or third-party damage, the insured must file a notice of loss.
- If loss is due to 3rd party damage the insured must be able to document that the production loss was due to the actions of a 3rd party outside of the control of the insured

Added Note: PFAS (per- and poly-fluoroalkyl substances) that enter the crops by liquid, biosolids or air through an action of a third party outside the direct control of the insured, would qualify as third-party damage.

EXAMPLES ADDED:

- A neighbor tries to get rid of their PFAS-contaminated milk by dumping it on the insured's crops. This would be considered third-party damage because it was outside of the insured's direct control.
- An insured contracts with the city to apply biosolids (sewer sludge) to their field as fertilizer, and the city never tested for PFAS. It was later determined that PFAS was in the sludge and is now in the crops. This would be considered third-party damage because the city not testing for PFAS was outside of the insured's direct control.
- An insured has been applying irrigation water to his crops from a stream next to his field for several years. It was later determined that the stream had been polluted by PFAS chemicals from a manufacturing facility upstream and PFAS was found in the insured's crops. This would be considered third-party damage because the PFAS chemicals found in the stream were outside of the insured's direct control.



CIH 1309G(2)

10

UUF or Third-Party Damage

When an insured suffers UUF/3rd Party damage the insured may choose on an APH database basis, whether they want to include the acreage and production damaged by UUF/3rd Party.

- Request must be made by PRD if insured wants to include in their APH database and will remain in effect in future years. Insureds may choose to certify yields in future years to include in APH database, however, if insured elects to use in database, they cannot elect to not include in subsequent years.
- If all acres were partially damaged by UUF/3rd party damage, the insured must choose to use all acres and production from damaged acres in their APH database or not to use any.
- Any production and acreage from acres that were not damaged by UUF/3rd Party damage will be included in APH database and used to calculate the approved yield.

The following Yield Descriptors are used for yields that suffered UUF/3rd Party damage

FA – Actual yield from undamaged acres when part of the acreage is damaged due to UUF/3rd party

FD – Acreage of a crop that was destroyed by UUF/3rd party damage



CIH 1309G(2)

11

1322A(6): Acceptable Production Report in Dual Counties

Production report must be submitted by the PRD to be acceptable

Added information for crops/counties with 2 SCDs (fall/winter & spring) but only 1 PRD (fall/winter)

If	[&/or]	Then
Application is made after the fall/winter SCD...	or land is added after the PRD that will be planted to the <u>spring type</u>	PRD is the earlier of ARD or 45 days after spring SCD
	& acreage is planted to that <u>(fall/winter) type</u>	Insurance is not available until the subsequent CY



12

1327: Break in Continuity

Continuity of acceptable production reports is not considered to be interrupted for any crop year the crop:

- *was not planted,*
- *was prevented from being planted,*
- *was not insurable in accordance with the CP, or*
- *was not produced in compliance with any other applicable USDA program.*

This would include:

- the insured having no interest in the crop (did not farm, cash-leased to another party, sold the land and then gets it back, etc.),
- *insured crop under another CP, or*
- *change in cultural management practice.*

When a break in continuity of acceptable production reports occurs for these reasons and the insured requests to use acreage and production history prior to the break in continuity, prior production reports and records may be used as follows.

Previously, the CIH gave a few examples of "If a break in continuity of production reports occurs..." but allowed use of prior history as indicated

Clarified in 2025 CIH →

- **Added more examples**
- Continuity "not considered to be interrupted..."
- History prior to such "breaks" may be used as indicated



13

1327 Break In Continuity - Continued

- Category B Crops
 - For new insureds, if verifier approves use of the production reports prior to the break in continuity enter a "z" in the crop year that broke continuity and calculate the approved yield according to current procedure.
- Category C Crops
 - For either new or carryover insureds, if records are not available or were not provided for such crop years,
 - Avocados, lowbush blueberries in Maine, cranberries in Oregon, Washington, and Wisconsin, coffee, table grapes and grapes with Flame Seedless, Princess, Ruby Seedless and Thomson Seedless types, enter a yield descriptor of "U" in the APH database for the applicable year where the insured was either:
 - a. Under a different crop policy (e.g. grapes); or
 - b. For a change in cultural management practices such as buckhorning or stumping for avocados, mowing for blueberries, and light mowing for cranberries if allowed by SP.
 - For all other crops/types
 - a. An RO Determined Yield may be requested. New insureds must include records for crop years prior to break and both new and carryover insureds must certify to the circumstances causing the break in continuity.
 - ✓ If approved by RO production history may be used and the applicable yield ("F" yield descriptor) is substituted for missing years.
 - b. If RO Determined Yield is not requested. "Z" is not entered for crop years to maintain continuity of production reports.



14

1442 & 1451: Marketing Certification & Direct Marketing

Clarified the Marketing Certification form "...is designed to assist with engagement between the AIP and insured regarding the applicable and acceptable production record requirements for the crop for APH purposes..."

- Para. 1442A: Marketing Certification
- Para. 1451A: Marketing Certification under Direct Marketing Requirements



15

Direct Marketing Statement

Found on Acreage Report

Direct Market Statement: I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after the Acreage Reporting Date, no later than 15 days prior to harvest. b) The notification may either be in person or by telephone and must be certified in writing on the Marketing Certification within 15 days of notification. c) If I fail to timely provide the required certification and do not have acceptable production records, it may result in assigned yields in accordance with section 3(g) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 457.8).

☐ I will direct market any portion of the crop OR have production records that are not from a disinterested third party.



16

Found in Great Ag Forms Library

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Part 15: APH Databases

- **1523 (1)(a): Dividing APH Databases**
- Added Exception for dividing databases when a type is separated into additional seasonal types
- Ex: highbush blueberries divided into early, mid, & late types

Exception: When a type is divided into additional types due to the establishment of multiple seasonal types and the insured does not have acceptable supporting production records based on the new types for the most recent APH crop year, the insured may:

- Recertify actual production from known acres for the new structure found in the AD
 - Apportion commingled production by P/T/TMA if insured can provide acreage records
 - Attribute acres and production to P/T/TMA to the new structure that normally has the highest yield or if the same as designated by RMA
- This does not change OU requirements
- Use PA to identify when production has been apportioned
- Production and acres must be maintained separately in subsequent years



1821: Age/Leaf Year or Growth Stage

1821 All Crops, except Citrus, Macadamia Nuts, and Hawaii Tropical Fruit

...The set out/graft year for APH reporting purposes is the actual calendar year for acreage planted/grafted before July 1. For acreage planted/grafted on or after July 1, the set out/graft year (Y in the formula above) is the year following the calendar year in which set out/graft actually occurred.

...AIPs must submit the set-out year and the graft year, if applicable, to PASS.

Exception 1: For blueberries in Mississippi, the set out year for APH reporting purposes is the actual calendar year for acreage planted before March 15.

For acreage planted on or after March 15, the set out year is the year following the calendar year in which set out actually occurred.

...



Deleted Exception for Blueberries in Mississippi

19

Part 18, Sec. 4 & 5 [PAW & PAIR]

1841 (1): Clarified use of PAIR

A PAIR is an underwriting tool used by the AIP to:

- (1) establish insurability of the crop on a unit or APH database basis;
- (2) evaluate the risk to be assumed by the AIP; and
- (3) verify information provided by the insured on the PAW.

If the PAIR discloses that information provided on the PAW was incorrect or incomplete, the PAW must be corrected.



Clarified that the PAIR establishes insurability on a unit or APH basis

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Para. 1854 Minor Change

Para. 1854 (6): Commingled Production

- (6) If the insured commingled production within the same unit containing the same P/T/TMA the APH database is not eligible for QL or YA and yield descriptor "AY" applies to the actual/assigned yield(s), unless one or more of the following apply:
- (a) Production and acreage separate by block.
 - Block may be eligible for YA if T-yields are available for the age and density
 - (b) Production and acreage* for most recent year separate by block.
 - YA may be applicable to the most recent year separated by block

*Added
"and acreage"
to (b)



Para. 1859D: Determined Irr Yields

[**Added**] AIPs may approve a Determined Irrigated Yield the first time an irrigated practice is carried out on a unit if certain conditions found in Para 1107 in the CIH are met.

- Request for Determined Irrigated Yield Request must be received by AIP no later than 20 days after PRD.
- Provide legal descriptions of the unit(s) requesting a determined yield
- Provide copies of production reports for most recent crop year
- Provide documentation indicating water quality, supply and irrigation equipment and facilities are adequate for a good irrigation practice



Para. 1863B: High Variability Tests

Added list of actual & assigned yields applicable to the tests for high variability

- “...Actual yields and assigned yields in an APH database identified with the following yield descriptors are considered actuals when conducting the high variability testing for Category C crops.
- “A, AC, AP, AX, AY, BF, DA, FA, J, JJ, NA, P, PA, and VF.”



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Para. 1863F & H, & 1881F: High Variability Adjustments for Pistachios

Added in 1863F & H; also in 1881F [RO DY]:

- RO Determined Yield may be requested if an indemnified loss has occurred in at least 1 of the 3 previous crop years

Clarified in 1863H:

To address alternate bearing characteristics, pistachio procedures use a variability index to identify units with “on” versus “off” years and adjust approved yield accordingly.

- If the variability adjustments are applicable, the rate yield will equal the approved yield

Exception: If the orchard is in the 11th leaf year or younger or the APH database contains T-yields or “OF” yield descriptors, the variability adjustments are not applicable.

NOTE: An RO Determined Yield may be requested if an indemnified loss has occurred in at least 1 of the 3 previous crop years



24

2201 & 2205: RO Determined Yield Requests

- 2201: General Info

- **[Added]** RO Determined Yield request (form) is not required when the AIP has the authority to determine the approved yield

- 2205A(8): Category B Crops

- Master Yield requests
- **[Added]** For Sugar Beets with EHA, must note EHA election for each policy involved in MY transfer on the request form



25

Exh. 15V: Yield Indicators

(1): **Clarified** "V" yield indicator for Pistachios:

If the variability index cannot be calculated ~~in the 3 most recent crop years~~ or if the variability index is zero for pistachios.

Exh. 15W: Yield Descriptors

(9): **Added** "PP" Assigned Yield Descriptor

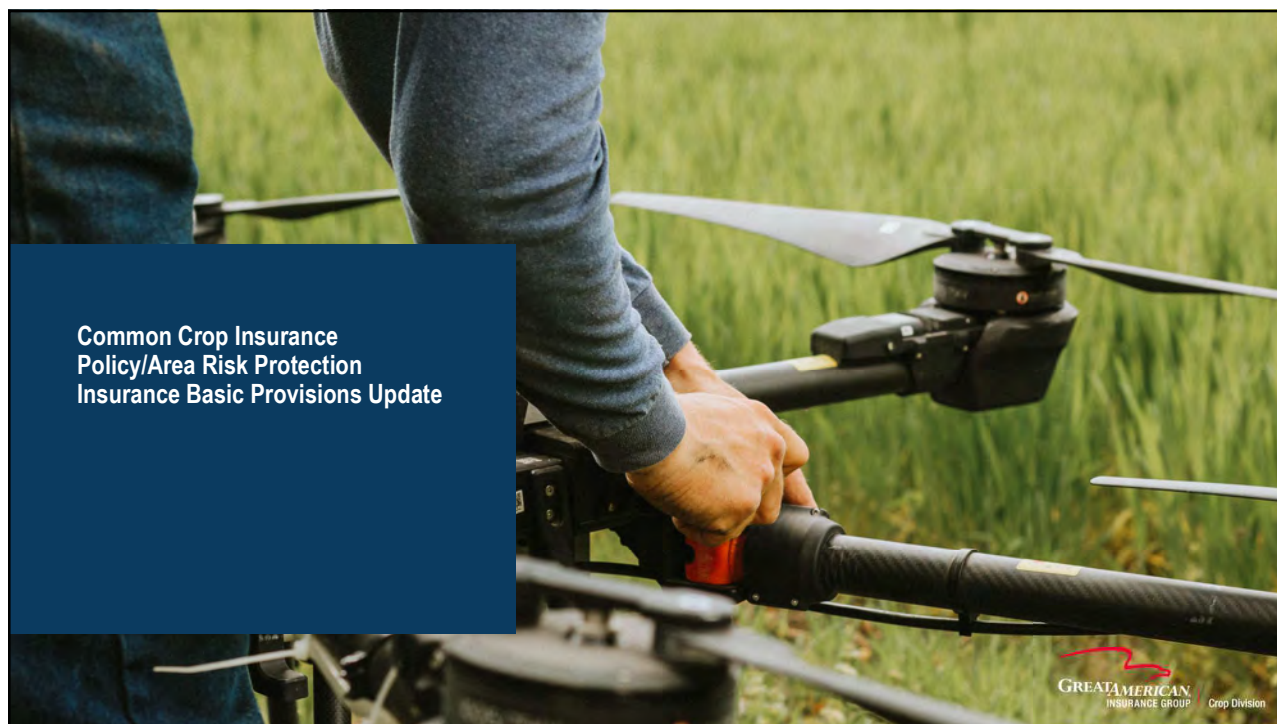
A yield assigned when PP payments are limited to 35 percent of the PP coverage and the unit P/T contains only PP acreage of the first insured crop (Example = PP50).

(10): **Clarified** "JJ" yield descriptor is for **year 2** of a delayed claim

Temporary Yield for year 2 of a delayed claim (Example: JJ100).



26



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Section 15 – Production Included in Determining an Indemnity and Payment Reductions

- In paragraph (h)(7), clarified what double cropping requirements apply for a producer to receive a full indemnity for a crop insured under the CCIP Basic Provisions when the producer is double cropping a crop insured under the CCIP Basic Provisions and another crop insured under another policy (for example, the Annual Forage Crop Provisions).

(7) Coordination of Coverage—For double cropped acreage when one of the crops is insured under this policy and one of the crops is insured under other crop insurance authorized under the Act with less restrictive double crop history records requirements (for example, annual forage insured under the Rainfall Index Plan Common Policy, Basic Provisions, does not require records of acreage and production), the double cropping history requirements in sections 15(h)(5) and (6) do not apply. Instead:

- Similar change in ARPI:
 - Section 13, paragraph (c)(6)

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Section 15 – Production Included in Determining an Indemnity and Payment Reductions



- For Prevented Planting –
 - To receive full indemnity the producer must meet the following requirements
 1. Planting 2 or more crops for harvest in the same crop year is generally recognized by ag experts or organic ag experts
 2. A 2nd or more crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area.
 3. Additional coverage insurance is offered in the county on the 2 or more crops that are double cropped
 4. The 2nd crop is not planted on or before the FPD, if applicable, or prior to the End of LPP for the first insured crop
 - Provide records, acceptable to us, proving that producer has a history of insuring the crop under the other crop insurance authorized under the Act.



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Section 15 – Production included in Determining an Indemnity and Payment Reductions



- Dual Use – Example: Wheat insured for grain under the Small Grain Crop Provisions and wheat insured as annual forage under the Annual Forage Crop Provisions
 - To qualify for double cropping all 6 requirements must be met This includes the 4 on the prior slide in addition to:
 5. Producer must provide records proving that they have
 - i. Double cropped acreage in at least 2 of the last 4 crop years in which the first insured crop was grown; or
 - ii. The applicable acreage was double cropped (by one or more producers, and the producer(s) will allow insured to use their records) for at least 2 of the last four crop years in which the first insured crop was grown.
 6. Or, if producer has records that combine production from acreage that they double cropped with records of production from acreage they did not double crop, we will allocate the first and second crop production to the specific acreage in proportion to the liability for the acreage that was and was not double cropped.



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New Breaking Changes



1



Section 1 - Definitions

Added the definition of “new breaking acreage”:

- **New breaking acreage** – Acreage which has not been planted and harvested, or insured within the 4 previous crop years, in accordance with section 9(a).
- Same change in ARPI:
 - Section 1, definitions



CCIP Section 1

2

Section 9 – Insurable Acres

- Reorganized this section for clarity.
- Removed written agreement requirements for new breaking and native sod acres;
- In paragraph (a), modified the number of years a crop must be planted and harvested, or insured to 1 of the 4 previous crop years;
- In paragraph (a)(1)(i), allowed the annual regrowth of a perennial crop to be considered “planted”; and
- In paragraph (b), moved the approved yield limit from procedure and Special Provisions and set a new approved yield limit for new breaking acreage at 85 percent of the applicable T-Yield, with exceptions.
- Similar change in ARPI:
 - Section 5, paragraphs (a) & (b)



3

1216A: Insurable Acreage (CCIP)

1216 Insurable Acreage

A. CCIP

The insurable acreage is all the acreage planted to the insured crop in the county in which the insured has a share, that is not uninsurable acreage (see Para. 1217) and meets the insurability requirements for the crop contained in the CP and SPs. New breaking acreage may be subject to a reduced approved yield (see Para. 1762) and native sod acreage may be subject to reduced premium subsidy and approved yields (see Para. 1763). Production from insurable acreage must be reported on a Production Report and APH Database. See Part 13 and Part 15 for requirements and exceptions.

“Insurable Acreage” revisions reflect changes in CCIP BP:

- Not uninsurable;
- Meets requirements in CP & SP
- Possible reductions in:
 - New breaking approved yield
 - Native sod approved yield & premium subsidy



4

1216A(1)(a): New Breaking Acreage (CCIP)

1216 Insurable Acreage

A. CCIP

...

(1) New breaking acreage is acreage that has not been planted and harvested or insured in at least one of the **four** previous crop years.

(a) For the purpose of determining new breaking acreage:

(i) planted includes annual regrowth of a perennial crop;

(ii) harvested does not include grazing;

(iii) insured includes prevented planting acreage; and

(iv) only crops insurable under the CCIP are considered when determining if the acreage has been planted and harvested or insured.

(b) ...

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New breaking acreage has not been planted & harvested or insured at least 1 of the **4** previous crop years [*change from 1 of 3*]

(a) NB acreage determination:

- “Planted” includes annual regrowth of a perennial crop
- “Harvested” does not include grazing
- “Insured” includes PP acreage
- Only consider crops insurable under CCIP

5

1216A(1)(b): New Breaking Acreage (CCIP)

1216 Insurable Acreage

A. CCIP

...(1) New breaking acreage is acreage that has not been planted and harvested or insured in at least one of the **four** previous crop years.

...(b) New breaking acreage is insurable at 85 percent of the applicable T-Yield, unless the acreage:

- (i) Is identified as native sod acreage, for which the native sod provisions will apply;
- (ii) Is uninsurable acreage (see Para. 1217); or
- (iii) Constitutes 5 percent or less of the insured planted acreage in the unit, for which the new breaking reduction to 85 percent of the applicable T-Yield will not apply.

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[(b) not highlighted but appears to be new, as in 1216B for ARPI]

New breaking acreage:

(b) Is insurable at **85% of applicable T-Yield** unless:

- Identified as native sod;
- Uninsurable acreage; or
- 5% or less of the insured planted acreage in the unit
 - [NB reduction n/a]

6

1762: New Breaking Acreage

[Added] If NB acreage is not also native sod, & not insurable without reductions to the approved yield:

- Insurable at 85% of applicable T-Yield
- Report “NB” program indicator code on each line of NB acreage on AR
 - RMA will track NB acreage

[Unchanged] If it also qualifies as native sod, see Para. 1763



1762A(2): APH Databases for Initial Year NB Acreage Planted

- (a)(i): NB acreage $\leq 5\%$ of insured planted acreage in the unit is insurable without NB reductions (per BP)
 - *[Deleted previous item (i) for NB acreage insurable by WA]*
- (a)(ii): **[Added]** If NB acreage subject to reductions:
 - 85% of applicable T-Yield as approved yield (see Exh. 17D) & rate yield
 - Yield limitation flag “4”
- (b): **[Revised]** Use program indicator code “NB” and any applicable yield indicators
- (c): **[Revised]** Added land & new crop/P/T/TMA may apply but initial year limited to 85% of applicable T-Yield
 - *[Previously: “...does not apply”]*



Exh. 17D: New Breaking Example 3

(4) **Example 3:** The insured has acreage that was broken out of pasture in September 2024 and is identified as new breaking acreage. The new breaking acreage is being added to existing unit 0001-0003 OU.

