2025 Fall Update Training

Great American Crop Division













2025 Re-Insurance Year Fall Update Training

Welcome to the 2025 Fall Update Training School. Great American would like to thank you for your business.

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

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

This training manual provides information on industry updates, as well as policy, procedure and actuarial information for the 2025 crop year.



Non-Discrimination Statement

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

USDA is an equal opportunity provider, employer, and lender.

Great American Insurance is an equal opportunity provider and employer.



2025 MPCI FALL UPDATE

CLASSROOM TRAINING

WELCOME AND INTRODUCTIONS

5 minutes

Welcome attendees and introduce GAI Trainers.

TRAINING OBJECTIVES

5 minutes

Provide overview of training requirements and objectives for the meeting. Provide expectations/requirements for State CE credit hours.

INDUSTRY REVIEW AND UPDATES

(20 minutes Total)

Review current legislative actions if any that have potential impact to the Crop Insurance Program Review pending Proposed Rule's if any related to Crop Insurance

5 minutes 5 minutes

Review emerging issues impacting Crop Insurance

10 minutes

COMPANY REVIEW AND UPDATES

(15 minutes Total – No CE)

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

CLAIMS REVIEW AND UPDATES

(15 minutes Total)

Review industry results and emerging issues related to claims Review loss procedures and handbook updates related to MPCI

5 minutes 10 minutes

Break 5 minutes

POLICY, PROCEDURE REVIEW AND UPDATES

(60 minutes Total)

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

BREAK 5 minutes

POLICY, PROCEDURE REVIEW AND UPDATES - Cont.

(40 minutes Total)

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

CIVIL RIGHTS – COMPANY AND AGENT REPONSIBILITIES

(10 minutes Total)

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

Break 5 minutes

COMPLIANCE REVIEW AND UPDATES

(15 minutes Total)

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

ACTUARIAL REVIEW AND UPDATES

(35 minutes Total)

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

WRAP UP, REVIEW, QUESTIONS

5 minutes

Review additional training opportunities provided by GAI. Closing Comments

ADJOURN







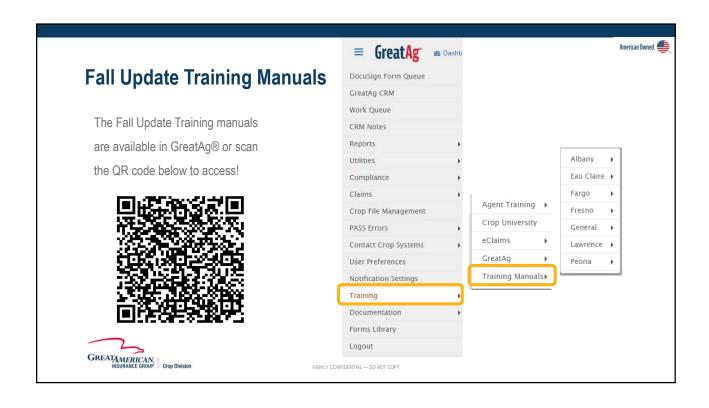
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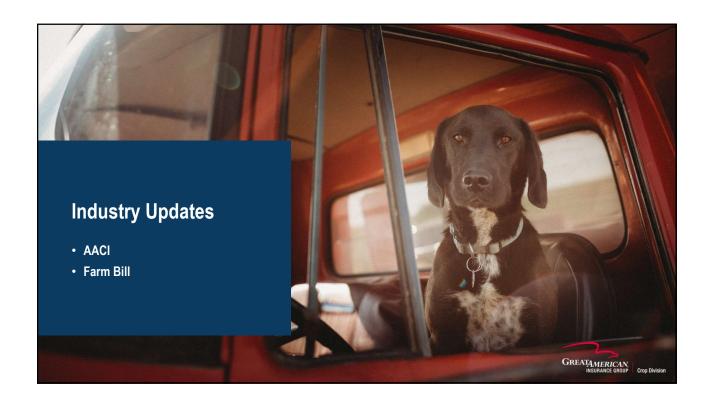
The following presentation is for information and discussion purposes only. Any views or opinions expressed are the speakers'; shall not be construed as legal advice; and do not necessarily reflect any corporate position, opinion or view of Great American Insurance Company, or its affiliates, or a corporate endorsement, position or preference with respect to any contractual terms and provisions or any related issues. If you have any questions or issues of a specific nature, you should consult appropriate legal or regulatory counsel to review the specific circumstances involved. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. Online portal may not be available at all times.