Initial Year:

(a) The new breaking acreage being added to the existing unit in 2025 requires a separate APH database the initial year it is added. The new breaking acreage APH database must be identified with the database exception code "N" and any applicable yield indicators. The new breaking APH database must also be submitted with the yield limitation flag of "04," which requires the rate yield to equal the approved yield. The new breaking acreage also requires the program indicator code "NB" to be submitted, which automatically applies 85 percent to the applicable T-Yield.

In the example below, the insured receives 85 percent of the applicable T-Yield for that county/crop/P/T/TMA. The insured's applicable T-Yield is an SA T-Yield of 40 bushels an acre.

...[Example shows entries in 2025 APH databases, acreage report, & production report]...

Subsequent Year:

...[2026 APH database & production report]...

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9

1216B: Insurable Acreage (ARPI)

1216 Insurable Acreage

B. ARPI

The insurable acreage is all the acreage planted to the insured crop in the county in which the insured has a share, that is not uninsurable acreage (see Para. 1217), which meets the insurability requirements for the crop contained in CP and SPs, and which is planted on acreage physically located in the county listed on the application. New breaking acreage may be subject to a reduced protection factor (see Para. 1762), and native sod acreage may be subject to a reduced premium subsidy and protection factor (see Para. 1763).

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"Insurable Acreage" revisions reflect changes in ARPI BP:

- Not uninsurable;
- Meets requirements in CP & SP
- Physically located in the county on the application*
- Possible reductions in:
 - New breaking protection factor*
 - Native sod protection factor* & premium subsidy
- [* ARPI differences]

10

1216B(1): New Breaking Acreage (ARPI)

1216 Insurable Acreage

B. ARPI

...(1) New breaking acreage is acreage that has not been planted and harvested or insured in at least one of the four previous crop years.

(a) For the purpose of determining new breaking acreage:

- (i) Planted includes annual regrowth of a perennial crop;
- (ii) Harvested does not include grazing; and
- (iii) Only crops insurable under ARPI and the CCIP are considered when determining if the acreage has been planted and harvested or insured.



New breaking acreage has not been planted & harvested or insured at least 1 of the 4 previous crop years

- “Planted” includes annual regrowth of a perennial crop
- “Harvested” does not include grazing
- Only consider crops insurable under ARPI & CCIP

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1216B(1)(b): New Breaking Acreage (ARPI)

1216 Insurable Acreage

B. ARPI

...(1) New breaking acreage...

New breaking acreage is insurable at 85 percent of the applicable protection factor, unless the acreage:

- (i) Is identified as native sod acreage, for which the native sod provisions will apply (Native sod acreage must also meet the acreage qualification in Para. 1763 to avoid reductions);
- (ii) Is uninsurable acreage (see Para. 1217); or
- (iii) Constitutes 5 percent or less of the insured planted acreage in the unit, for which the new breaking reduction to 85 percent of the applicable protection factor will not apply.



NB acreage has a reduction of 85% of the applicable protection factor unless it is:

- Native sod
 - [NS reductions might apply];
- Uninsurable; or
- 5% or less of the insured planted acreage in the unit
 - [Reduction n/a]

12

Q & A: New Breaking – Prevent Plant Payments

- Q: With the removal of the requirement for written agreements for New Breaking acreage, are prevent plant payments now allowed on that acreage the first year? In the past, the written agreement rules had statements indicating PP was not allowed for the first year of NB acreage?
- A: If the land is in one of the states that DOES HAVE the 1 in 4 waiver, and the land meets all other eligibility requirements, PP coverage will be provided.
If the NB land is in one of the states that DOES NOT HAVE the 1-in-4 waiver, the land must meet all PP eligibility requirements, including the 1-in-4, to be eligible for a PP payment.



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Final Thoughts on New Breaking

- With the changes described in the previous slides, please keep in mind that all New Breaking Ground of and insured crop planted on or before the Final Planting date if no Late Planting Period or in the Late Planting Period is insurable the first year.
- As a result, the producer is unable to request that those acres become uninsurable. This acreage will be insured for 85% of the T-Yield.



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Acreage Emerging from USDA Program

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15

1216A(2): Other USDA Programs (CCIP)

1216 Insurable Acreage

A. CCIP

...

(2) Acreage that was not planted in at least three of the four previous crop years to comply with another USDA program is not considered new breaking acreage. Acreage emerging from a USDA program within the two most recent crop years that is being planted to a crop for the first time since being in the USDA program is insurable under the terms of the policy. See Para. 1761 for requirements...

If acreage was not planted in at least 3 of the 4 previous crop years to comply with another USDA program, it is not considered new breaking.

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1216B(1) & (3): Other USDA Programs (ARPI)

1216 Insurable Acreage

B. ARPI

...(1) New breaking acreage is acreage that has not been planted and harvested or insured in at least one of the four previous crop years.

(a) ...

Acreage that was not planted in at least three of the four previous crop years to comply with another USDA program is not considered new breaking.

(b) ...

...

(3) Acreage emerging from a USDA program (such as CRP, etc.) within the two most recent crop years that is being planted to a crop for the first time since being in the USDA program is insurable under the terms of the policy. All acreage emerging from a USDA program must be reported as a separate line on the acreage report by FN/Tract/Field and include the applicable acreage type from Para. 1213B.

- If acreage was not planted at least 3 of the 4 previous crop years to comply with another USDA program, it is not considered new breaking
- Acreage emerging from a USDA program in the 2 most recent CYs is insurable when planted to a crop the 1st time since in program
 - Separate line on acreage report by FN/tract/field



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Native Sod Changes



18

Native Sod and Conservation Compliance

Insurability of Native Sod Acreage

Removed written agreement requirements for native sod acres

- Native sod acreage is typically uninsurable the initial year of crop production (depending on the insurance plan policy provisions) unless an exception applies. Under the CCIP-BP, native sod acreage can be insured in the initial year of crop production if the insured requests insurance and meets the requirements of the SP statement allowing insurance without a WA, where applicable, or by receiving a New Breaking WA for the native sod acreage (see WAH Para. 73).

Native Sod and Conservation Compliance

Native Sod Documentation

- Paragraph 409 was added to replace language found in the Written Agreement Handbook
- Documentation is required to prove that the acreage should not be classified as native sod

Native Sod and Conservation Compliance-Native Sod Documentation



- (2) All documentation must show that the acreage was tilled on or prior to February 7, 2014, to prove that the acreage is not classified as native sod. Acceptable documentation may include, but is not limited to (if available, the producer must provide USDA documentation, e.g., RMA CLU Schema, FSA, or NRCS provided documentation):
- (a) an FSA-578 dated on or prior to February 7, 2014, showing the crop that was previously planted on the requested acreage (this is not limited to row crops; however, it must be a crop that requires the ground to be tilled in order to plant the crop);
 - (b) an FSA-578 dated on or prior to February 7, 2014, showing that the requested acreage is classified as cropland;
 - (c) an FSA-578 identifying the acreage with the letter "N" in the Native Sod column when a "Yes" is present in the Cropland column;
 - (d) FSA documentation showing the acreage has previously been enrolled in the FSA Conservation Reserve Program;
 - (e) a CLU Schema dated on or prior to February 7, 2014 (this is provided to the AIPs by RMA), presented in a map format that contains the FARMNUM, TRACTNUM, FIELDNUM, CLUCLASS (the cropland classification code is "2"), CALCACRE, and CIMSFILE information by field;
 - (f) an NRCS Form CPA-026e identifying the acreage with a "No" in the Sodbust column and a "Yes" in the HEL column;
 - (g) an NRCS Form CPA-026e identifying the acreage with a "Yes" in the Sodbust column and a determination date on or prior to February 7, 2014; or
 - (h) a crop year's precision agriculture planting records and/or raw data dated on or prior to February 7, 2014, provided such records meet the precision farming acreage reporting requirements set forth in the LAM Para. 721.

Note 1: In certain circumstances, the prior FSA-578 is not available to a producer new to the farm in the current year. For these cases, the current producer may obtain written documentation (including electronic correspondence, e.g., e-mails) from the servicing FSA county for the acreage, identified to the FN/Tract/Field number level, and whether the acreage was designated as cropland on or prior to February 7, 2014. Hard copy written documentation must be dated and signed by an FSA representative. Electronic correspondence must be dated, and the FSA representative must be identified.

Note 2: When using FSA or NRCS documentation, if the requested FSA FN/Tract/Field numbers do not match the submitted FSA or NRCS documentation because the FSA FN/Tract/Field numbers have been reconstituted, additional documentation (e.g. reconstitution paperwork) must be submitted to identify the reconstituted FSA FN/Tract/Field numbers.



There are two Notes about reconstitution of FSA FN/Tract/Field numbers and producers new to the farm in the current year

GSH 409

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Q & A: Native Sod

- (2) All documentation must show that the acreage was tilled on or prior to February 7, 2014, to prove that the acreage is not classified as native sod. Acceptable documentation may include, but is not limited to (if available, the producer must provide USDA documentation, e.g., RMA CLU Schema, FSA, or NRCS provided documentation):
- (a) an FSA-578 dated on or prior to February 7, 2014, showing the crop that was previously planted on the requested acreage (this is not limited to row crops; however, it must be a crop that requires the ground to be tilled in order to plant the crop);
 - (b) an FSA-578 dated on or prior to February 7, 2014, showing that the requested acreage is classified as cropland;
 - (c) an FSA-578 identifying the acreage with the letter "N" in the Native Sod column when a "Yes" is present in the Cropland column;
 - (d) FSA documentation showing the acreage has previously been enrolled in the FSA Conservation Reserve Program;
 - (e) a CLU Schema dated on or prior to February 7, 2014 (this is provided to the AIPs by RMA), presented in a map format that contains the FARMNUM, TRACTNUM, FIELDNUM, CLUCLASS (the cropland classification code is "2"), CALCACRE, and CIMSFILE information by field;
 - (f) an NRCS Form CPA-026e identifying the acreage with a "No" in the Sodbust column and a "Yes" in the HEL column;
 - (g) an NRCS Form CPA-026e identifying the acreage with a "Yes" in the Sodbust column and a determination date on or prior to February 7, 2014; or
 - (h) a crop year's precision agriculture planting records and/or raw data dated on or prior to February 7, 2014, provided such records meet the precision farming acreage reporting requirements set forth in the LAM Para. 721.



Q: C and F both mention documentation that is acceptable to be used to classify acreage is non-native sod. Can C and F use a current crop year 578 or current year CPA-026e and be acceptable?

A: Yes, C and F can use current crop year.

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Native Sod and Conservation Compliance

Native Sod Documentation

Native sod acreage consists of the following:

- Located in Iowa, Minnesota, Montana, Nebraska, North Dakota or South Dakota
- Acreage that has no record of being tilled to produce a crop on or prior to February 7, 2014
- **To prove the acreage has been tilled on or prior to February 7, 2014, acceptable documentation must be provided by the insured
- Composed (50 percent or more) of native grasses, grass-like plants, forbs or shrub suitable for grazing and browsing
- Pay close attention to the NOTE in Paragraph 409 (1)(c)



Any acreage that does not consist of all the above will be classified as non-native sod acreage

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1216A(3): Native Sod (CCIP)

1216 Insurable Acreage

A. CCIP

...

(3) Native sod acreage **is** insurable **under the terms of the policy**. See Para. 1763, 1866 and GSH Part 4 for native sod acreage requirements. **Native sod acreage must also meet the acreage qualification in Para. 1763 to avoid reductions.** Report all native sod acreage as a separate line(s), ...



Native sod acreage:

- Is insurable according to the policy
- Must meet qualification in Para. 1763 to avoid reductions

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1763A: Native Sod Acreage

Separate APH database for native sod acreage includes actual yields from production reports but:

- NS actual yields are not used to determine the approved yield; &
- Yield options in CIH Part 16 do not apply to NS
 - Ex: QLO, YA, YE
 - *[Previously only mentioned yield substitution]*



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1763B(2): Native Sod Acreage

2024 CIH Para. 1763B(2)	2025 CIH Para. 1763B(2)
<i>[all refer to 65% of T-Yield in AD; (c) also to 65% of PTY if elected]</i>	<i>[refers to 65% of applicable T-Yield]</i>
(a) Insurable by WA... (b) Insurable by SP...	<i>[Deleted both]</i>
(c) Insurable under the BP ($\leq 5\%$ of insurable planted acreage in unit); 65% T-Yield or PTY	(a) If NS acreage subject to NS reductions , use 65% of applicable T-Yield as approved yield (see Exh. 17D) (b) NS acreage $\leq 5\%$ of insured planted acreage in the unit is insurable without NS reduction (per BP); separate APH database with applicable variable T-Yields
(d) Uninsurable the initial year of crop production; set up APH database; report as UI on AR	<i>[Deleted]</i>



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Para. 1866B: Native Sod Acreage

Modified procedure for setting up native sod APH databases according to CCIP & ARPI policy changes

- Use 65% of the **applicable** T-Yield *[no longer only 65% of T-Yield in AD]*:
 - As approved yield & rate yield for separate APH database for NS acreage within a unit; &
 - In NS databases the initial year acreage is tilled or insured
 - *[Deleted specific references to NS acreage insurable by WA, SP, or BP]*



27

Exh. 17D: Native Sod Example 4

- (5) **Example 4:** The insured has new breaking acreage in Iowa that was tilled in September 2024 and cannot substantiate that the acreage has been previously tilled and planted for the production of a crop. Since this acreage is in Iowa and previous tilling and planting cannot be substantiated, the acreage is considered native sod. The acreage is being added to existing optional unit 0001-0003 OU.

The year the native sod acreage is tilled and planted, a separate APH database(s) must be established for the acreage and the acreage must be reported by FN/Tract/Field number.

Year 1:

- (a) 2025 APH databases for native sod acreage: The native sod acreage being added to the existing unit in 2025 requires a separate APH database(s) until four crop years of an insured crop have been completed, or until 10 crop years since initial tillage of the native sod acreage have passed. The native sod acreage APH database must be identified with the multiple database exception code "D" and any applicable yield indicators. The native sod APH database must also be submitted with the yield limitation flag of "04," which requires the rate yield to equal the approved yield. The native sod acreage also requires the program indicator code "NS" to be submitted, which automatically applies 65 percent to the applicable T-Yield.

In the example below, the insured receives 65 percent of the applicable T-Yield for that county/crop/P/T/TMA. The insured's applicable T-Yield is the county T-Yield of 50 bushels an acre for soybeans and 150 bushels an acre for corn.

...[Details also for **Year 2, Year 3, Year 4, & Year 5 and Subsequent Years**]...

(m) ...[2029 APH database & production report]...



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1702 I: Acreage from USDA Program, New Breaking, or Native Sod (Cat. B)

Added specific Para. references for approved yield procedures for these acreages:

- 1761 for acreage emerging from USDA programs
- 1762 for new breaking acreage
- 1763 for native sod acreage

[Previously referred to “Section 6” for all three]



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ACREAGE REPORTING



30

General Acreage Reporting Guidelines

Annual AR (Acreage Report) Filing Requirements

- For CCIP policies, the AIP may accept an unsigned AR on a limited basis (i.e., for extenuating circumstances such as illness):
 - If all other requirements are met, the AIP may send the insured a letter advising the reported information will be binding if updated information is not received within a specified amount of time
 - If AR updates are received from the insured, the response must be documented to the insured's file and may be considered a signed AR.
 - In these extenuating circumstances, the AR can be considered final and used for loss purposes
 - The letter can only be used when a signed AR cannot be obtained
 - For the 'unsigned acreage reporting procedure', the insured is still required to report the field location of FSA Farm/Tract/Field. This clarification is a new **Note** in the procedure.
 - In lieu of sending a letter, the AIP can also elect to determine acreage from a crop inspection



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1203: Unsigned Acreage Report-CIH

- **1203 Failure to Submit Acceptable Acreage Report**
- (2) For CCIP policies, if an unsigned acreage report is submitted, but all other requirements are met, the AIP can send a letter to the insured advising that the reported information will be binding if the insured does not provide revised information within a specified amount of time. If the insured responds with any changes to the reported information, the AIP must document that response in the insured's file folder. In this situation and for loss purposes, this acreage report may be considered to be a signed acreage report. **However, this is not a substitute for obtaining the insured's signature on the acreage report. The letter can only be used when a signed acreage report cannot be obtained. In lieu of sending a letter, the AIP can also elect to determine acreage in accordance with the BP section 6(f), and GSH Para. 1202(2)(b).**
 - **Additionally, valid signature requirements can be found in GSH Para. 854.**
 - ...



Revised annual acreage report filing requirements to conform with GSH language:

- If AR unsigned, AIP can send a letter [*changed from "may"*]
- Not a substitute for signature requirement; only when unable to get a signed AR
- Alternative: AIP can determine acreage per BP 6(f) & GSH Para. 1202 (2)(b)
- See GSH Para. 854 for valid signature requirements

32

1216A(5): Insurable Acreage/Contract Price (CCIP)

1216 Insurable Acreage

A. CCIP

...(5) Some CPs, SPs, endorsements or options (APH crops only) require that a processor contract or production agreement be in effect for the crop to be eligible for insurance or to allow use of a contract price (see Para. 915) when a processor contract or production agreement is in effect for the crop/type.

(a) The processor contract and production agreement must be a written legal agreement executed between the producer and the buyer or processor...

Added that some APH crop policy provisions, endorsements or options require a processor contract or production agreement for the crop to be:

- Eligible for insurance; or
- Able to use the contract price



33

American Owned 

Section 8 – Insured Crop

Added a new paragraph (b)(7) to clarify that cover crops reported to another USDA agency are not insurable.

- (7) That is reported as a cover crop to a USDA agency.
 - (i) No indemnity will be paid for such acreage and any indemnity already received must be repaid.
 - (ii) You will still be required to pay 60 percent of the premium you would otherwise be required to pay on those acres.
- Same change in ARPI:
- Section 4, paragraph (b)(8)



34

1219: Unreported Acreage or Units

Para. 1219 provides some procedure for handling Unreported Acreage or Units that are not reported or not reported timely.

ADDED: the 1232A(3) reference for scenarios involving unreported acreage or unreported units discovered after ARD.

1219 Unreported Acreage or Units

Unreported acreage is insurable acreage not reported timely, or not reported, and does not meet the criteria to be reported as insured acreage on a revised acreage report; see Para. 1231.

Unreported units, when units are applicable, are units which were not reported timely, or not reported, for which the AIP denies liability.

For scenarios involving unreported acreage or unreported units discovered after ARD, see Para. 1232A(3).

A. Unreported Units (Unreported Acreage Insured as a Separate Unit)

...

B. Unreported Acreage in a Reported Unit

...

C. Late Planted Unreported Acreage

...



1232A: Acreage Report Revisions (CCIP)

Clarified AR Revision Guidelines

- “Acreage reports can be revised in a way that could change liability only when one of the following is applicable.”
 - [Previously: “may be revised if one of the following...”]
- Some situations allowed by the policy clarified:
 - A(2)(a)(i): Request to short-rate on/before the short-rate date in the SP...
 - A(2)(a)(iii): Discovery that a spouse, child, or any other member of the household did not qualify for a separate policy...



1232A(3): Revised ARs for Unreported Units &/or Acreage

1232 Acceptable Revisions for CCIP

A. Acreage Report Revision Guidelines

...(3) If the revision is to include unreported units and/or unreported acreage, whether determined by a loss adjuster or otherwise discovered, the revision may be made at any time; however, this acreage is not considered insurable unless it meets the requirements in 2(b) above. Unreported units and/or unreported acreage that does not meet the requirements in 2(b) above is not considered insurable and must be corrected on the acreage report and identified as unreported units and/or unreported acreage on the acreage report.

Example: The original acreage report showed 15 acres of corn were planted, and it was later discovered 30 acres of soybeans were planted. If the unreported soybean acreage does not meet the requirements in (2)(b) above, it is not considered insurable and must be corrected on the acreage report and identified as unreported units and/or unreported acreage on the acreage report.



AR revisions to add unreported units &/or acreage **clarified:**

- No matter how discovered
- If not a case for revision with AIP consent [(2)(b)], show as unreported on corrected AR
- **Added Example**
 - Reported 15 acres Corn;
 - Really 30 acres Soybeans

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1232B: AR Revision Requirements [Added Note]

- (1) Documentation & explanation
- (2) Date, signature, & code # of person preparing the revised AR
- (3) Insured's (or authorized rep's) signature & date
- (4) If revised after final ARD, AIP's authorized rep's approval is required

Note: When an acreage report is incorrect, but the error does not meet the requirements for changing liability discussed in subparagraphs A(1)-(2) above, the error can be corrected in accordance with subparagraph A(3). Those corrections will be identified as uninsured (unless they meet A(2)(b)) and an insured's or authorized representative's signature is not required.



38

1232E(8): AR Revisions (Over-Reported)

E. When Acreage Report Revisions Can Be Done Without a Crop Inspection

Acreage reports may be revised to add or revise information on a crop unit without crop inspections for the following situations...

... (8) Acreage has been over-reported:

(a) When an insured requests a decrease in reported acres of a unit, the acreage report may be revised to remove those acres, provided: ***

(i) all units of the crop for which the revision is NOT requested must have existing acceptable determined acres, as defined in the LAM; and

(ii) for the unit for which the insured has requested a decrease in acres the insured must, at their expense, have a current measurement of the unit acreage done by FSA or a disinterested firm whose primary function is land measurement.



Deleted requirement that no cause of loss had occurred when the insured asked to decrease over-reported acreage

- [Previous E(8)(a)(i): ~~“at the time the insured requests a decrease in reported acreage, no cause of loss has occurred;”~~]

39

1232E(10): AR Revisions w/o Inspection (Under-Reported)

Added under-reported acreage to the situations when an AR can be revised without an inspection

Does not change the liability of the policy unless insurability requirements are met

Acreage reports may be revised to add or revise information on a crop unit without crop inspections for the following situations...

(10) Acreage has been under-reported. When acreage has been under-reported, the acreage report must be revised by adding the acreage to the acreage report as unreported acreage and/or unreported units, see subparagraph A(3), but doing so does not change the liability unless the acreage meets the insurability requirements in subparagraph A(2) above.



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MISCELLEANOUS

41

1121B(2)(a): Summer Fallow Practice

Revised phrase to be consistent [*not in SOC*]:

“Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including on acreage emerging from an USDA program or new breaking acreage), must be terminated by mechanical or chemical means a full crop year before planting the crop that qualifies for the SF practice. ...”

- [Changed from “...(including Conservation Reserve Program acreage)...”]

42

Organic Practice

NEW



New guidelines which must be provided to all organic producers

Producers with certified or transitional organic practices



Guidelines are to be given to the producer prior to the time insurance generally attaches in the area



1011C: Organic Farming Practice

[Rephrased] Can have separate OU for acreage of the insured crop:

Grown under an organic farming practice; &

Not grown under an organic farming practice (non-organic farming practice)

[Previously: "...in addition to, or instead of, establishing OUs by section, section equivalent or FSA FN, or irrigated and non-irrigated acreage"]

OU by organic & non-organic farming practices cannot be further divided by FAC & NFAC cropping practices

Section 37 – Organic Farming Practices

In paragraph (h), corrected the term “organic practice” with “organic farming practice.”

(h) In lieu of the provisions contained in section 17(f)(1) that specify prevented planting acreage within a field that contains planted acreage will be considered to be acreage of the same practice that is planted in the field, prevented planting acreage will be considered as organic farming practice acreage if it is identified as certified organic, transitional, or buffer zone acreage in the organic system plan.

1923B: Sugar Beets

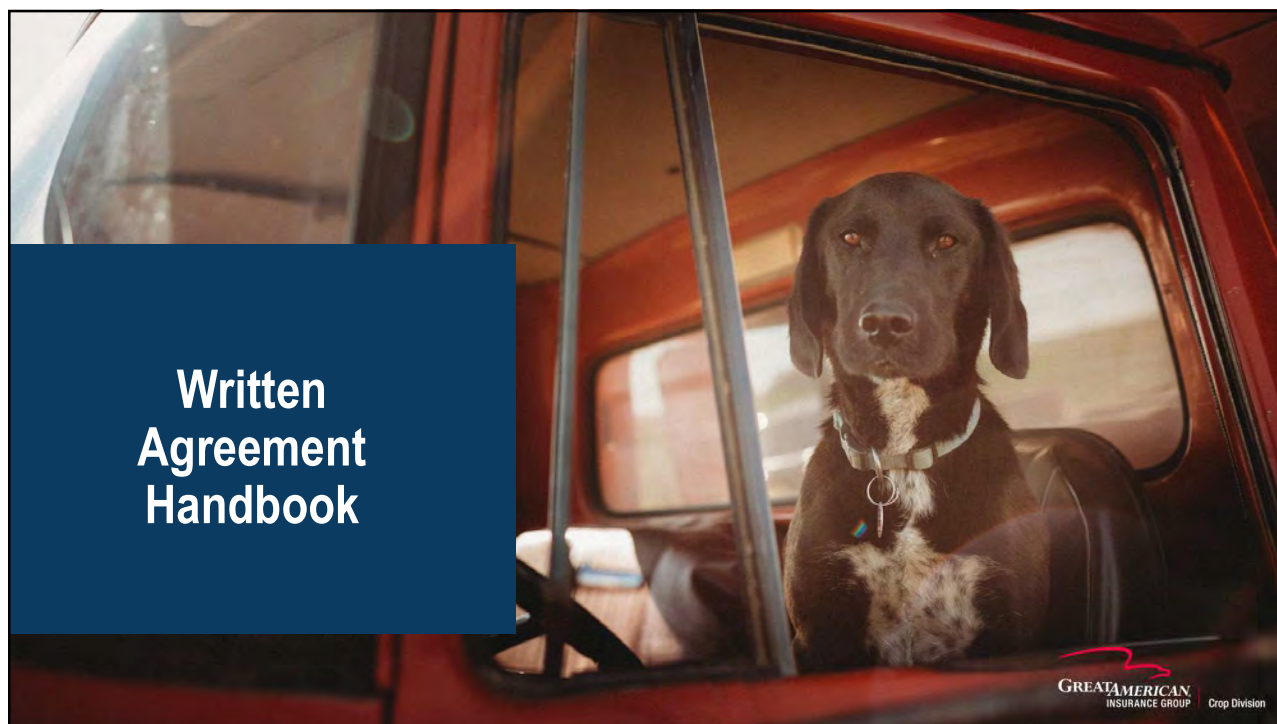
[**Added**] When some acreage in a unit will not be harvested due to the processor’s lack of capacity, harvested production from the same unit must be “**at full maturity**” to be used for appraisal purposes

2001: Category D Crops


Added to list of Dollar Plan crops covered in CIH:

- Hybrid seed rice
- Hybrid specialty seed
- Hybrid vegetable seed





1




22 Required Information for WA Requests

Provide evidence of adaptability with the new WA request if unable to confirm the need for it.

A. New WA Requests

All new WA requests must include:

Note: Duplicate university or other information that shows adaptability is not needed for repeat WA requests from the same area. Prior to submitting the WA request to the WA ROE system, the AIP should contact the RO to determine if evidence of adaptability is required. If the AIP is unable to confirm the need for evidence of adaptability with the RO, it should be provided with the WA request.

Crop Division

2

22 Required Information for WA Requests

When a producer requests changes to a current multi-year WA, then that request is considered a renewal request and must meet the renewal requirements.

B. Renewal WA Requests

A renewal WA request is a request to renew a WA, or parts of a WA (e.g., a previous WA contained land no longer in the producer's farming operation, therefore a renewal for this land is not needed), which has expired or been canceled that was in effect for the crop year prior to the current crop year (even if the WA that was in effect for the prior crop year was with a different AIP). In addition, if a producer requests changes to a current multi-year WA, that request is considered a renewal request and must meet the renewal requirements. All other WA requests (e.g., new land locations not included as part of the previous WA, new crops, new P/T, new WA types, etc.) are new requests.

Example: A producer has a multi-year HR WA in effect until 2028. In 2025, the producer requests lower rates than what is on the HR WA for the acreage covered by the HR WA. This request is a renewal request and must meet the renewal requirements to be considered for lower rates.



61 WA Cancellation, Errors, and Changes

The original terms of the policy and actuarial requirements without a WA will be in effect when a WA is canceled.

A. Multi-Year WA Cancellation

- (1) Multi-year WAs may be canceled for any crop year by the insured or the AIP by providing written notification to the RO. The written notification to the RO must show that the request to cancel the WA was requested by the cancellation date specified in the policy or the WA, as applicable. In addition, the insured cancels the policy when:

(b) there is a change in entity with a different tax identification number.*** The new entity would need a new WA (i.e., must submit a new WA request, since a renewal WA request is not applicable in this situation), or the original terms of the policy and actuarial documents without a WA will remain in effect; or

(c) the policy is transferred to another AIP.*** A request for renewal of the WA must be submitted in accordance with Para. 21 and Subpara. 22B, or the original terms of the policy and actuarial documents without a WA will remain in effect. When the WA applies to more than one crop, the WA will remain in effect for the crops not canceled. Only the WA terms for the canceled crop policy are no longer in effect.



RO Notices Addressed to Producer

The RO will send the notice **addressed to the producer** to the AIP and the AIP must provide the RMA-generated notice to the producer:

- When a WA request is not acceptable (33A)
- When a WA request is denied (34C)
- When a multi-year WA is canceled (61A2)
- When a multi-year WA contains an error that is not obvious and is not adverse to the producer (61B2aii)
- When the producer seeks administrative review and does not receive what was requested (63A3)
- When a WUA is not acceptable, denied, or cancelled (96B,C)

72 HR and UC Types – High-Risk Rated Areas and Unrated Land

Section was added to identify when HR and UC type requests are available.

A. **Availability**

An HR type WA is required to reduce the high-risk area premium rate or change a high-risk area T-Yield. Only T-Yields that are designated as high-risk can be changed by an HR type WA.

A UC type WA is required to insure acreage which is identified as being unrated on maps in the AD.

83 TD Type – Dry Bean Types

Section added to identify when TD type requests are available.

A. Availability

- (1) If insurance for dry beans is available in the county, a TD type WA is required to establish coverage for dry bean types (including practices) not designated in the AD or Special Provisions.
- (2) If insurance for dry beans is not available in the county, an XC type WA is required for insurability.

84 TP Type – Unrated P/T

Section added to identify when TP type requests are available.

A. Availability

A TP WA is required to establish coverage for unrated P/T not designated in the AD or Special Provisions in the county.

85 XC Type – County Without AD

Section added to identify when XC type requests are available.

A. Availability

An XC WA is required to establish coverage for crops not designated in the AD in the county. An XC WA cannot establish coverage for crops for which no policy exists or where coverage is not allowed by WA.

Exhibit 4 Deadlines, Documentation, and WA Availability Summary

Previously Exhibit 5.
Grapevine and Kiwifruit
added to list of crops
which do not allow a WA.

C. Crops Which Do Not Allow WA

- WAs are available under the CCIP BP for most crops. The list below is to help identify those crops for which WAs are not available as of the release date of this handbook; however, changes to policies may change the availability of WAs for certain crops after this handbook release. Therefore, the CP take precedence over this list to determine when WAs are available for certain crops. In addition to the list below, WAs are not available for any crop insured under ARPI or CAT policies.
-
- Apple Tree
- Chile Pepper
- Clary Sage
- Grapevine
- Hybrid Specialty Seed
- Kiwifruit
- Machine Harvested Pickling Cucumber
- Pecan Tree
- Popcorn Revenue
- Strawberries
- Sweet Potato
- Triticale
- California Citrus Tree
- Citrus – Actual Revenue History
- Fresh Market Caneberry
- Hemp
- Hybrid Vegetable Seed
- Macadamia Tree
- Nursery Value Select
- Pomegranate
- Processing Pumpkins
- Sprinkler Irrigated Rice
- Texas Citrus Tree

Exhibit 5 Similar Crop Chart

Previously Exhibit 16. Processing Beans and Processing Sweet Corn were added as similar crops to Processing Tomatoes.

B. Nationwide Similar Crops

Category	Requested Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop
5	Processing Tomatoes	FM Tomatoes	FM Sweet Corn	Processing Beans	Processing Sweet Corn	Peppers

Great American Insurance Guidelines for Processing Written Agreements

Request for Actuarial Change (Written Agreements) and all supporting documentation outlined within the Written Agreement Handbook must be received by the Company:

- Within **3 calendar days** after the documents have been completed, signed and received by the Agency.
- But **no later than 1 calendar days after RMA's specified deadline** for the documents to be completed and signed by the requester of the Written Agreement.

Using GreatAg to submit Written Agreement Requests

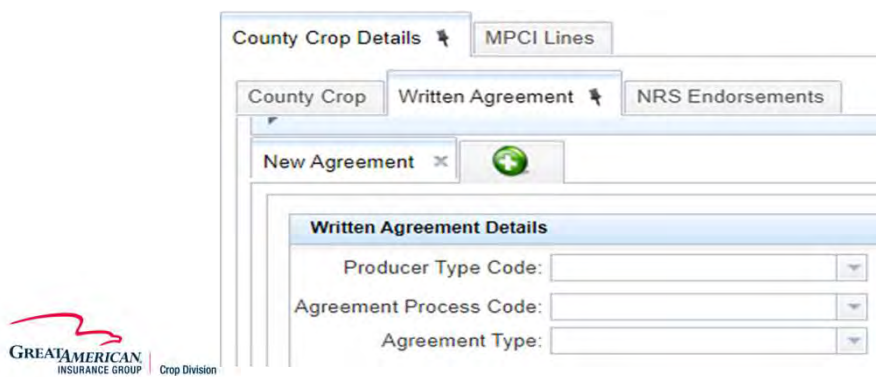
- We ask that you adopt the following procedure to tell your underwriter that you have a written agreement, **rather than submitting it via email**. Using the following approach, it will be promptly logged into our system for tracking purposes, rather than being dependent on the underwriter opening the email. (This ensures that the WA can be accessible by others if the underwriter is on a lengthy leave of absence.)



13

Using GreatAg to submit Written Agreement Requests

- On the County/Crop Tab in Policy Maintenance, click on the Written Agreement Tab and select the Producer Type (Landlord; Operator; or Owner/Operator), Agreement Process code (Actuarial Change Request; Determined Yield; Nursery Catalog) and Agreement Type and then SAVE.

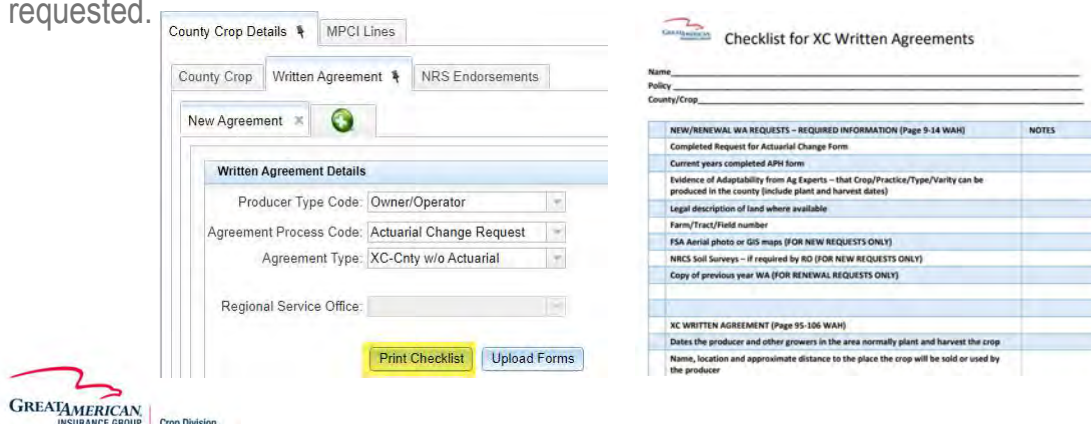


The screenshot displays the GreatAg system interface. At the top, there are tabs for 'County Crop Details' and 'MPCI Lines'. Below these, there are three sub-tabs: 'County Crop', 'Written Agreement' (which is selected), and 'NRS Endorsements'. Under the 'Written Agreement' tab, there is a 'New Agreement' button with a green plus icon. Below this, a 'Written Agreement Details' form is visible, containing three dropdown menus: 'Producer Type Code:', 'Agreement Process Code:', and 'Agreement Type:'. The Great American Insurance Group Crop Division logo is in the bottom left corner.

14

Using GreatAg to submit Written Agreement Requests

- Before uploading, Great Ag provides a Checklist to help with the determination of what paperwork is needed for the type of Written Agreement that is being requested.



The screenshot displays the GreatAg interface for submitting Written Agreement Requests. On the left, the 'Written Agreement Details' form is visible, showing fields for 'Producer Type Code' (Owner/Operator), 'Agreement Process Code' (Actuarial Change Request), 'Agreement Type' (XC-Cnty w/o Actuarial), and 'Regional Service Office'. Below these fields are buttons for 'Print Checklist' and 'Upload Forms'. On the right, the 'Checklist for XC Written Agreements' is shown, which includes a table with columns for 'NEW/RENEWAL WA REQUESTS - REQUIRED INFORMATION (Page 9-14 WAH)' and 'NOTES'. The table lists various required documents and information, such as 'Completed Request for Actuarial Change Form', 'Current years completed APH form', 'Evidence of Adaptability from Ag Experts', 'Legal description of land where available', 'Farm/Tract/Field number', 'FSA Aerial photo or GIS maps (FOR NEW REQUESTS ONLY)', 'NRCS Soil Surveys - if required by RO (FOR NEW REQUESTS ONLY)', 'Copy of previous year WA (FOR RENEWAL REQUESTS ONLY)', 'XC WRITTEN AGREEMENT (Page 95-106 WAH)', 'Dates the producer and other growers in the area normally plant and harvest the crop', and 'Name, location and approximate distance to the place the crop will be sold or used by the producer'.

15

Using GreatAg to submit Written Agreement Requests

- Use the "Upload Forms" button on the Written Agreement Tab to upload all documents pertaining to the written agreement request.

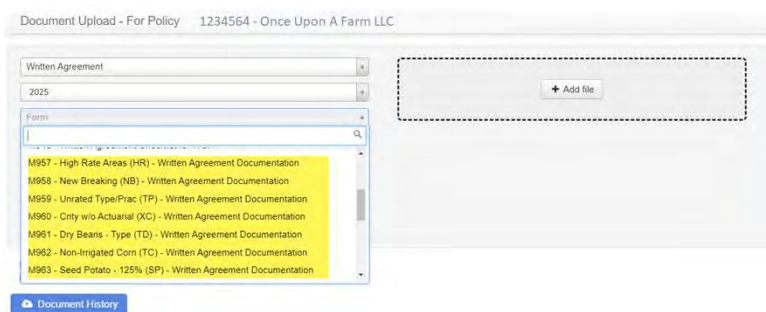


The screenshot displays the GreatAg interface for submitting Written Agreement Requests. On the left, the 'Written Agreement Details' form is visible, showing fields for 'Producer Type Code', 'Agreement Process Code', and 'Agreement Type'. Below these fields is a large blue button labeled 'Upload Forms'. The 'New Agreement' tab is selected, and the 'Written Agreement' sub-tab is active.

16

Using GreatAg to submit Written Agreement Requests

- Once the UPLOAD FORMS button is clicked, you will go to the DOCUMENT UPLOAD screen.
- WRITTEN AGREEMENT will appear in the first drop down.
- The applicable year for the written agreement will be in the second drop down.
- And the third drop down will automatically fill in with the type of written agreement you selected on the previous screen under AGREEMENT TYPE.
- Click the ADD FILE button and attach your WA files.
- To upload the documentation, click the DOCUMENT HISTORY button.