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 equal oportunity 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 prohibled from discriminating based on race, color, national origin, religious, ese, gender is etiature, personship, sexual orientation, disability, age, mental status, general participation, for many public assistance program, political beliefs, or reprisad or relatiation 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, audictape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2000 (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 from the English of the Complaint Form, AD-3027, (bund online at www. usade, gov/asscriffling-program-discrimination complaint-usade-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 act copy of the complaint from, all (866) 652-9992. Submit your completed from or letter. Due persons the Agriculture, Office of the Assistant Secretary for Cvill Rights, or Complaint from the Assistant Secretary for Cvill Rights. Due persons the Agriculture, Office of the Assistant Secretary for Cvill Rights, and the Assistant Secretary for Cvill Rights reserved. 5694-CRP (7772A)



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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



AACI Issue Alert

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

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 MPCI & Crop Hail/Named Peril)

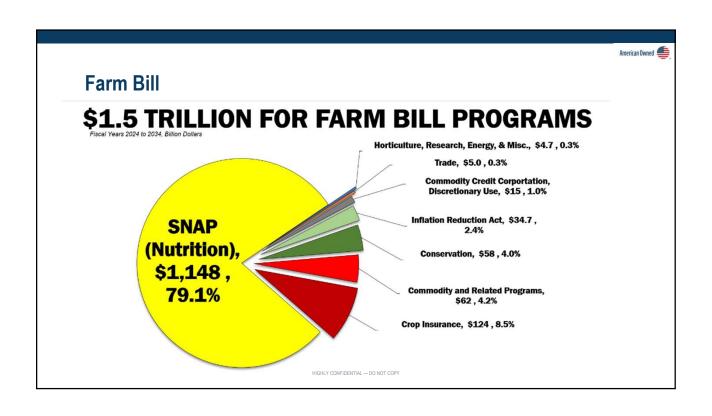
Affiliate Members

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.

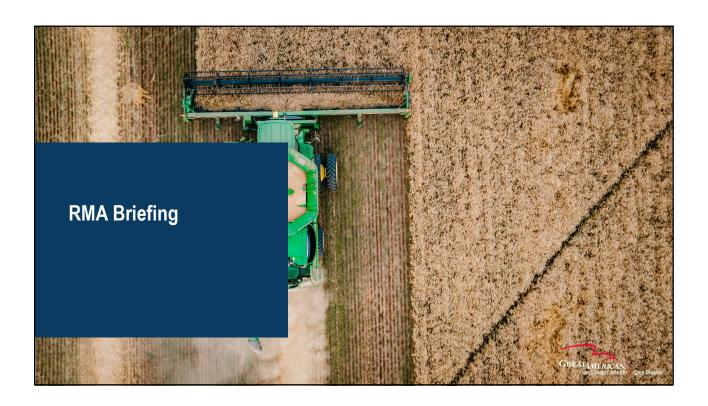


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Key Crop Insurance Provisions Comparison				
	House Committee-Passed Farm Bill	Senate Majority Framework		
Specialty Crop Advisory Committee	Creates a Committee	Creates a Committee		
FCIC Board	Adds the specialty crop chair to board and redesignates 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.		