Document Upload - For Policy 1234564 - Once Upon A Farm LLC

Written Agreement

2025

Forms

- M957 - High Rate Areas (HR) - Written Agreement Documentation
- M958 - New Breaking (NB) - Written Agreement Documentation
- M959 - Unrated Type/Prac (TP) - Written Agreement Documentation
- M960 - City w/o Actuarial (XC) - Written Agreement Documentation
- M961 - Dry Beans - Type (TD) - Written Agreement Documentation
- M962 - Non-Irrigated Corn (TC) - Written Agreement Documentation
- M963 - Seed Potato - 125% (SP) - Written Agreement Documentation

+ Add file

Document History

Livestock Updates for the 2025 RY

Changes for the 2025 RY



1

Livestock Risk Protection

- **BFR/VFR subsidy applies to endorsements purchased after the BFR/VFR application is received and accepted**
- **To receive an indemnity for swine and fed cattle, the insured must provide sales records showing a date of sale no later than 60 days past the ending of the endorsement**
- **For unborn livestock, the insured must provide documentation verifying the ownership of pregnant cows or sows to which the livestock was born**



2

Livestock Risk Protection

- Insured may complete and sign an endorsement up to 14 days prior to the sales period
- Please refer to the announcement provided or contact your UW for more details
- We are requesting that we receive the “early” endorsement within 24 hours of the signature
- Early signed endorsement must be cancelled or revised by 1:30 pm cst on the effective date
- Revisions must be on a new endorsement form with remarks on why it is being revised
- Cancellation must be in writing from both agent and insured
- If nothing is received on the effective date, the endorsement will be considered to be the election of the insured



3

Livestock Risk Protection

- Sales of Feeder and Fed Cattle endorsements will be suspended on calendar days on which USDA releases the Cattle on Feed Report
- Feeder Cattle not sold by the end date of the endorsement, must provide ownership and state that they were marketable by the end date
- Documents that prove ownership
 - Purchase agreements
 - Feed supplier documents
 - Vet statements
- Sales of Swine will be suspended on the calendar days on which USDA releases the Hogs and Pigs report



4

Livestock Risk Protection

- **Coverage Levels have Changed for the 2025 RY**
- **Authorized coverage levels are 75%, 80%, 85%, 87.5%, 90%, 92.5%, 95%, 96%, 97%, 98%, 99% and 100%.**
- **Coverage Level is now found on the endorsement form**
- **Coverage Level now applies the rate, coverage price and insured value**
- **Limit Movement – The maximum daily price change based on the CME group daily price for individual commodities futures has changed – (refer to LRP Handbook)**



5

Livestock Gross Margin

- **BFR/VFR procedures the same as all Livestock Products must be accepted prior to endorsement**
- **LGM will not be available for sale on days when a limit movement in cattle/swine/corn exceeds set values**
- **LGM will not be available for sale on certain USDA report days or if prices are not released by 4:30 pm cst**
- **LGM cattle now tracks new values such as target corn weight, target feeder cattle weight and target live cattle weight – (acts more like LGM Dairy now)**



6

Livestock Gross Margin

- **Implemented new rules on requesting and correction of errors**
- **Clarified the order in which indemnities must be credited against premium**
- **New method for Pro-Rating indemnities if actual marketings fall below 85% of the cumulative target marketings for a specific month**



7

Dairy Revenue Protection

- **BFR/VFR rules apply before, an endorsement is accepted**
- **Clarified that indemnities on multiple endorsements, that the credits are applied to the endorsement with the earliest billing dates**
- **Clarified language on “Other Insurance”**



8

Livestock Reminders

- **Livestock Training Per Plan**
- **Testing Per Plan**
- **Conflict of Interest**
- **Non-Disclosure**
- **New vs Experienced Agents**



Nursery Value Select

1

NVS Overview

- Available in all states and counties
 - Nursery Field Grown & Container (FG&C) will no longer be available for purchase beginning with the 2026 Crop Year.
- Simplifies enrollment and loss adjustment process in the nursery crop insurance program.
- Eliminates need for Eligible Plant List and Plant Price Schedule (EPLPPS)

2

Why NVS?

- Allows you to select the dollar amount of coverage that best fits your risk management needs
 - Coverage tailored by an individual practice (container or field grown)
 - For additional levels of coverage, coverage can also be tailored by choosing from any of 10 plant categories
- Simplifies the loss adjustment process
 - More accurate approach to determine plant values by relying on your actual sales receipts
 - Increases your participation to determine if a damaged plant can be marketed or rehabilitated



3

Why NVS?

Eliminates need for EPLPPS and relies on your inventory records

- Establishes program dates that are better suited to the agronomic and nursery management practices in different regions across the country
- Includes Occurrence Loss Option (OLO)
 - Changes the deductible (applied on a unit level) to a copay (applied to each damaged plant) for an additional premium.
 - Only available for additional levels of coverage.



4

What are the NVS Concepts?

NVS amount of insurance based on value designated by you, not to exceed the highest declared monthly inventory value

- Nursery FG&C amount of insurance and loss based on the lesser of the EPLPPS or catalog price
- NVS determines value for loss (approved sales value) based on, in order of precedence:
 - Prior sales
 - Contract prices for future delivery
 - Discounted catalog price
- NVS requires determinations of individual plant value only when there is a loss



5

What is being Offered?

Multi-peril dollar plan of insurance

- Basic units by field grown or container practice
 - May be further divided by:
 - Plant category within the practice; or
 - Non-contiguous land, for field grown practice only
- Inventory-based loss
- 12-month Insurance Period
 - Depending on location:
 - June 1 – May 31
 - October 1 – September 30
- OLO
- HIP-WI, where available



6

What will Coverage Protect Against?

Adverse weather conditions unless restricted as specified below:

- Fire, provided weeds and undergrowth are controlled
- Wildlife
- Earthquake
- Volcanic eruption
- Occurrence of the following due to one or more preceding causes:
 - Loss in value because the plants are dead/zero market value (e.g., poinsettias)
 - Failure of the irrigation water supply
 - Failure of or reduction in the power supply



What will Coverage Protect Against?

Coverage may be available for the following:

- Insect or disease damage
 - If no effective control measure exists or if allowed by the Special Provisions
- Cold temperatures
 - If adequate control facilities or equipment have been installed AND there is a breakdown or failure that cannot be rectified before an insured cause of loss occurred OR the coldest temperature exceeded the designed capacity of the system
 - Damage to plants caused by collapse of buildings or structures PROVIDED an insured cause of loss was the cause of the collapse



What Doesn't the Program Cover?

Inability to market the plants due solely to refusal of a buyer to accept production, boycott, or a quarantine

- Failure of the plants to grow to an expected size
- Failure to follow good nursery practices



9

What are the Insurability Requirements?

You must:

- Derive at least 40 percent of your gross income from wholesale marketing of plants
 - Determined by dividing dollar value of wholesale plant sales by the total dollar value of all plant sales, both retail and wholesale.
 - The denominator (eligible total sales) does not include revenue from sales such as landscaping, chemical or other nursery related products, production of other crops or livestock, or from any business unrelated to nursery
- Example:
 - Retail plant sales: \$150,000
 - Wholesale plant sales: \$300,000
 - Nursery-related product sales: \$75,000
 - $66.7\% = \$300,000 / (\$150,000 + \$300,000)$



10

What are the Insurability Requirements?

You must be a wholesale nursery that markets plants to:

- Retailers who resell to end users
 - Landscape contractors
 - Government entities or organizations
 - Commercial fruit producers
-
- Whether a nursery holds a wholesale license is not a determining factor in establishing if it qualifies as a wholesale nursery under the CP.



11

What are the Insurability Requirements?

You must:

- Have a share in the nursery
- Submit required documentation that is accepted by the insurance provider
- Grow plants in a nursery determined by the insurance provider to be acceptable
- Irrigate plants unless otherwise provided by the Special Provisions
- Grow plants in an appropriate medium
- Grow and sell plants with the root system attached
- Grow plants that may produce edible fruits or nuts provided the plants are made available for sale (harvest of the edible fruit or nuts does not affect insurability)
- For the field grown practice, grow plants that are adapted to the applicable USDA Plant Hardiness Zone Map hardiness zone



12

What are the Insurability Requirements?

You must understand that the following plants are uninsurable:

- Grown solely as stock plants or plants being grown solely for harvest of buds, flowers, or greenery
- Damaged in a prior crop year unless such specific plants have been rehabilitated and are offered for sale at the approved sales value for the current crop year
- Classified by a state or county as illegal to grow or sell in the county in which the nursery is located
- Produced in nursery containers that contain two or more different genera, species, subspecies, varieties or cultivars



13

What are the Important Dates?

Dates	Gulf Coast States, Atlantic Coast States, West Virginia	All Other States
Sales Closing Date (SCD)	5/1	9/1
Coverage Begins	6/1	10/1
Contract Change Date	1/31	4/30
Cancellation/Termination Date	5/31	9/30
Coverage Ends	5/31	9/30



14

Gulf Coast States, Atlantic Coast States, and West Virginia

If you want coverage under NVS for the 2025 crop year:

- Cancel Nursery FG&C policy by May 31st cancellation date
 - Submit required NVS documentation by May 1, 2024, SCD for coverage to begin June 1, 2024



15

All Other States

If you want coverage under NVS for the 2025 crop year, three options:

- Option 1: Cancel Nursery FG&C policy by May 31st cancellation date
 - Submit required NVS documentation by September 1, 2024, SCD for coverage to begin October 1, 2024
 - Lapse in coverage from June 1 – September 30, 2024
- Option 2: Cancel Nursery FG&C policy by May 31st cancellation date
 - Submit required NVS documentation by May 1, 2024, SCD for prorated 2024 coverage to begin June 1, and end September 30, 2024
 - Submit required NVS documentation by September 1, 2024, SCD for 2025 coverage to begin October 1, 2024
 - Applicable in counties where NVS was available for 2024 crop year



16

All Other States

Option 3: Continue with coverage under Nursery FG&C for 2025 crop year and cancel on or before the September 30th, 2024, NVS cancellation date

- Submit required NVS documentation by September 1, 2024, SCD for coverage to begin October 1, 2024
- Nursery FG&C premium pro-rated
- Must have coverage with same Approved Insurance Provider (AIP)
- Applicable in counties where NVS was recently expanded for 2025 crop year



New Policy Applications

- May be filed after the sales closing date.
- All applications are subject to a 30-day waiting period before commencement of coverage.
- Insurance attachment: The later of the 31st day (after 30 day waiting period) after the application and all required documentation is received by the AIP on June 1 or October 1, as applicable.



What Documentation is Required for Coverage

Crop insurance application

- Nursery Value Report (NVR) for each insured practice
 - Represents your declaration of the insurance choices you elect
- Monthly Unit Value Plan (MUVP) for each insured basic unit by
 - Month, from the first month to the last month of the insurance period; and
 - The maximum value of all specific plants in each insured plant category that you expect to have in your nursery (during each month of the insurance period)
- Two printed copies or one electronic copy of the most recent catalog or price list, by season, if appropriate



What is my deadline to submit the required documentation?

For insurance to attach on the start date of the crop year, you must submit all documentation on or before the SCD

- If you are a carryover insured, you must submit all documentation on or before the SCD to have coverage for the upcoming crop year
- If you are a new or first-year insured, and if you're applying for coverage after the SCD:
 - Insurance does not attach until the 31st day (30-day waiting period) after acceptable documents are filed; and
 - Premium is owed from the first day of the month insurance attaches.



Catalogs

- New insureds must submit two printed copies or one electronic copy of the most recent catalog(s) to the AIP with their application. If the new insured fails to provide an NVR or an acceptable catalog with the application for any crop year, insurance will not attach until the 31st day after all such acceptable documents have been received by the crop insurance agent.
- Carryover insureds must submit two printed copies or one electronic copy of the most recent catalog(s) to the AIP with the NVR. If the carryover insured fails to provide an acceptable catalog insurance will not attach until the 31st day after all such acceptable documents have been received.



21

Catalogs

- Must be in a format that meets the requirements as shown below:
- If the catalog is provided electronically, it must be in a format suitable for printing.
- To be acceptable, a catalog must:
 - Be typewritten or printed and legible and must be the same catalog provided to customers. All discounts must also be provided regardless of whether they are provided to a single customer or multiple customers.
 - Contain all of the following information:
 - Issue date (season and year or month and year) on the cover page (may be handwritten).
 - Name, address (excluding PO boxes), and phone number of the nursery.
 - Each plant's name (botanical or common), plant or container size, and wholesale price.



22

Catalogs

- Must be in a format that meets the requirements as shown below:
 - If the nursery publishes more than one edition of its catalog offering different plants (e.g., a fall catalog and a spring catalog), two printed copies or one electronic copy of the most recent edition for each season must be submitted for each crop year at the time the initial NVR is submitted. The catalog submitted with the original NVR may be used for purposes of a revised NVR, unless the nursery submits a newer catalog.
 - If both a spring and fall catalog are submitted by an insured, the prices for plants will be selected from the appropriate catalog at time of loss.



23

Catalogs

- Must be in a format that meets the requirements as shown below:
 - If the insured has plants within an insured plant category in the nursery that are not yet available for sale and are not included in the catalog, the insured must submit a supplement to the catalog containing these plants and the value of these plants must be reflected in the MUVF.
 - At a minimum, the supplement must meet all the requirements.
 - The plants for which the revised catalog or supplement is submitted will not be insurable until the 31st day after the revised catalog or supplement is received by the crop insurance agent.



24

How do I report my insurable plants?

You must report your plants by plant category on the NVR and MUVF

- Liners
- Annual Plants and Plants Grown for One Year or Less
- Herbaceous Biennial and Perennial Plants
- Foliage
- Vines
- Broadleaf Evergreen Trees and Shrubs
- Coniferous Trees and Shrubs
- Deciduous Trees and Shrubs
- Palms
- Cycads



25

Must I insure all my plants?

- A nursery may insure one or both insurable practices (field grown and container grown). A basic unit, unless it is further divided into basic units by plant category, is all insurable plants within each practice that you elect to insure. For example, a nursery may insure one practice at CAT level of coverage and the other practice at an additional level of coverage.
 - For additional level of coverage:
 - a basic unit may be divided into additional basic units using either of the following method:
 - each plant category the insured chooses to insure within an insured practice; or
 - non-contiguous land for the field grown practice. Each basic unit established by plant category can have a different coverage level.
 - all plant categories within an insured practice are not required to be insured. An administrative fee will be charged for each plant category insured.
 - (b) For CAT level of coverage, all plant categories within a practice must be insured. An administrative fee will be charged for each insured practice.
 - (c) An insured cannot have a policy under both the Nursery Crop Provisions and under the NVS Crop Provisions on the same practice for the same crop year. However, the insured may have a Nursery Crop Provisions policy on one practice (e.g., field grown) and NVS Crop Provisions policy on another practice (e.g., container grown).



26

What unit structures are available?

Basic units are the only unit structure available and consist of the following:

- All insurable plants
- All insured plant categories
- Each insured practice
- Basic units may be further divided by the following:
 - For additional levels of coverage:
 - Each plant category you elect to insure; or
 - Non-contiguous land, for field grown practice only
 - For catastrophic (CAT) level of coverage, further division of the basic unit is not allowed.
- Administrative fees are due:
 - For additional levels of coverage, for each insured plant category
 - For CAT level of coverage, for each insured practice



Premium Billing

- March 1 of the following calendar year – May 1st SCD
- July 15 of the following calendar year – September 1st SCD
 - Insured is responsible for premium based on:
 - The initial NVR and will be prorated from the month coverage begins as described in CP Section 6(d) if insurance attaches after the start date of the crop year
 - A revised NVR and will be prorated from the month the revised coverage begins as described in CP Section 6(d) to the end of crop year.
 - For additional levels of coverage, the insured must pay an administrative fee for each insured plant category within each insured practice.
 - For CAT level of coverage, the insured must pay an administrative fee for each insured practice.



End of Insurance Period

- Insurance ends on the basic unit at the earliest of:
 - The date of final adjustment of a loss when the total of all indemnities equals the amount of insurance;
 - Harvest of the crop including removal of bare root nursery plant material from the field or removal of other insured plant material from the nursery;
 - For counties with a May 1 SCD, midnight local time May 31st of the following calendar year. For counties with a September 1 SCD, midnight local time September 30th of the following calendar year;
 - Abandonment or destruction of the crop; or
 - For specific plants, when determined to be discarded damaged or dead/ZMV plants.



29

How is my amount of insurance determined?



Selected Value (SV)

- Value you declare on your NVR of the insurable specific plants in each insured plant category
- Coverage level
 - 50% to 75%, in 5% increments
- Price election percentage
 - Additional coverage = 100%
 - CAT coverage = 55%
- Share
 - Your insurable interest in your nursery operation at the time insurance attaches



30

How is my amount of insurance determined?

For additional levels of coverage, your SV is:

- \leq highest maximum value for the same plant category reported on your MUVP
- the sum of the SVs you established for each plant category in the insured practice, when you have basic units by share
- For CAT level of coverage, your SV for each insured practice cannot exceed the lesser of:
 - 110 percent of the maximum value for all the plant categories in any given month during any of the preceding three crop years; or
 - Maximum of the monthly values reported on the MUVP



31

Amount of insurance Example?

• MUVP

Plant Category	Highest Monthly Value	June	July	August	September	October	November
008	\$1,100,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000	\$1,100,000
Plant Category	December	January	February	March	April	May	SV
008	\$1,000,000	\$900,000	\$800,000	\$700,000	\$600,000	\$500,000	\$900,000

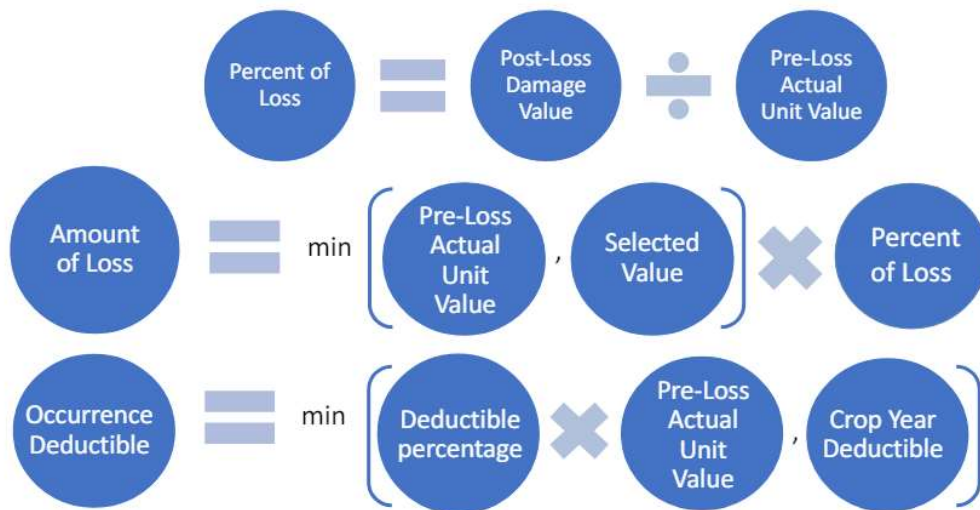
Example:

- Highest monthly unit value = \$1,100,000
- Selected value = \$900,000
- Coverage level = 75%
- Price election percentage = 100%
- Share = 1.000
- Amount of insurance = $\$900,000 \times 0.75 \times 100\% \times 1.000 = \$675,000$



32

How is my loss calculated?



33

How is my loss calculated?