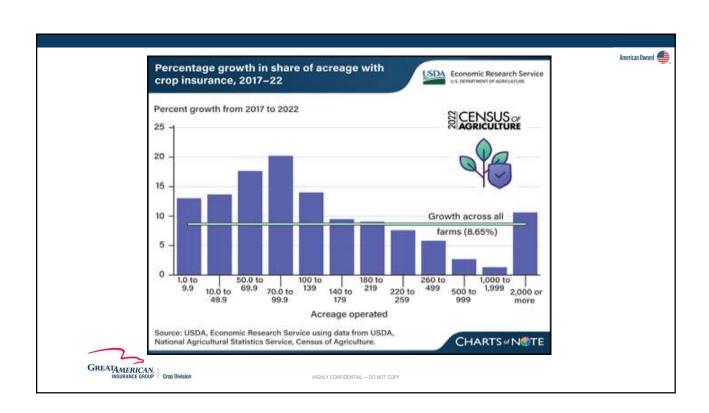


Listening and Delivering

- ✓ 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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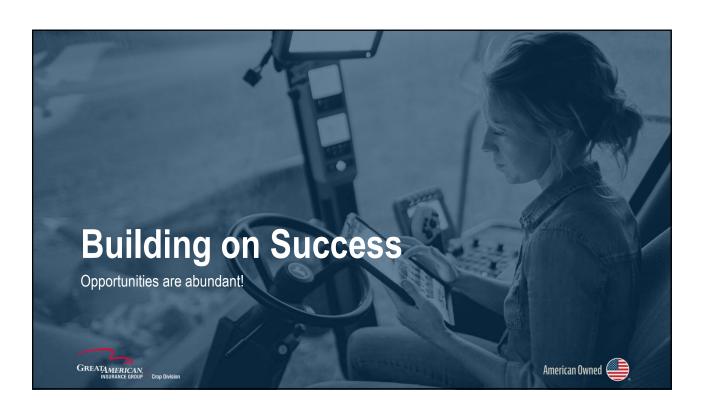
USDA Announces Changes to Enhanced Coverage Option Insurance Program

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

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

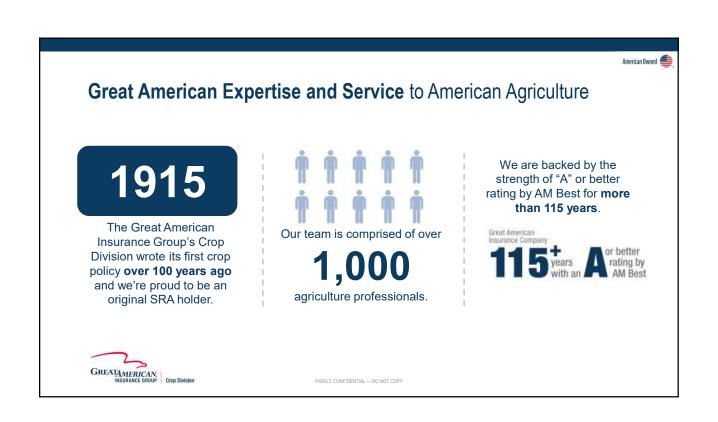
Senate – Summaries for Majority and Minority online! Robust Research and Development. General direction to expand to more crops and producers.



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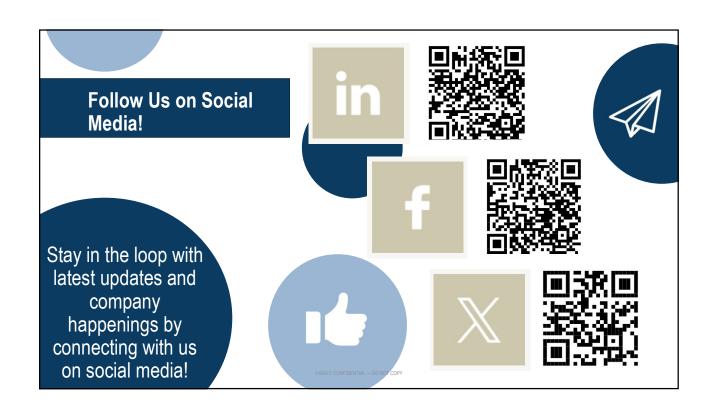