Pre-loss actual unit value is the value immediately prior to the occurrence of the loss event

- Number of each specific plant multiplied by approved sales value
- Synonymous with Field Market Value A under Nursery FG&C
- Post-loss damage value is the total dollar value lost due to an insured cause of loss
 - Number of each damaged specific plant multiplied by approved sales value multiplied by the damage factor
 - Different from Field Market Value B under Nursery FG&C because it is the value of only the damaged plants, whereas Field Market Value B is the value in the inventory remaining after damage occurred



34

What are the damage factors?

Damage Factors – For Liners and Annual Plants Plant Categories

	1. Undamaged (Adjuster Determined)	2. Dead/Zero Market Value (Adjuster Determined)
Description	Less than 10% damage	Dead or damaged to the extent the plant has zero market value and cannot be marketed
Damage Factor	0%	100%

You may move a plant in a sample from the Dead/Zero Market Value group to the Undamaged group during the adjustment, but movement the other direction would require input from a disinterested third party.



35

What are the damage factors?

Damage Factors – For All Other Plant Categories

	1. Undamaged (Adjuster Determined)	2. Damaged (Adjuster Determined)		3. Dead/Zero Market Value (Adjuster Determined)
		(a) Retained Damaged (Insured Determined)	(b) Discarded Damaged (Insured Determined)	
Description	Less than 10% damage	≥10% damage, does not meet conditions of Dead/Zero Market Value, and will be carried to market	≥10% damage, does not meet conditions of Dead/Zero Market Value, and will not be carried to market	Dead or damaged to the extent the plant has zero market value and cannot be marketed
Damage Factor	0%	50%	75%	100%



36

How is my loss calculated?



Lesser of

- Pre-loss actual unit value or
- Selected value
- Multiplied by percent of loss



37

How is my loss calculated?



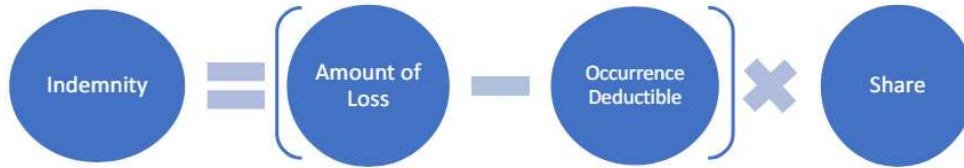
Lesser of

- Deductible percentage (1.00 – coverage level)
multiplied by pre-loss actual unit value
- Crop year deductible (deductible percentage x selected value)



38

How is my loss calculated?



Amount of loss – occurrence deductible

- Multiplied by share
- Total indemnities cannot exceed amount of insurance



Indemnity Example

SV based on your MUVP = \$900,000

- Coverage level = 75%
- Share = 100%
- Amount of insurance = \$675,000 $((\$900,000 \times 0.7500) \times 1.0000)$
- Loss adjustor determines pre-loss actual unit value = \$600,000
- Loss adjustor determines post-loss damage value = \$218,700
- Percent of Loss = .3645 $(\$218,700 / \$600,000)$
- Amount of Loss = \$218,700 $(\min[\$600,000, \$900,000] \times .3645)$
- Occurrence deductible = \$150,000 $(\min[.25 \times \$600,000, .25 \times \$900,000])$
- Indemnity = \$68,700 $((\$218,700 - \$150,000) \times 1.000)$
- Indemnity <= amount of insurance



How is my loss calculated?



SV based on your MUVP = \$900,000

- Coverage level = 75%
- Share = 100%
- Amount of insurance = \$675,000 $((\$900,000 \times 0.7500) \times 1.0000)$
- Loss adjustor determines pre-loss actual unit value = \$600,000
- Loss adjustor determines post-loss damage value = \$218,700
- Percent of Loss = .3645 $(\$218,700 / \$600,000)$



41

How is my loss calculated?



SV based on your MUVP = \$900,000

- Coverage level = 75%
- Share = 100%
- Amount of insurance = \$675,000 $((\$900,000 \times 0.7500) \times 1.0000)$
- Loss adjustor determines pre-loss actual unit value = \$600,000
- Loss adjustor determines post-loss damage value = \$218,700
- Percent of Loss = .3645 $(\$218,700 / \$600,000)$
- Amount of Loss = \$218,700 $(\min[\$600,000, \$900,000] \times .3645)$



42

How is my loss calculated?



Lesser of

- Deductible percentage = (1.00 – coverage level) multiplied by pre-loss actual unit value
- Crop year deductible = (deductible percentage x selected value)

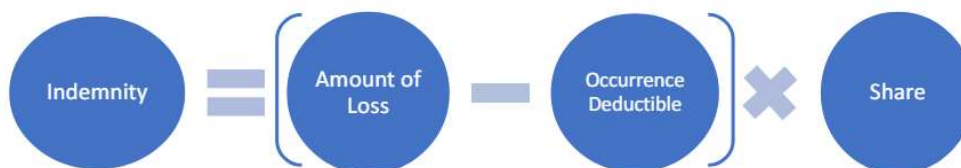
SV based on your MUV = \$900,000

- Coverage level = 75%
- Share = 100%
- Amount of insurance = \$675,000 $((\$900,000 \times 0.7500) \times 1.0000)$
- Loss adjustor determines pre-loss actual unit value = \$600,000
- Loss adjustor determines post-loss damage value = \$218,700
- Percent of Loss = .3645 $(\$218,700 / \$600,000)$
- Amount of Loss = \$218,700 $(\min[\$600,000, \$900,000] \times .3645)$
- Occurrence deductible = \$150,000 $(\min[.25 \times \$600,000, .25 \times \$900,000])$



43

How is my loss calculated?



Amount of Loss = \$218,700 $(\min[\$600,000, \$900,000] \times .3645)$

- Occurrence deductible = \$150,000 $(\min[.25 \times \$600,000, .25 \times \$900,000])$
- Indemnity = \$68,700 $((\$218,700 - \$150,000) \times 1.000)$
- Indemnity <= amount of insurance



44

What About Premium?

Comparison below of liability between NVS in 2025 to Nursery FG&C.

- **Same example numbers as previous slides.**

Show Results In Grid

☒ Liability Amount
 ☐ Total Premium Amount
 ☐ Producer Premium Amount
 ☐ Subsidy

		Liability Amount							
	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	
Nursery (FG&C) 0073									
Item 1	100 %	\$675,000.00	\$630,000.00	\$585,000.00	\$540,000.00	\$495,000.00	\$450,000.00	\$247,500.00	
Nursery (NVS) 1010									
Item 2	100 %	\$675,000.00	\$630,000.00	\$585,000.00	\$540,000.00	\$495,000.00	\$450,000.00	\$247,500.00	

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information

Data valid as of: 7/21/2024

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What About Premium?

Comparison below of premium between NVS in 2025 to Nursery FG&C.

- **Same example numbers as previous slides.**

Show Results In Grid

☐ Liability Amount
 ☐ Total Premium Amount
 ☒ Producer Premium Amount
 ☐ Subsidy

		Producer Premium Amount							
	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	
Nursery (FG&C) 0073									
Item 1	100 %	\$16,531.00	\$10,517.00	\$7,387.00	\$4,580.00	\$3,277.00	\$2,163.00	\$0.00	
Nursery (NVS) 1010									
Item 2	100 %	\$18,034.00	\$11,473.00	\$8,059.00	\$4,997.00	\$3,574.00	\$2,360.00	\$0.00	

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information

Data valid as of: 7/21/2024

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What About Premium?

Comparison below of premium with OLO NVS in 2025.
Same example numbers as previous slides.

Show Results In Grid


☐ Liability Amount ☐ Total Premium Amount ☒ Producer Premium Amount ☐ Subsidy Amount

With OLO

Nursery (NVS) 1010		PE %	75 %	70 %	65 %	60 %	55 %	50 %	View
Item 1		100 %	\$20,412.00	\$17,358.00	\$16,118.00	\$13,064.00	\$11,975.00	\$9,979.00	Worksheets

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 7/21/2024



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What options and endorsements are available for NVS?

OLO

- Choice available for additional premium
- Elected by the SCD
- Changes the unit deductible to a co-pay
- When percent of loss is equal to or greater than 10%, indemnity may be payable
- Premium rate is the same for any coverage level elected; change in premium amount is due only to the reduction in amount of insurance
- Not available for CAT level of coverage



48

OLO Example

SV based on your MUVP = \$900,000

- Coverage level = 75%
- Share = 100%
- Amount of insurance = \$675,000 $((\$900,000 \times 0.7500) \times 1.000)$
- Loss adjustor determines pre-loss actual unit value = \$600,000
- Loss adjustor determines post-loss damage value = \$218,700
- Percent of Loss = .3645 $(\$218,700 / \$600,000)$
 - Greater than 10%, indemnity payable
- Percent of Loss x coverage level percentage = .2734
- Indemnity = \$164,040 $(.2734 \times \min[\$600,000, \$900,000])$
- Indemnity \leq amount of insurance



49

What options and endorsements are available for NVS?

Hurricane Insurance Protection – Wind Index (HIP-WI), where available

- Covers a portion of the deductible
- Must be elected by the SCD
- Full HIP-WI value is paid when a county, or an adjacent county, is within the area of sustained hurricane-force winds from a named hurricane based on NOAA NHC published data
 - If Tropical Storm (TS) Option elected, half of TS value is paid for first TS; remaining paid if subsequent TS or hurricane occurs.
- A notice of loss is not required



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Where can I find more information about NVS?

- **NVS program materials are available on the RMA website**

<https://www.rma.usda.gov/Topics/Nursery/Nursery-Value-Select>

 **United States Department of Agriculture**
Risk Management Agency

[Home](#) [About RMA](#) [Find an Agent](#)

[Policy & Procedure -](#)

[RMA Local -](#)

[Commodities -](#)

[Tools -](#)

[Topics -](#)

- Crop Provisions
- Procedural Handbooks
- Fact Sheet
- Frequently Asked Questions


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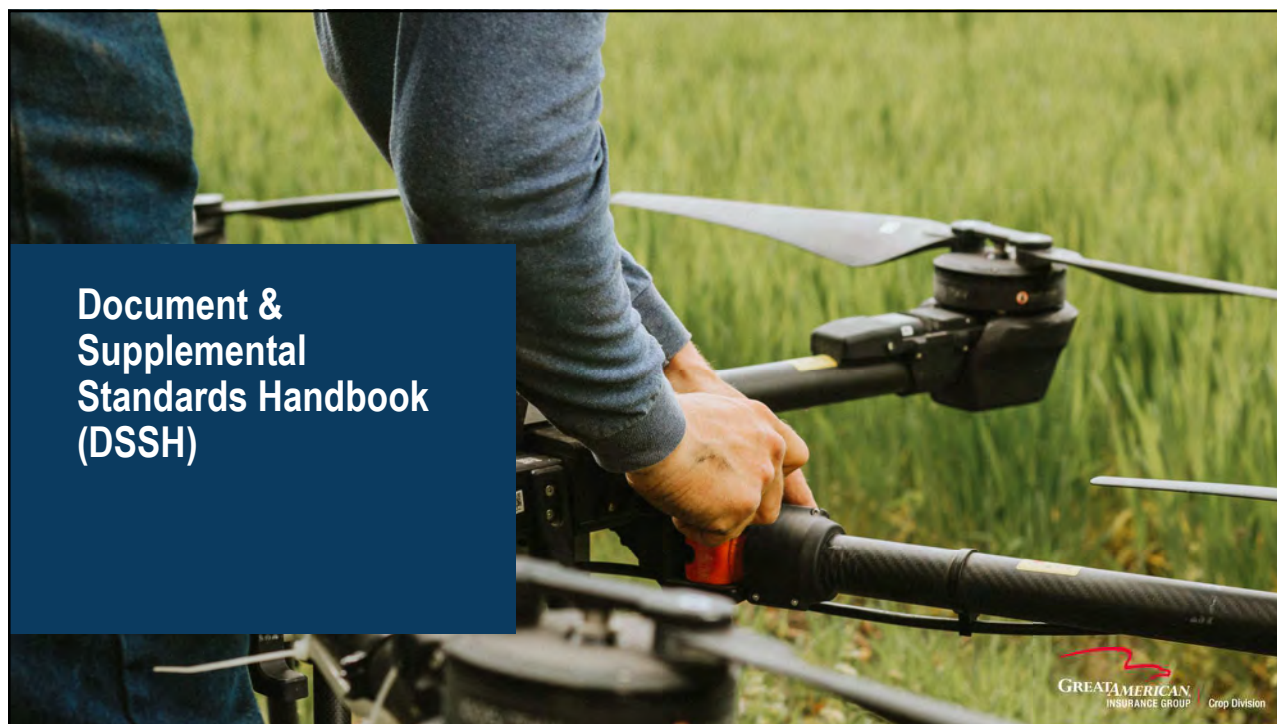
Last Reminder

Beginning with 2026, NVS will be only nursery program available

- Nursery FG&C will no longer be available
 - 2025 crop year ends on May 31, 2025


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Document & Supplemental Standards Handbook (DSSH)

1

American Owned 

2025 DSSH – Part 1

1C – Updated website reference:

- From: www.ascr.usda.gov
- To: www.usda.gov/oascr



2

Non-Discrimination Statement

- Section 503 B
- Update the NDS Statement for all forms
- Updated Website Information
- Contact Information for USDA
- Also Updated statement for Marketing Materials- Section 503C

3

2025 DSSH – Part 3

304 – Moved signature language to Para. 854 of the General Standards Handbook (GSH)

If a form requires a signature to be obtained, that signature must be a pen-and-ink signature and in the hand of the person whose signature is required or an acceptable electronic (digital) signature in accordance with the AIP's established EBIP. The Electronic Signatures in Global and National Commerce Act (15 USC §7001 - §7006). Rubber stamps, signature or date stamps are not acceptable. See the GSH for more information regarding signature and signature authority.

If multiple forms have been combined into one form, but the information reported by the insured is collected at different times, a signature must be obtained at the time of collection from the insured consistent with the signature guidelines required for each form.

4

2025 DSSH – Part 6

604A – Conflict of Interest (COI) Disclosure Statements

Old language:

Discloser is an owner/operator of a business or a commission-based employee of a business, that provides goods or services not related to farming operations, excluding insurance services, for which the discloser receives revenue as the owner/operator or direct commission as an employee with respect to any insured whose policy the discloser services for the AIP.

New language:

Discloser has a business, familial, financial, or legal relationship that has not been identified above with any insured by the Company.

2025 DSSH – Exhibit 21

Policy Transfer/Application:

- Updated “~~Insured's~~ **Applicant's** Printed Name, Signature and Date”

2025 DSSH – Exhibit 24

Acreage Report:

- Clarified AR elements may be pre-populated by the AIP & verified by the insured when the information has been previously provided or is otherwise determined by the AIP
- Noted “Date Planting Completed” is non-substantive for API & PRF only.

2025 DSSH – Exhibit 31

High-Risk Land Exclusion Option:

- e) If I have a Revenue Protection with Harvest Price Exclusion (RP-HPE) policy, insurance for my high-risk land is limited to ~~limited to~~ a RP-HPE policy with lower level of coverage or a YP policy with the same or lower coverage level.

2025 DSSH – Exhibit 39

NEW

American Owned 

AOI – Single Payee Agreement Form Sections:

- Insured Information:
 - Standard Insured Information
 - Crop Year, Crop, State/County
- Assignee Information:
 - Name & Address Info
- Agreement & Payee Information:
 - Identification of single payee



2025 DSSH – Exhibit 39

NEW

American Owned 

AOI – Single Payee Agreement:

- Required Statements:
 - Privacy Act Statement
 - Non-Discrimination Policy Statement
- Required Signatures:
 - Insured
 - Assignee #1, #2, #3, etc.
 - AIP Representative



2025 DSSH – Exhibit 51

Old language:

(b) "Category C Crop(s), Florida citrus and Pecan Revenue"

- (i) "Underage Crop (Category C Crop(s))"
- (ii) "Higher Yield Request (Category C Crop(s), Pecan Revenue)"
- (iii) "Change in Practice or Production Methods (Category C Crop(s), Pecan Revenue)"
- (iv) "Alternate Bearing (Category C Crop(s))"
- (v) "Downward Trending (Category C Crop(s))"
- (vi) "Minimum Production Requirement (Category C Crop(s))"
- (vii) "Other When Authorized in writing by RMA (Category C Crop(s))"
- (viii) "Productivity is Reduced (Category C Crop(s), Florida citrus, Pecan Revenue)"
- (ix) "Irrigation Supply is Not Adequate (Category C Crop(s))"



New language:

(b) "Category C Crop(s), Florida citrus and Pecan Revenue"

- (i) "Alternate Bearing (Category C Crop(s))"
- (ii) "Downward Trending (Category C Crop(s))"
- (iii) "Change in Practice or Production Methods (Category C Crop(s), Pecan Revenue)"
- (iv) "Productivity is Reduced (Category C Crop(s), Florida citrus, Pecan Revenue)"
- (v) "Higher Yield Request (Category C Crop(s), Pecan Revenue)"
- (vi) "Irrigation Supply is Not Adequate (Category C Crop(s))"
- (vii) "Minimum Production Requirement (Category C Crop(s))"
- (viii) "Underage Crop (Category C Crop(s))"
- (ix) "Other When Authorized in writing by RMA (Category C Crop(s))"

2025 DSSH – Exhibits 52

Production Report (PR):

- Clarified that the PR collects "current" as well as prior year(s)' production
- Added fields in the Crop Information section for:
 - "Early Harvested Adjusted Total Production" (may replace "Pre-Quality Total Production Field")
 - "Early Harvested Adjusted Actual Yield" (may replace "Pre-Quality Actual Yield")
- Only substantive if Early Harvest Adjustment is selected for sugar beets



2025 DSSH – Exhibits 53

APH Database:

- Added fields in the Crop Information section for:
 - “Early Harvested Adjusted Total Production” (may replace “Pre-Quality Total Production Field”)
 - “Early Harvested Adjusted Actual Yield” (may replace “Pre-Quality Actual Yield”)
 - Only substantive if Early Harvest Adjustment is selected for sugar beets
- Added field for New Breaking (NB) / Native Sod (NS) “Program Indicator”

2025 DSSH – Exhibit 64

Irrigated Practice Guidelines:

- Editorial correction in section B - Requirements:
 - *For planted or perennial acreage to be insured under and irrigated practice, the insured must...*

2025 DSSH – Exhibit 70

NEW

American Owned 

Organic Practice Guidelines:

- Modeled similarly to Irrigated Practice Guidelines
- Five sections:
 - A. *Definitions*
 - B. *Requirements*
 - C. *Important Consideration for the Organic Practice in the Event of Damage or Loss*
 - D. *Good Farming Practices*
 - E. *Contract Pricing*



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2025 DSSH – Exhibit 70

NEW

American Owned 

Organic Practice Guidelines (cont'd):

- AIPs must provide a copy to all insureds for whom Organic Certified (OC) and Organic Transitional (OT) practices may apply.
- *Substantive in their entirety.*



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2025 DSSH – Exhibit 85

Loss Adjustment Notice of Damage or Loss

- Combined elements C6 & D4:

2024 C6:

"I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure and to use my load records, structure markings, or combine monitor records to determine production between units or production from insured/uninsured acreage. Do you agree to follow your insurance provider's written criteria and instructions to do this? ☐ Yes ☐ No (Check One)"

2024 D4:

"I understand that authorization for commingling production must be received from my approved insurance provider before production can be commingled. I also understand that if authorization is given, my approved insurance provider will provide (or has provided) written criteria and instructions for the use of load or combine monitor records to separate such production, and if I fail to follow all instructions, my optional unit structure will be collapsed."

Note: Include instruction for insured to initial this statement.



2025 DSSH – Exhibit 85

Loss Adjustment Notice of Damage or Loss

- Combined elements C6 & D4

2025 C6:

I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure. I understand that authorization for commingling production must be received from my approved insurance provider before production can be commingled. I also understand that if authorization is given, my approved insurance provider will provide (or has provided) written criteria and instructions for the use of structure markings, load, combine monitor, or other acceptable records to separate such production. If I fail to follow all instructions, my optional unit structure will be collapsed.