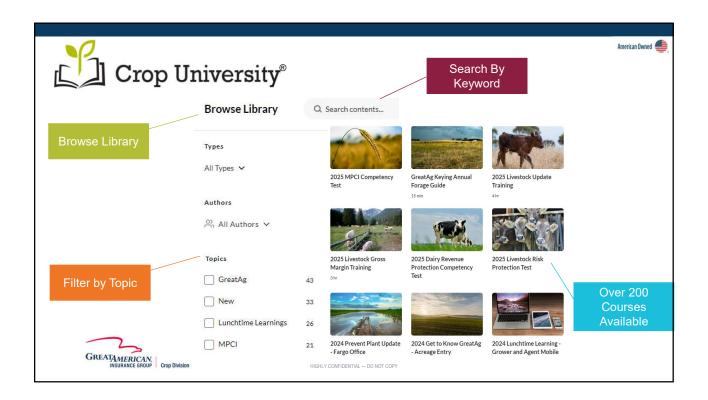


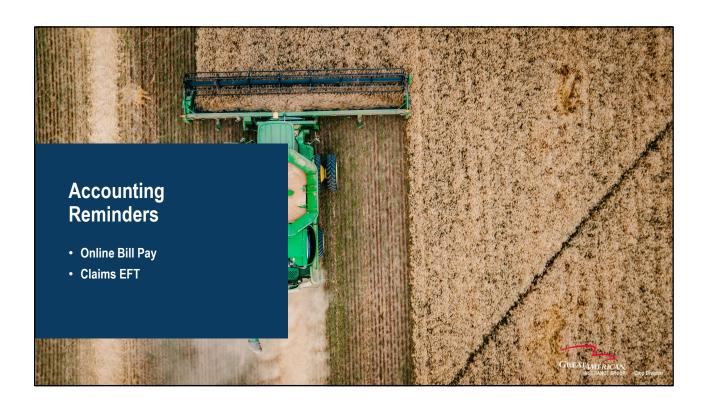




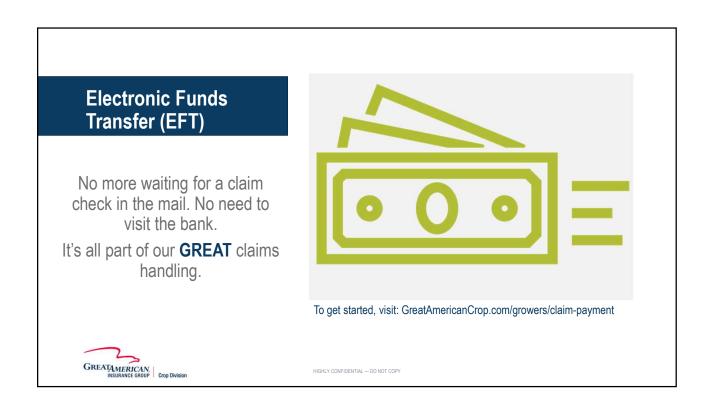


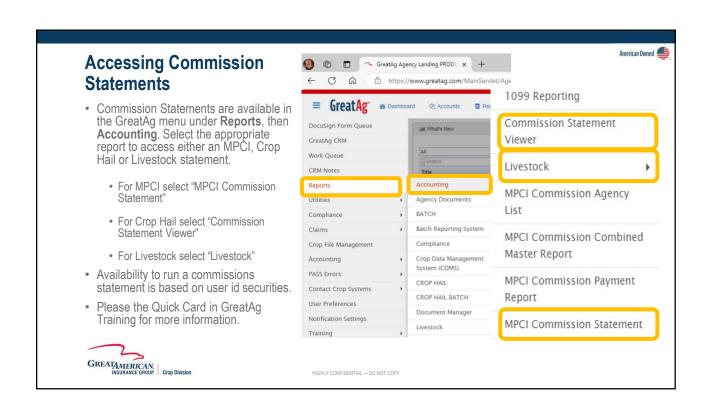












GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: cropaccounting@gaig.com

Collections Contacts

MPCI or CH Premium or ITS: Deidre Widdicombe

<u>Dwiddicombe@gaig.com</u>

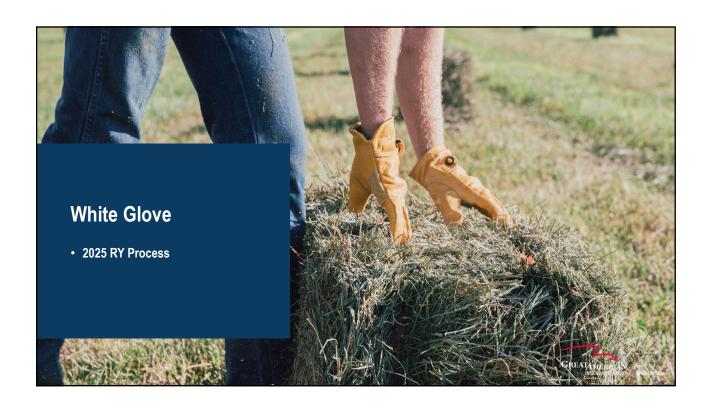
888-410-0468

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



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Crop Hail - 2025 Work Queue Reports Applications (M120's) can now be printed for the 2025 crop year. Compliance Claims Crop File Managemen Compliance Reminder that hail will need a new Accounting application when MPCI coverage System (CDMS) is moved to Great American from CROP HAIL CRS to continue coverage. This does not transfer with the MPCI CROP HAIL BATCH 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. GREATAMERICAN, INSURANCE GROUP Crop Division HIGHLY CONFIDENTIAL — DO NOT COPY



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



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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, MPCI 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.







Your all-in-one processing system



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

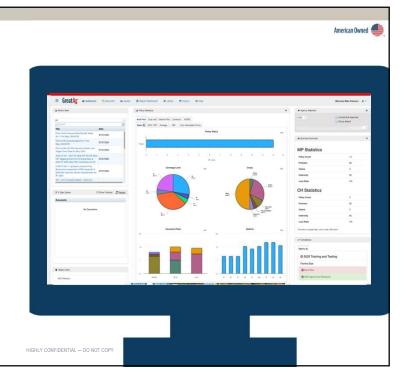


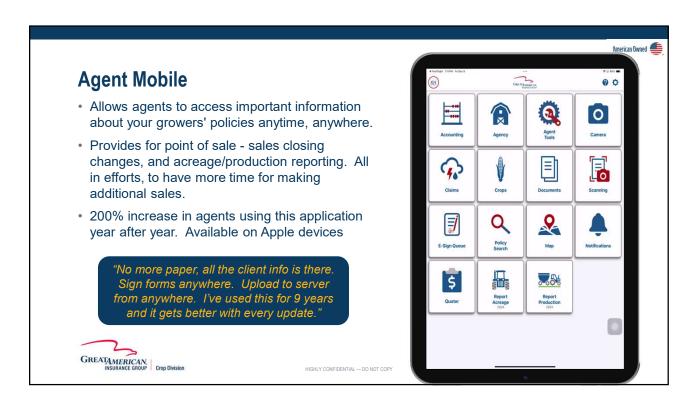
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Agency Dashboard

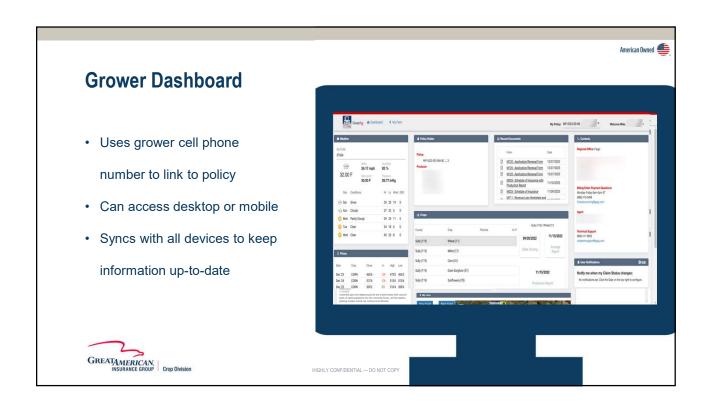
- Provides easy access to important information all on one page.
- The charts provide drill down data grids that can be exported.
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date