Do you agree to follow your insurance provider's written criteria and instructions to do this? ☐ Yes ☐ No (Check One)



2025 DSSH – Section 6

NEW

- Created Section 6 in DSSH for “Written Agreement Forms”
- Moved three forms from Written Agreement Handbook (WAH) into DSSH:
 - Request for Actuarial Change
 - Non-Irrigated Corn Grain Request (TC) Worksheet
 - Crop Never Planted Certification Statement

2025 DSSH – Exhibit 101

- Request for Actuarial Form
- Exh. 101B(9) – Explanation verbiage updated slightly

Explanation of **requested** actuarial change. ~~for which a WA is requested.~~ **Be specific and provide reasons which support this actuarial change.**

If additional space is needed, attach a separate page to ~~the~~ **this** form containing the producer's name, state, county, and policy number. ~~on the additional page(s) for identification.~~ For UA type WA requests only, ~~this section must also require the identification of~~ **identify** the request numbers of any existing WUAs.

2025 DSSH – Exhibit 101

Request for Actuarial Form

- Exh. 101B(10) – Removed High-Risk Alternative Coverage Endorsement question

(f) Is a High-Risk Land Exclusion Option in effect? Yes ___ No ___

~~(g) Is a High Risk Alternate Coverage Endorsement in effect? Yes ___ No ___.~~

2025 DSSH – Exhibit 101

Request for Actuarial Form

- Exh. 101B(11)(a) – NB reference removed & other minor updates

2024 WAH (Exh. 3A(9)):

This item must include space for any other applicable information. Where a, b, c, or d is applicable, list the line number from item 6 for which the required information is applicable.

- (a) Date land cleared (include method used for NB) or reclamation complete.
- (b) If irrigated: water source and method of irrigation.
- (c) If irrigated: Is there a reasonable expectation of receiving adequate water to carry out a good irrigation practice for acreage reported under the irrigated practice? Yes ___ No ___
- (d) Dry bean variety.

2025 DSSH (101B(11)(a)):

Any other applicable information (thoroughly describe any land improvements such as, drainage, levee elevation, pump capacities, etc.). If additional space is needed attach a separate page to this form. Where a, b, c, or d is applicable, list the line number from item 6 for which the required information is applicable.

- (a) Date land cleared or reclamation complete.
- (b) If irrigated: water source and method of irrigation.
- (c) If irrigated: Is there a reasonable expectation of receiving adequate water to carry out a good irrigation practice for acreage reported under the irrigated practice? Yes ___ No ___
- (d) Dry bean variety.

2025 DSSH – Exhibit 101

Request for Actuarial Form

- Exh. 101B(12-13) – Reworded pending loss question and added a **Note**:

"Do any pending losses for the requested crop and acreage exist? If so, explain (if additional space is needed attach a separate page to this form):"

"Note: A request is not considered timely received unless legible minimum documentation is included."

2025 DSSH – Exhibit 102

- Non-Irrigated Corn Grain Request (TC) Worksheet
- Exh. 102B(2) – Slight wording change:
 - ~~the~~ Most recent **3 or 4** ~~three (minimum) or four~~ Years of **Corn** **Planted By Year (Minimum 3 Years)**
 - Other minor wording adjustments, but no new or removed content.

2025 DSSH – Exhibit 103

Crop Never Planted Certification Statement

- Requirements for WHEN this must be completed have not changed.
- 2nd Certification Statement Updated:
 - “I have not planted _____ in _____ County or the area within the ~~most~~ ~~recent~~ **last** 10 crop years.”
- Added Required Statements:
 - Privacy Act Statement
 - Non-Discrimination Statement

Civil Rights & USDA Outreach

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TOPICS

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



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CIVIL RIGHTS

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

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“AND JUSTICE FOR ALL” POSTERS

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



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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

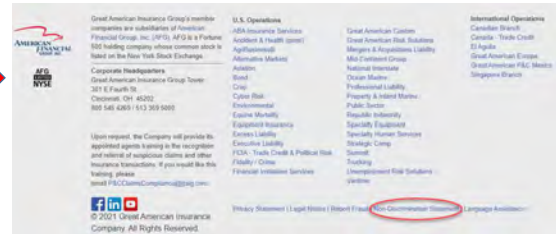
CIVIL RIGHTS

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

Example GAIC Crop Division Website



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USDA NON-DISCRIMINATION STATEMENT

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

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

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COMPLAINT OF DISCRIMINATION

- USDA Office of the Assistant Secretary for Civil Rights
- Complete the USDA Program Discrimination Complaint Form found at:
<https://www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer>
- 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 Enforcement, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410
- Fax (202) 690-7442

COMPLAINT OF DISCRIMINATION

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

USDA through the Federal Relay Service

(800) 877-8339

- or -

(800) 845-6136 (Spanish)

COMPLAINT OF DISCRIMINATION

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

Contact USDA's TARGET Center at
(202) 720-2600 (Voice and TTY)

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=2022>

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

Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information
SELECT STATE ▼

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

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information
*Required

Step 4: Print your results.

Print Results

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USDA OUTREACH PROGRAM

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



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

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USDA OUTREACH PROGRAM

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



Contact Us

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

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

Sign up for OPPE updates

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USDA OUTREACH PROGRAM

USDA Mission Statement:

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

RMA Equity Action Plan

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

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USDA OUTREACH PROGRAM

- RMA's overall goal is ensuring the Federal Crop Insurance Program functions efficiently, meets customer needs, and is available to as many producers as possible, all while protecting the integrity of the program.
- RMA will continue to develop and focus on various targeted outreach initiatives for underserved and limited resource farmers and ranchers.
- RMA will continue to 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.

USDA AG CENSUS

- USDA has a 2022 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 2/13/2024) go to :

https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full_report

USDA AG CENSUS

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

The census data can
be viewed by
state or county.



https://www.nass.usda.gov/Publications/AgCensus/2022/Full_Report/Volume_1,_Chapter_1_State_Level/

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LIMITED ENGLISH PROFICIENCY (LEP)

Who is a LEP Individual?

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

AIP LEP Plan:

- If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual
- If a LEP individual requests oral translation services, the AIP will contact the Regional Office LEP Coordinator in that region for a listing of RMA accepted translation services, or use another accredited translation service of their choosing

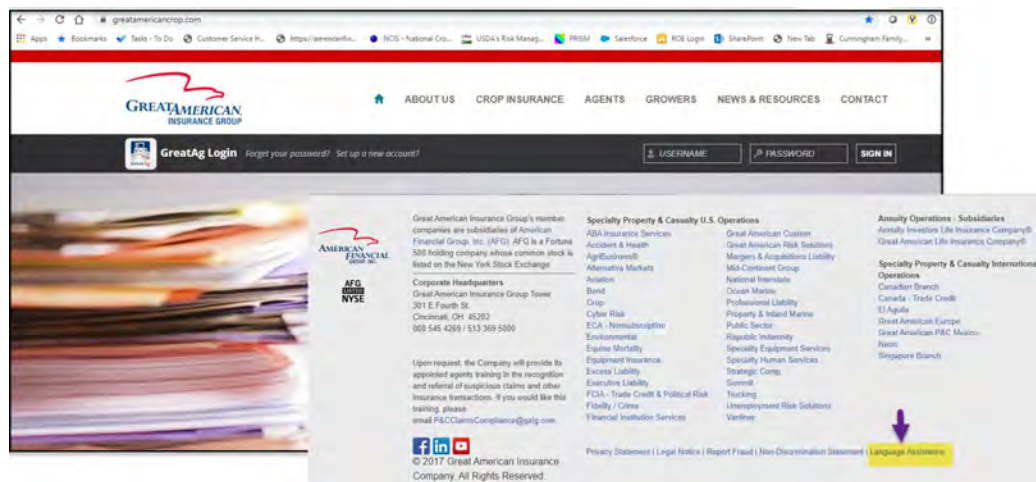
Contact your GAIG Compliance staff for details or visit our website:

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

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GAIG LEP WEBPAGE



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GAIG LEP WEBPAGE

The website contains:

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

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GAIG LEP PROFIT CENTER CONTACTS

Cincinnati, OH

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515-681-0574
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RACE, ETHNICITY, AND GENDER (REG)

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

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

Compliance Update



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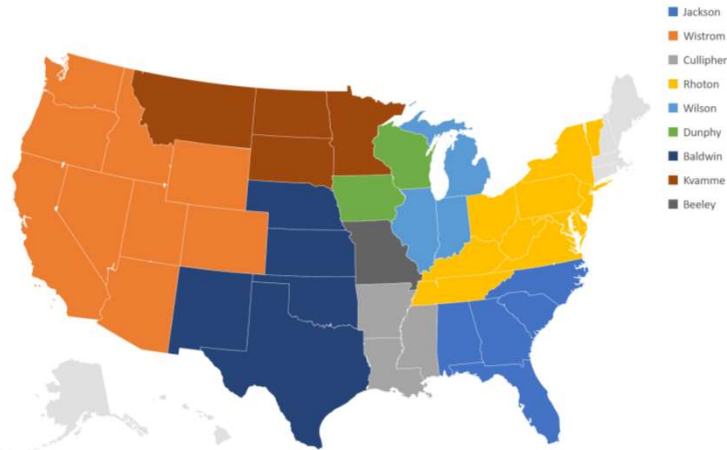
TOPICS TO DISCUSS

- RMA Rebating Language
- RMA Update PIIA Audits
 - Payment Integrity Information Act-Former IPERIA audit
- Program Performance Assessment (PPA)
- Producer Record Keeping Requirements
- Appendix IV Reviews
- RMA Compliance Forms
- Appendix I Conflict of Interest
- Rainfall Index Audit Requirements

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GAIC COMPLIANCE CONTACTS

Territory Map



Powered by Bing
© GeoNames, Microsoft, SatNav



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GAIC COMPLIANCE CONTACTS

Field Offices

• Jim Dunphy	608-897-6513	jdunphy@gaig.com
• Rebekah Wistrom	785-840-1162	rwistrom@gaig.com
• Robert Beeley	785-840-1114	rbeeley@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
• Tanya Kvamme	701-492-3219	tkvamme@gaig.com



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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.*



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RMA REBATING LANGUAGE

- RMA Published Rebating Violations and Sanctions
 - <https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions>
 - RMA Website Q&A Section
 - Good examples of what is considered rebating
 - Updated verbiage on Prohibitions, exceptions and violations as of 9/28/23
- Premium adjustments are prohibited except for patronage dividends or similar payments as outlined in the Federal Crop Insurance Act (Reference Act for specific language)
 - Enforced Violations
 - Policyholders
 - Voiding the policy, government-wide suspension, disqualification from crop insurance, civil penalties
 - Approved Insurance Providers
 - Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

References

Additional information on RMA's rebating enforcement efforts:

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

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SRA – PROHIBITION OF ASSESSING SERVICE FEES

- SRA Main Body Section II(a)(14)

Section II Reinsurance

(a) General Terms

(14) Neither the Company nor its affiliates shall assess service fees or additional charges on eligible crop insurance contracts reinsured and subsidized under this Agreement except as authorized by the Act or approved by FCIC in writing.



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RMA UPDATE – PIIA

- Payment Integrity Information Act (PIIA)
 - Annual RMA audit to measure industry error
 - Formerly known as IPERIA audits
- Random selection by RMA (List generated by RMA in mid May)
 - Includes APH, RI, and WFRP policies
- Great American charged with collecting data and submitting to RMA
- 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



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RMA UPDATE – IPERIA

2024 Audit Selection (Audit of 2023 Policies)

- GAIC received 43 crop/county contracts split between GA/CRS policies
 - PRF 4
 - Annual Crops 39
- As of to date, all information has been submitted to RMA
 - RMA will finalize their audits late November



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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



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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



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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



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PRODUCER RECORD KEEPING REQUIREMENTS

- 2024 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.



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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



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PRODUCER RECORD KEEPING REQUIREMENTS

Crops associated with Farm Management records

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



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PRODUCER RECORD KEEPING REQUIREMENTS

- Production Record Types
- These are the record types that will be requested in the event of an APH audit

Yield Description:	1) Multi Crop Year Reporting Reason Legend:	2) Production Record Type Legend:
A=Actual Yield I=Special T Yield for New Producer IL=Special T Yield for New Producer & Added Land L=SA T-Yield for Added Land T=Transitional Yield Z=Zero Acres Planted -C=Verified By Audit -L=Signed Loss Production Information	(1) Certification of crop years not previously certified (2) Correction (3) Replacement of temporary yield (4) Replacement of assigned yields (5) Certified by new Insured (6) Certified using another producer's history for new acreage (7) Recertification for new actuarial offer (8) Recertification for new unit structure (9) Other	(A) Harvested Production: sold/commercial storage. (B) Harvested Production: farm stored/measured by insured. (C) Harvested Production: pick/daily sales records. (D) Harvested Production: automated yield monitoring system. (E) Harvested Production: farm stored/measured by authorized representative. (F) Harvested Production: livestock feeding records. (G) Harvested Production: field harvest records. (H) Harvested Production: other. (I) Unharvested and destroyed. (ARPI only) (J) Unharvested and put to another use. (ARPI only) (K) Unharvested and production appraised by AIP (ARPI Only). (L) Unreported production. P26 Only. (M) Claim for indemnity. For CCIP policies only. (N) Appraisal (non-loss). For CCIP policies only. (O) UUF or third party damage (P) Unharvested with Harvest incomplete. (ARPI only). (Q) Zero production when no claim/appraisal/UUF/3rd party or production record. For CCIP policies only. (R) Harvested Production: Actual production allocated using pre-harvest appraisals (S) Appraisal (uninsured cause of loss not UUF or 3rd party). Actual production. For CCIP policies only. (T) No production. Unharvested, delayed claim or records unavailable from processor (not for ARPI). (Z) Zero Planted Acres



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PRODUCER RECORD KEEPING REQUIREMENTS

Commingled Production

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

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

2024 CIH 1005 APH Databases Below BU Level

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

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

Acres Plant Date (Late - Factor)	Premium Base Insured's	2020 Production & Record Type *
11.54 5/11/2020	\$883 \$507	10,620 <input checked="" type="checkbox"/> Commingled Prod
80.88 5/7/2020	\$5,536 \$2,491	<input checked="" type="checkbox"/> Commingled Prod

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Crop Division

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PRODUCER RECORD KEEPING REQUIREMENTS

- Production Reporting Errors
 - 2024 CIH Paragraph 1684/1685 Outlines Production Reporting Errors
- 1684 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%

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PRODUCER RECORD KEEPING REQUIREMENTS

Soybean Example

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

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



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PRODUCER RECORD KEEPING REQUIREMENTS

Production Reporting Errors

- Appendix IV APH Audits – If insured over reports their production on their P&Y report by more than 5%, assigned yields may apply at the unit level
 - Note – This is only in relation to what the insured has reported on their production and yield report. If they used soft records, they must maintain those records in case of an audit. If the soft records match what was reported, the 5% over reporting penalty will NOT apply.
- 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...



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RMA EXCESSIVE YIELDS

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

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



APPENDIX IV REVIEWS

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

RMA COMPLIANCE FORMS

2025 RY** (Calendar Year Starting 1/01/24)

Reporting Forms for RMA Compliance

RMA Required Form	Due Date Collected by AIP	Agent or Agency Level	Current RY Collecting	Start Collect
AFG Code of Conduct	March 21, 2024	Employee	2024	01/01/24
Non-Disclosure Certification Statement	March 15, 2024	Agency	2025	01/01/24
RMA COI Form	June 30, 2024	Emp./Adj.	2025	04/01/24
RMA COI Form	Earliest AR Date	Agent	RY for AR	90 days prior due
Controlled Business Practice	90 days after annual settlement (due 12/1/24)	Agency and/or Agent	2023	09/01/24
Covenant Not Sue	Upon Appt.*	Agent		
Race Ethnicity Gender	Upon Appt. New Hire	Agent and Adjuster		

*CNTS form for 2012 will be effective for all years going forward until new Reinsurance Agreement is signed.

**2025 RY starts 7/1/24



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RMA COMPLIANCE FORMS

Automated email notifications will be sent out when each form collection has been initiated



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.



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RMA COMPLIANCE FORMS

- GreatAg Landing Page



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



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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.*



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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 2024
 - 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



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RAINFALL INDEX

2025 Rainfall Index Plan Common Policy (25-RI)

- 10. Share Insured
 - (b) With respect to your share:
 - (1) Upon our request, you must provide a verifiable lease or written proof of ownership supporting the share you reported for the insured acreage on your acreage report;
- Definition of Lease (per policy)

Lease means a written document granting use or occupation of property for a specified compensation, during a specified period of time. Compensation may include, but is not limited to: cash, share of insured crop, proceeds, labor, calf crop, honey, services, etc.
- Grazing Permit (BLM, UFS, State)

For BLM acreage, shares will be determined based on the producer's active use AUM'



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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...

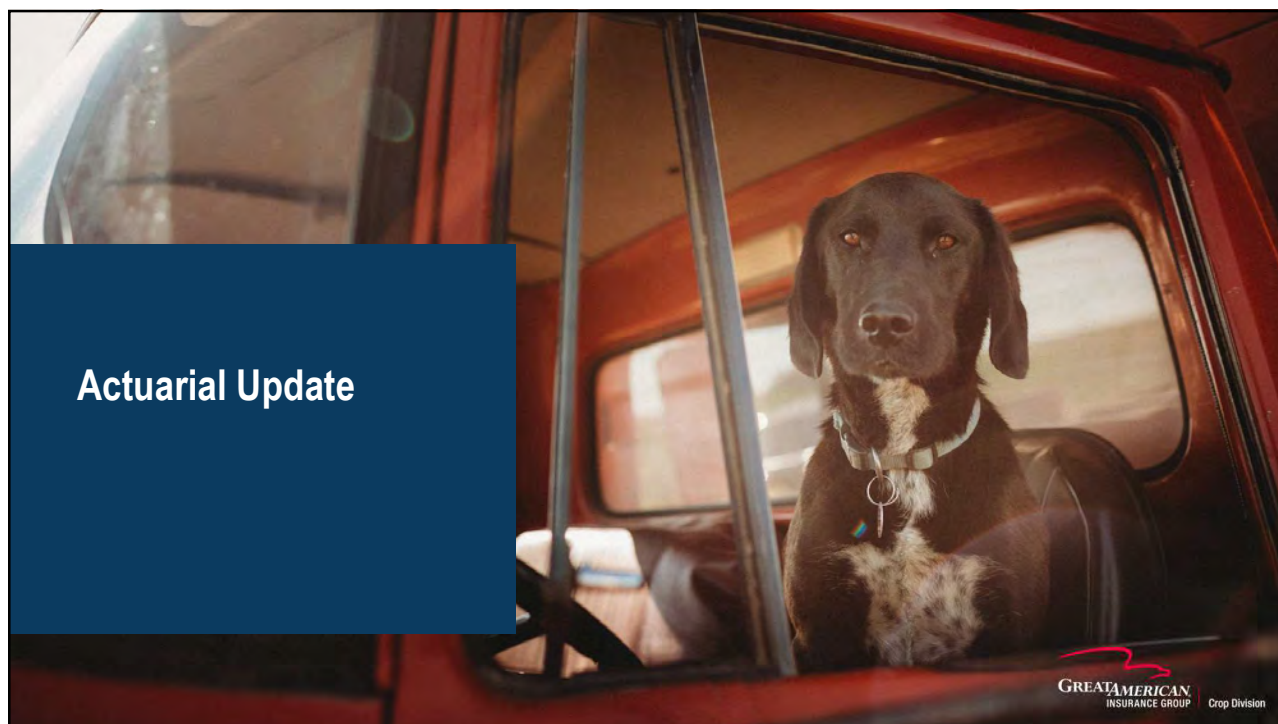


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THANK YOU FOR YOUR TIME

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Disclaimer

The materials contained herein are for training purposes, however information provided in applicable handbooks, policy provisions, and other official related documents will take precedence.