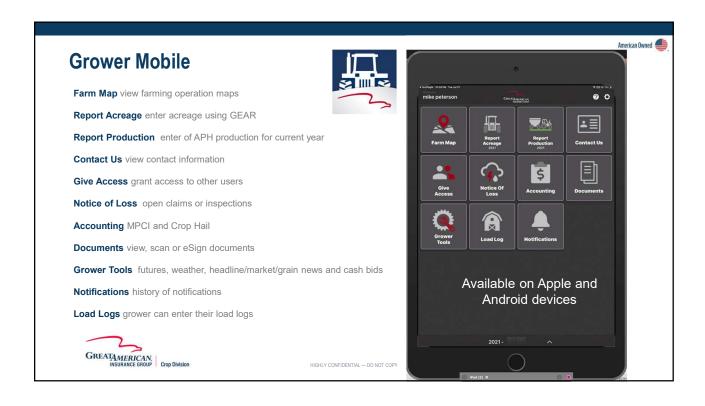


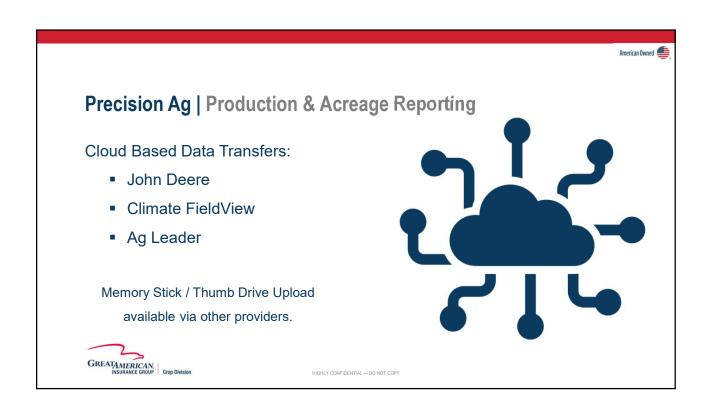


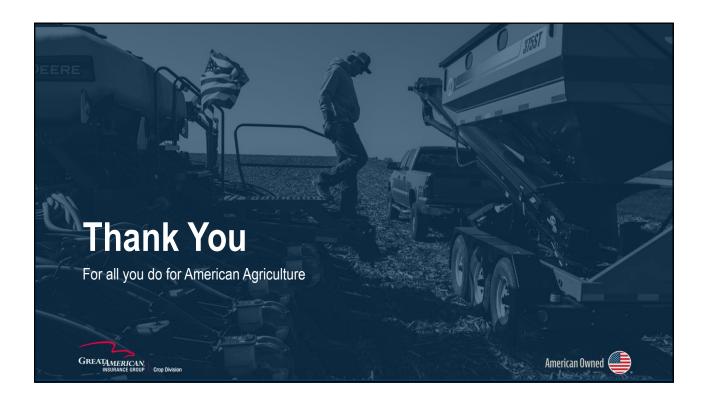














2025 Fall Claims Department Update



for all the great you do



AGENDA

- Notice of Loss Deadlines
- Reporting a Claim
- Delayed Notice
- Delayed Claim
- Claim Types
- Agent Dashboard
- Claim Inspection Tab
- Accessing Proof Of Loss
- Paid Claim Documentation (Tree)

- Replants (Self Certs)
- 3rd Party Damage
- 180 Day Extensions
- Indemnity Check Processing
- Direct Deposit (EFT)
- Claim Notifications
- DocuSign for Claims
- Claim's Technology



NOTICE OF LOSS (NOL) DEADLINES

Production Loss

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

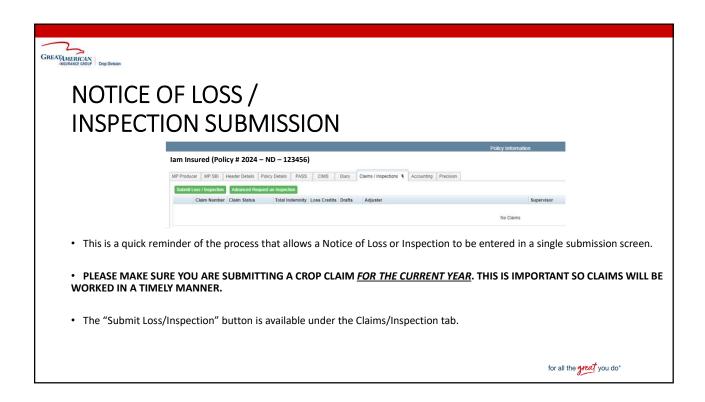
Revenue Loss (No Production Loss)

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

Prevented Planting (PP) Loss

Must be reported within 72 hours after:

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





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.





REPORTING A CLAIM

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



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REPORTING A CLAIM

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





DELAYED NOTICE



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

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

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DELAYED NOTICE



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

 After the Final Planting Date if the insured does not intend to plant during the Late Planting Period, or if a Late Plant is not applicable

OR

When the insured determines the crop will not be able to be planted within any applicable Late Planting Period.

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



DELAYED NOTICE EXCEPTIONS



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

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DELAYED NOTICE



Note:

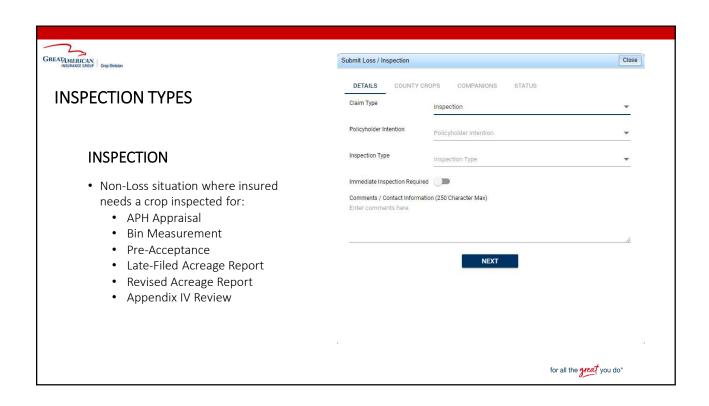
- Accepting a delayed NOL does not constitute acceptance of the insured's claim. Acceptance of the insured's claim is still dependent upon whether all loss determinations are satisfactorily made.
- Adjuster will not sign the Production Worksheet