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2

2



3

<p>6/30 Program Date Changes</p> <p>GREATAMERICAN INSURANCE GROUP Crop Division</p>	<ul style="list-style-type: none">• Canola• Oats• Onions – APH, SCO-YP• Sugarcane – APH, ECO-YP, HIP-WI, SCO-YP
--	--

4

Canola – End of Insurance Date – HIP-WI

Changed in the following states:

- Georgia
 - changed from 09/29 to 07/31 and
 - from 10/09 to 07/31
- South Carolina
 - changed from 09/29 to 07/31

Refer to IMAP for counties and practices affected.

GA – Canola – HIP-WI

- End of Insurance Date changed from 09/29 to 07/31 in the following counties:
 - Franklin
 - Hart



GA – Canola – HIP-WI

- End of Insurance Date changed from 10/09 to 07/31 in Calhoun County.



SC – Canola – HIP-WI

- End of Insurance Date changed from 09/29 to 07/31 in Dillon County.



Onions – End of the Late Planting Period Date

Changed in the following states:

- California
 - changed from 03/10 to 03/11
- Georgia
 - changed from 02/26 to 01/25



Refer to IMAP for counties and practices affected.

GA – Onions – APH, SCO-YP

- End of the Late Planting Period Date changed from 02/26 to 01/25 for the following practices:

240 – Winter Transplanted Irrigated
819 – Winter Transplanted Irrigated (OC)
820 – Winter Transplanted Irrigated (OT)



Onions – Final Planting Period Date

Changed in the following states:

- Georgia
 - changed from 02/01 to 12/31.
 - Appling, Bulloch, Candler, Emanuel, Evans, Jeff Davis, Laurens, Long, Montgomery, Screven, Tattnall, Toombs, Treutlen, and Wayne.



Refer to IMAP for counties and practices affected.

GA – Onions – APH, SCO-YP

- Final Planting Date changed from 02/01 to 12/31 for the following practices:

240 – Winter Transplanted Irrigated
819 – Winter Transplanted Irrigated (OC)
820 – Winter Transplanted Irrigated (OT)

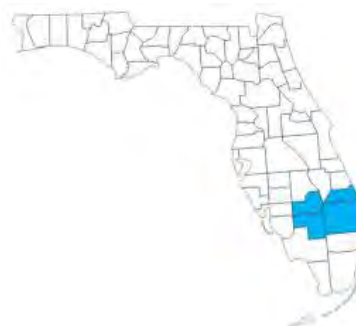


FL – Sugarcane

- Final Planting Date changed from 02/29 to 02/28 in the following counties and practices:

Glades	Hendry
Martin	Palm Beach

997 – NTS	002 – Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional



6/30 Insurance Offer Changes

- Barley
- Canola
- Corn
- Fresh Market Beans
- Oats
- Wheat

Barley – HIP-WI

Is now available in North Carolina for the following type and practices:

091 – Winter	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional

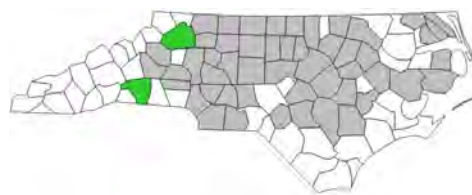
Refer to IMAP for counties affected.

NC – Barley – HIP-WI

Is now available in the following counties for this type and practices:

Rutherford Wilkes

091 – Winter	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



Canola – YP, RP, RP-HPE, HIP-WI

Added in Alabama & Georgia for the following types and practices:

285 – Fall Oleic Canola	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
287 – Fall High Erucic Rapeseed	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional

Refer to IMAP for counties affected.

AL – Canola – YP, RP, RP-HPE, HIP-WI

Added in Lauderdale County for the following types and practices:

285 – Fall Oleic Canola	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
287 – Fall High Erucic Rapeseed	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



GA – Canola – YP, RP, RP-HPE

Added in Peach County for the following types and practices:

285 – Fall Oleic Canola	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
287 – Fall High Erucic Rapeseed	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional

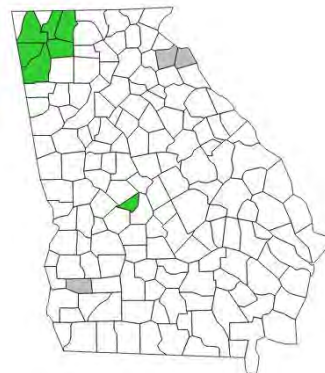


GA – Canola – HIP-WI

Is now available in these counties for this type and practices:

Chattooga	Floyd
Gordon	Murray
Peach	Walker
Whitfield	

285 – Fall Oleic Canola	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
287 – Fall High Erucic Rapeseed	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



FL – Fresh Market Beans – APH, HIP-WI

Is now available in the following counties for these types and practices:

Hendry Palm Beach

091 – Winter	002 – Irrigated
012 – Spring	702 – Irrigated Organic Certified
086 – Fall	712 – Irrigated Organic Transitional



NC – Oats – HIP-WI

Is now available in Rutherford and Wilkes Counties for all types and practices:

016 – Winter	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



Wheat – HIP-WI

Is now available for this type and practices in additional Mississippi and North Carolina counties:

011 – Winter	002 – Irrigated
	003 - Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional

Refer to IMAP for counties affected.

MS – Wheat – HIP-WI

Is now available in Warren County for this type and practices:

011 – Winter	002 – Irrigated
	003 - Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



NC – Wheat – HIP-WI

Is now available in these counties for this type and practices:

Rutherford Wilkes

011 – Winter	002 – Irrigated
	003 – Non-Irrigated
	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
	714 – Non-Irrigated Organic Transitional



6/30 Yield Changes

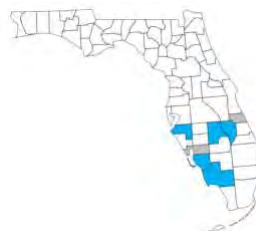
6/30 Yield Changes

T-Yield Changes

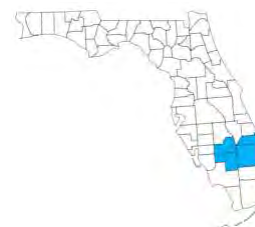
Onions - APH



Potatoes - APH



Sugarcane - APH



6/30 SP Statement Changes



6/30 SP Statement Changes

- Barley
- Camelina
- Canola
- Oats
- Onions
- Potatoes
- Rye
- Sugarcane
- Triticale
- Wheat

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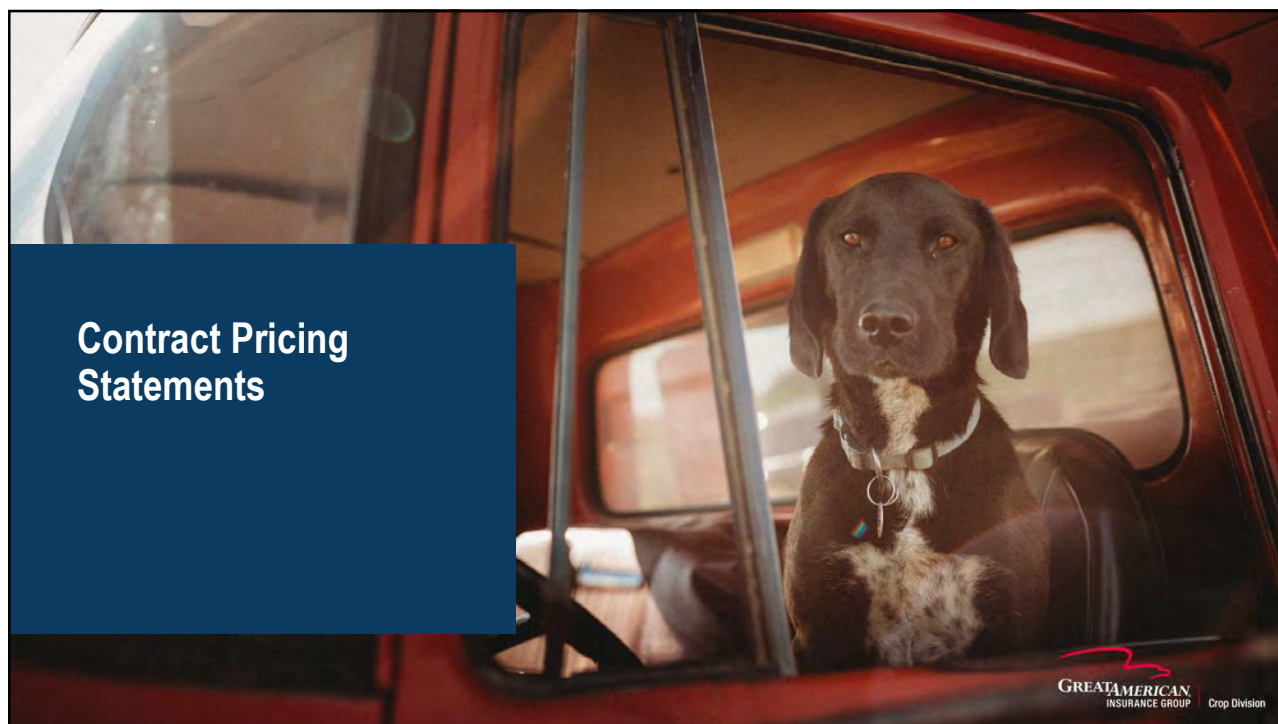
6/30 SP Statement Changes – Main Buckets




6/30 SP Statement Changes – Main Buckets

- Contract Price Statements
- PP 1-in-4 Statements
- Broadcast Seeding Statement expansion
- Summerfallow Statement update
- QA Factor Updates
- High-Risk Statement changes
- New Breaking (NB) Statement deletions
- Other misc. updates

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Contract Price Statement Added

Applicable to the following crops:

- Onions
- Potatoes
- Sugarcane

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Contract Price Statement Added

Contract price:

You may use a contract price to determine your insurance guarantee when a contract price code of "yes" exists on the Prices tab in the actuarial documents for the crop, type, and practice.

Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:

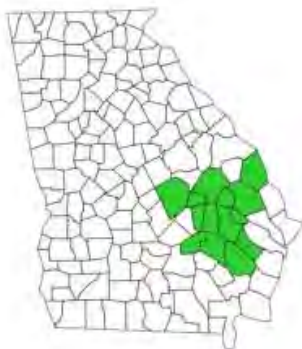
1. Special Provisions, separate from this statement, which authorizes the use of the Contract Price Addendum (CPA);
2. Crop Provisions; or
3. CPA.

When the contract price code is "yes" on the Prices tab for the crop, type, and practice:

1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.

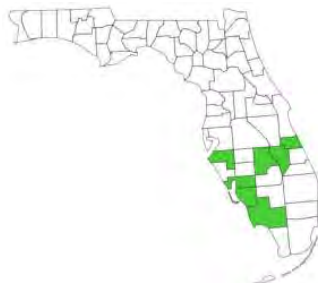
Onions – Contract Price Statement – APH

The new contract price statement was added in Georgia:



Potatoes – Contract Price Statement – APH

The new contract price statement was added in Florida.




Sugarcane – Contract Price Statement – APH

The new contract price statement was added in Florida:





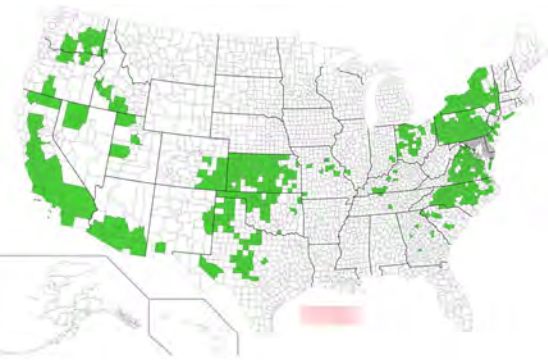
35


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Barley – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where barley coverage is available:

- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Thin Barley Discounts
- Sample Grade Discounts





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Barley – QA Factor Updates – YP, RP, RP-HPE

- Grade Discounts:

U.S. No. 5	0.235 <u>224</u>
U.S. Sample Grade	0.283 <u>269</u>

Barley – QA Factor Updates – YP, RP, RP-HPE

- Test Weight Discounts:

Test Weight Pounds	DF
36 and above	None
35-35.99	0.449 <u>159</u>
34-34.99	0.464 <u>175</u>
33-33.99	0.479 <u>191</u>
32-32.99	0.494 <u>206</u>
31-31.99	0.210 <u>222</u>
30-30.99	0.225 <u>238</u>
Below 30	See section B

Barley – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Damage %	DF	Damage %	DF	Damage %	DF
10 and below	None	18.01-19	0.160 161	27.01-28	0.368 363
10.01-11	0.034 036	19.01-20	0.483 184	28.01-29	0.391 386
11.01-12	0.041 045	20.01-21	0.206	29.01-30	0.414 408
12.01-13	0.050 054	21.01-22	0.229	30.01-31	0.437 430
13.01-14	0.059 063	22.01-23	0.253 251	31.01-32	0.460 453
14.01-15	0.068 072	23.01-24	0.276 274	32.01-33	0.483 475
15.01-16	0.091 094	24.01-25	0.299 296	33.01-34	0.506 498
16.01-17	0.114 117	25.01-26	0.322 318	Above 34	See section B
17.01-18	0.137 139	26.01-27	0.345 341		

Barley – QA Factor Updates – YP, RP, RP-HPE

Thin Barley Discounts:

Thin Barley %	DF
75.00 and below	None
75.01-80	0.023 022
80.01-85	0.046 045
85.01-90	0.069 067
90.01-95	0.092 090
95.01-100	0.115 112

Barley – QA Factor Updates – YP, RP, RP-HPE

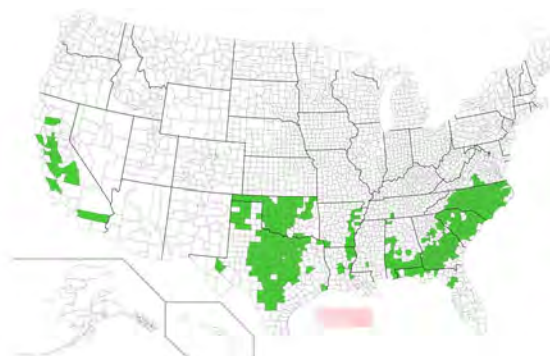
Sample Grade Discounts:

Musty Odor	0.113 112
Sour Odor	0.122 112
COFO	0.115 112

Oats – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where oats coverage is available:

- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Special Grade Discounts
- Sample Grade Discounts



Oats – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF
U.S. Sample Grade	0.245 <u>206</u>

Oats – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts:

Test Weight Pounds	DF
27 and above	None
26-26.99	0.356 <u>347</u>
25-25.99	0.382 <u>375</u>
24-24.99	0.406 <u>398</u>
Below 24	See section B

Oats – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Sound Oats %	DF	Sound Oats %	DF
80 and above	None	71-71.99	0.423 406
79-79.99	0.276 265	70-70.99	0.442 424
78-78.99	0.294 282	69-69.99	0.460 441
77-77.99	0.313 300	68-68.99	0.479 459
76-76.99	0.331 318	67-67.99	0.497 476
75-75.99	0.350 335	66-66.99	0.515 494
74-74.99	0.368 353	65-65.99	0.534 512
73-73.99	0.387 371	Below 65	See section B
72-72.99	0.405 388		

Oats – QA Factor Updates – YP, RP, RP-HPE

Special Grade Discounts:

Smutty	0.117 118
Garlicky	0.092 088
Ergoty or Thin	See section B

Oats – QA Factor Updates – YP, RP, RP-HPE

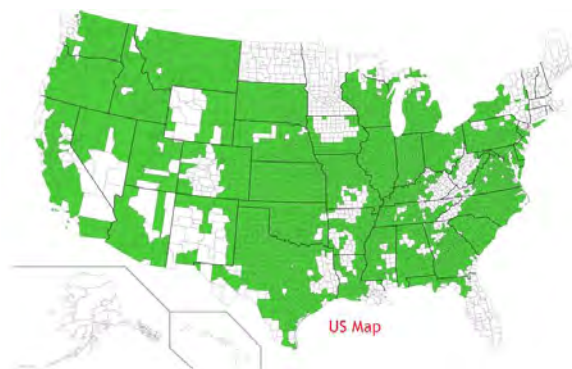
Sample Grade Discounts:

Musty Odor	0.447 <u>118</u>
Sour Odor	0.447 <u>118</u>
COFO	0.447 <u>118</u>

Wheat – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where wheat coverage is available:

- Grade Discounts
- Test Weight Discounts
- Defects Discounts
- Sprout Damage Discounts
- Fall Numbers Discounts
- Special Grade Discounts
- Sample Grade



Wheat – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF	DF	DF	DF	DF
	HRW, HWW	SWW	HRS	DUM	SRW
U.S. No. 5	0.412 <u>111</u>	0.404 <u>095</u>	0.419 <u>103</u>	0.447 <u>127</u>	0.288 <u>285</u>
U.S. Sample Grade	0.224 <u>222</u>	0.186 <u>180</u>	0.220 <u>204</u>	0.264 <u>237</u>	0.321 <u>316</u>

Wheat – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts: (HRS & White Club Wheat)

Test Weight Pounds	DF
50 and above	None
49-49.99	0.006
48-48.99	0.013
47-47.99	0.019
46-46.99	0.026 <u>025</u>
45-45.99	0.032
44-44.99	0.042 <u>041</u>
Below 44	See Section B

Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: (SRW, HRW, & HWW classes)

Defects %	DF	Defects %	DF	Defects %	DF
15 and below	None	23.01-24	0.087 085	32.01-33	0.173 171
15.01-16	0.010 009	24.01-25	0.096 095	33.01-34	0.183 180
16.01-17	0.019	25.01-26	0.106 104	34.01-35	0.192 190
17.01-18	0.029 028	26.01-27	0.115 114	Above 35	See Section B
18.01-19	0.038	27.01-28	0.125 123		
19.01-20	0.048 047	28.01-29	0.135 133		
20.01-21	0.058 057	29.01-30	0.144 142		
21.01-22	0.067 066	30.01-31	0.154 152		
22.01-23	0.077 076	31.01-32	0.163 161		

Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: SWW, HRS, and DUM classes

Defects %	DF	Defects %	DF	Defects %	DF
10 and below	None	20.01-21	0.179 177	31.01-32	0.285 282
10.01-11 *1	0.071 070	21.01-22	0.189 187	32.01-33	0.295 291
11.01-12 *1	0.083 082	22.01-23	0.199 196	33.01-34	0.304 301
12.01-13	0.096 095	23.01-24	0.208 206	34.01-35	0.314 310
13.01-14	0.109 108	24.01-25	0.218 215	Above 35	See section B
14.01-15	0.122 120	25.01-26	0.228 225		
15.01-16	0.134 130	26.01-27	0.237 234		
16.01-17	0.141 139	27.01-28	0.247 244		
17.01-18	0.151 149	28.01-29	0.256 253		
18.01-19	0.160 158	29.01-30	0.266 263		
19.01-20	0.170 168	30.01-31	0.276 272		

Wheat – QA Factor Updates – YP, RP, RP-HPE

Sprout Damage Discounts:

Sprout Damage Percent	DF
10 and below	None
10.01 - 11.0	0.444 <u>116</u>
11.01 - 12.0	0.425 <u>127</u>
12.01 - 13.0	0.436 <u>138</u>
13.01 - 14.0	0.447 <u>149</u>
14.01 - 15.0	0.458 <u>160</u>
Above 15.0	See Section B

Wheat – QA Factor Updates – YP, RP, RP-HPE

Falling Numbers Discounts:

All Other Classes:

Falling Number Range	DF
299-275	0.048 <u>047</u>
274-250	0.080 <u>079</u>
249-225	0.112 <u>111</u>
224-200	0.144 <u>142</u>
Below 200	See Section B

Durum:

Falling Numbers Range	DF
299-275	0.080 <u>079</u>
274-250	0.160 <u>158</u>
249-225	0.240 <u>237</u>
224-200	0.324 <u>316</u>
Below 200	See Section B

Wheat – QA Factor Updates – YP, RP, RP-HPE

Special Grade Discounts:

Ergoty Percentage	
.060 - .069	0.010 <u>009</u>
.070 - .079	0.019
.080 - .089	0.029 <u>028</u>
.090 - .099	0.038
.100 - .109	0.048 <u>047</u>
.110 - .119	0.058 <u>057</u>
.120 - .129	0.067 <u>066</u>
.130 - .139	0.077 <u>076</u>
.140 - .150	0.087 <u>085</u>
> .150	0.240 <u>237</u>

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Light Smutty	0.032
Smutty	0.064 <u>063</u>
Garlicky	0.065 <u>067</u>

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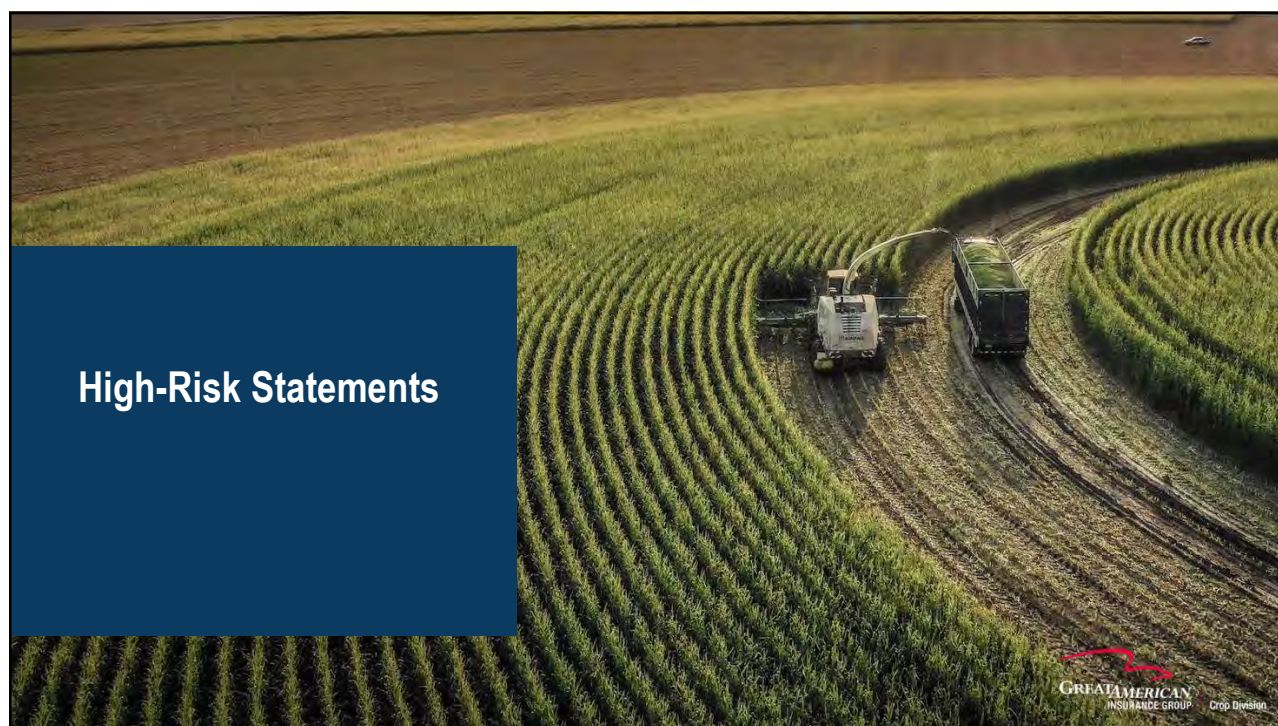
Wheat – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:


Musty Odor	0.048 <u>047</u>
Sour Odor	0.048 <u>047</u>
COFO	0.090 <u>081</u>

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Deleted Actuarial Map Statements

Deleted actuarial map statements for the wheat in the following states:

Statement	Verbiage	State(s)
00039	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.	AL, IL, NE
00048	RMAs intention is to position Actuarial Map area lines as accurately as possible. However, the placement of area lines may unintentionally partition FSA Common Land Unit (CLU) or field boundaries. If a CLU or field is partitioned by an area line, then the applicable insurance classification for all acreage of that CLU or field will be the map area in which 90% or more of the acres are located. Corresponding insurance offer information for the map area is identified on the applicable county Actuarial Information Browser tab.	AL, IL, NE
00053	The classification applicable to acreage in the county is defined on the Actuarial Map.	AL, IL, NE



Crop Division

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Wheat – Actuarial Map Statement Removed – 00039

The following statement was removed for 2025:

- “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.”

State	County
AL	Bullock



Wheat – Actuarial Map Statement Removed – 00048

The following statement was removed for 2025:

“RMAs intention is to position Actuarial Map area lines as accurately as possible. However, the placement of area lines may unintentionally partition FSA Common Land Unit (CLU) or field boundaries. If a CLU or field is partitioned by an area line, then the applicable insurance classification for all acreage of that CLU or field will be the map area in which 90% or more of the acres are located. Corresponding insurance offer information for the map area is identified on the applicable county Actuarial Information Browser tab.”

State	County
AL	Bullock



Wheat – Actuarial Map Statement Removed – 00053

The following statement was removed for 2025:

- “The classification applicable to acreage in the county is defined on the Actuarial Map.”

State	County
AL	Bullock



Wheat – High-Risk Statement – YP, RP, RP-HPE

AAA, BBB, & CCC high-risk map classifications reference removed.

- Bullock Cty, AL



Unrated High-Risk Statement – 26638

Oats, Potatoes and Wheat

Old Statement – 00009

- Any acreage ~~in this county without a rate or~~ designated as ~~uninsurable or unclassified~~ **unrated** on the actuarial map will be insurable only by written agreement; ~~unless such acreage is otherwise classified in the actuarial documents.~~ Contact your crop insurance agent by the sales closing date to determine eligibility requirements.



New Statement - 26638

- Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

FL - Oats – High-Risk Stmt – 26638

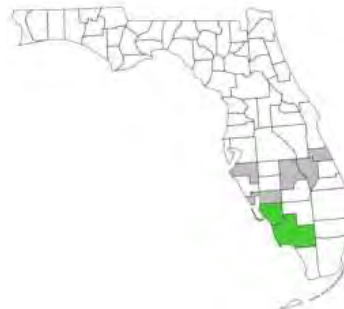
YP, RP, RP-HPE

- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.
- Jackson, Okaloosa, Walton and Washington Counties



FL - Potatoes – High-Risk Stmt – 26638 APH

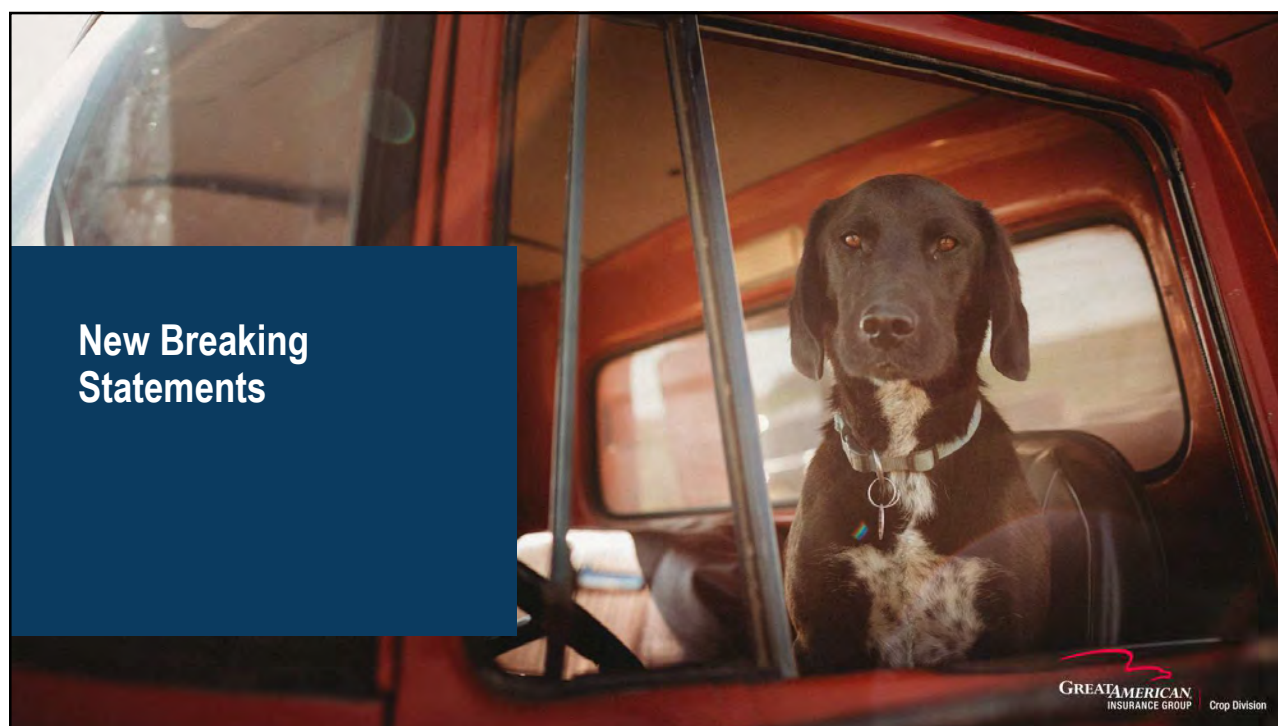
- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.
- Collier and Lee Counties




FL – Wheat – High-Risk Stmt – 26638 YP, RP, RP-HPE

- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.
- Jackson, Okaloosa, Santa Rosa, Walton, Washington Counties






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Deleted NB Statement – 01420

Deleted New Breaking (NB) statement for the following crops/states:

Crop	State
Barley	GA, SC
Oats	AL, FL, GA, MS, SC
Rye	SC
Wheat	AL, FL, GA, MS, SC

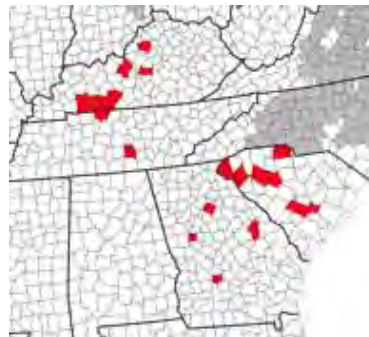

Crop Division

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Barley – Deleted NB Statement –01420 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for barley in:

- Georgia
- Kentucky
- South Carolina
- Tennessee



Oats – Deleted NB Statement – 01420- YP, RP, RP-HPE

Deleted New Breaking (NB) statement for oats in:

- Alabama
- Florida
- Georgia
- Mississippi
- South Carolina
- Tennessee



Rye – Deleted NB Statement – 01420 - YP, RP, RP-HPE

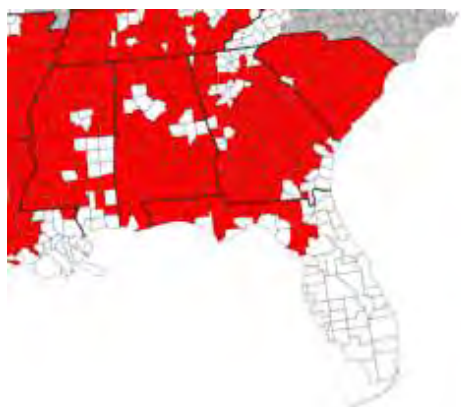
Deleted New Breaking (NB) statement for rye in SC.



Wheat – Deleted NB Statement – 01420 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for wheat in:

- Alabama
- Florida
- Georgia
- Mississippi
- South Carolina



Deleted NB Statement – 01421

Deleted New Breaking (NB) statement for the following crops/states:

Crop	State
Barley	NC, VA
Canola	NC, VA
Oats	NC, VA
Triticale	NC
Wheat	NC, VA

Barley – Deleted NB Statement – 01421 YP, RP, RP-HPE

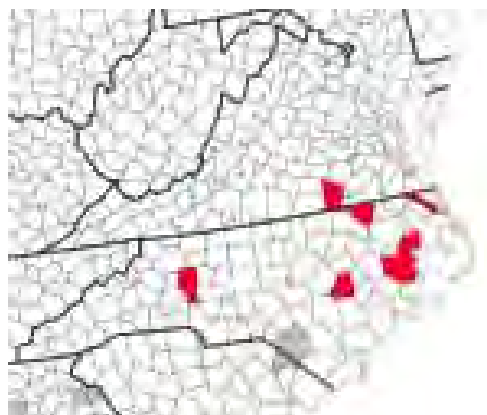
Deleted New Breaking (NB) statement for barley in:

- North Carolina
- Virginia



Canola – Deleted NB Statement – 01421 YP, RP, RP-HPE

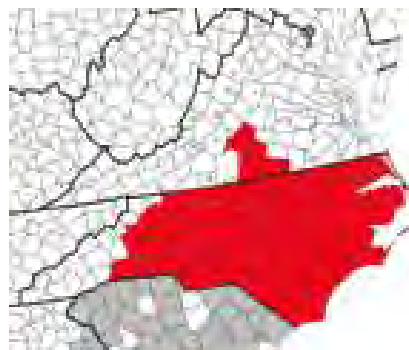
Deleted New Breaking (NB) statement for canola in NC and VA.



Oats – Deleted NB Stmt – 01421 - YP, RP, RP-HPE

Deleted New Breaking (NB) statement for forage production in:

- North Carolina
- Virginia



Triticale – Deleted NB Stmt – 01421 - APH

Deleted New Breaking (NB) statement for triticale in:

- **North Carolina**



Wheat – Deleted NB Stmt – 01421 – YP, RP, RP-HPE


Deleted New Breaking (NB) statement for wheat in:

- **North Carolina**
- **Virginia**







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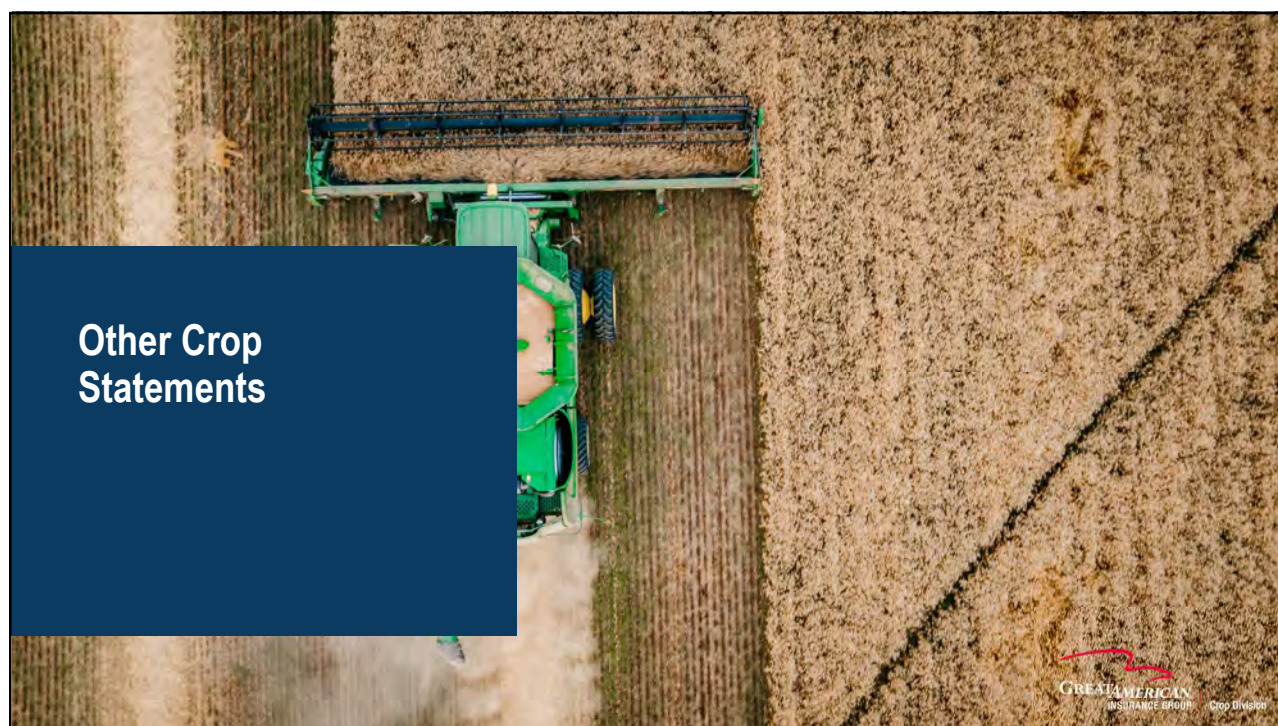
Sugarcane – EU Statement Removed APH

Removed statement regarding availability of EU in the county.



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Canola – Insurability Statement Updated

Added camelina to the list of crops in AL, GA, IL, IN, KY, NC, SC, TN, & VA:

- “Insurance will not attach to any acreage on which canola, ~~mustard~~ camelina, crambe, field peas, garbanzo beans (chickpeas), lentils, mustard or rapeseed were planted any of the preceding two crop years.”

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Canola – OU Statement Updated

The following statement was updated in AL, KY, and TN:

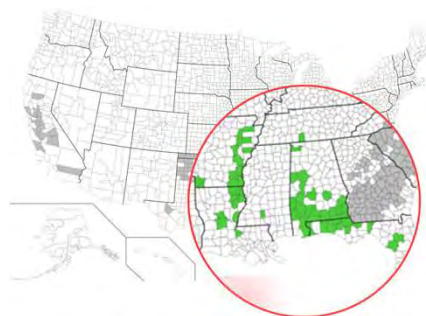
- “Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on ~~Farm Serial Number (FSN)~~ **FSA farm number** and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.”



Oats – OU Statement Updated

The following statement was updated in AL, AR, FL, LA, MS, and TN:

- “Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on ~~Farm Serial Number (FSN)~~ **FSA farm number** and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.”



Potatoes – HIP-WI Statement – APH & HIP-WI

- Added HIP-WI header to this statement in Monroe County, FL:
- **HIP-WI ENDORSEMENT** - Any part of Monroe County, Florida (as identified by the United States Census Bureau), south of Latitude 25 degree North, will be used to trigger Monroe County due to a hurricane weather event, but will not be used to trigger any counties adjacent to Monroe. No part of Monroe County, Florida, (as identified by the United States Census Bureau), south of Latitude 25 degree North, will be used to trigger any counties due to a tropical storm weather event.



Rye – Approved High-Yielding Varieties – YP, RP, RP-HPE

- Statement updated for crop year references and additional approved varieties in SC:
- Acreage planted to the approved high yielding rye varieties listed below may be insurable under the winter type for the **2024/2025** crop year or producers may request a higher yield by an unrated practice/type (TP) type written agreement under a new high yielding type. For the **2025/2026** crop year moving forward, all approved high yielding varieties will transition to the high yielding type and be insurable only by written agreement. The high yielding characteristic of these varieties will be considered; higher yield offers may be approved as part of the written agreement. Written agreement requests must contain documentation (e.g. seed purchase receipt) of the high yielding variety(ies) the producer is planting. Approved High Yielding Winter Varieties: Bono, Serafino, Tayo, Receptor, Brasetto, **SU Performer, SU Cossani; additional hybrid varieties will be considered with at least two years of trial yield data results and an approved agricultural expert recommendations as required by the Regional Office.**



Aiken, Chesterfield,
and Edgefield
Counties

Wheat – County Boundary Statement Removed

Removed County Boundary Statement in a few counties in AL:

- “Beginning in Reinsurance Year (RY) 2023, RMA has adopted the Census County Boundary as its official county boundary. This county boundary is a dynamic dataset, updated annually. While RMA strives to maintain updated actuarial maps, the possibility for county boundary discrepancies does exist. 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. Please contact RMA at RMA.Geospatial.Team@usda.gov to report map boundary discrepancies..”

State	County
AL	Bullock





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