DELAYED CLAIM



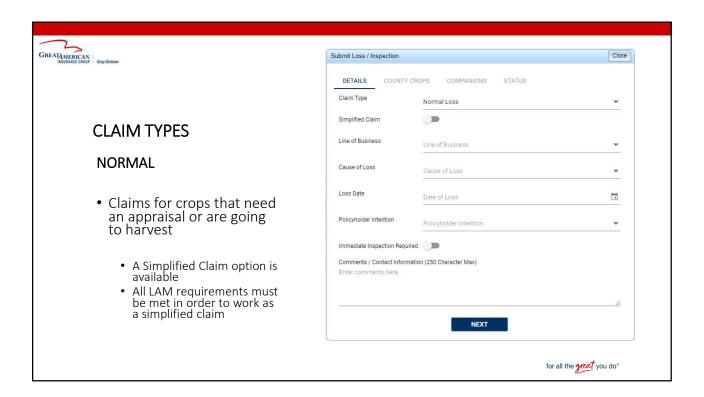
- If the claim is not completed in the 60 days, it becomes a "Delayed Claim"
- · Acceptable Reasons to go past the 60 days:
 - Adjuster workload
 - Production evidence not available (poor quality production not sold)
 - Quality adjustment delays (Mycotoxins over limit)
 - Harvest extension

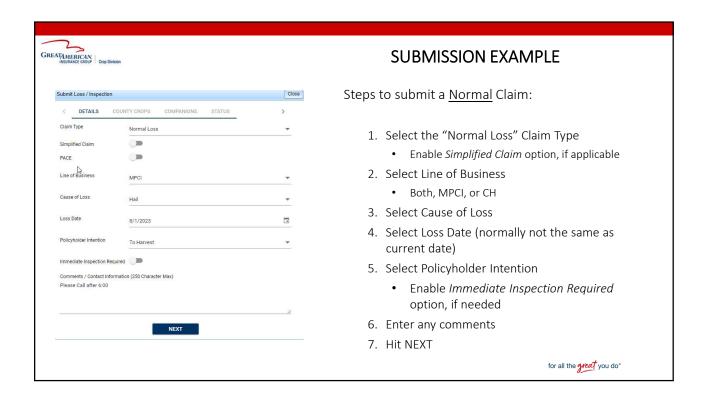


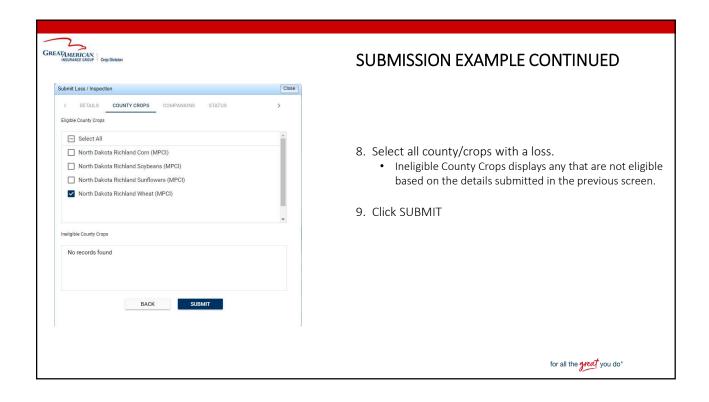


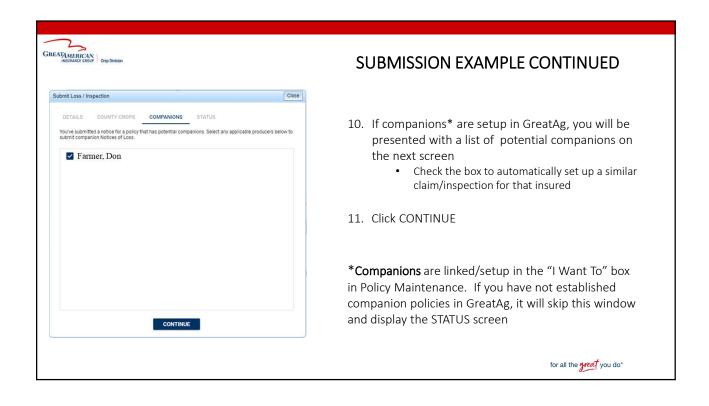
CLAIM TYPES

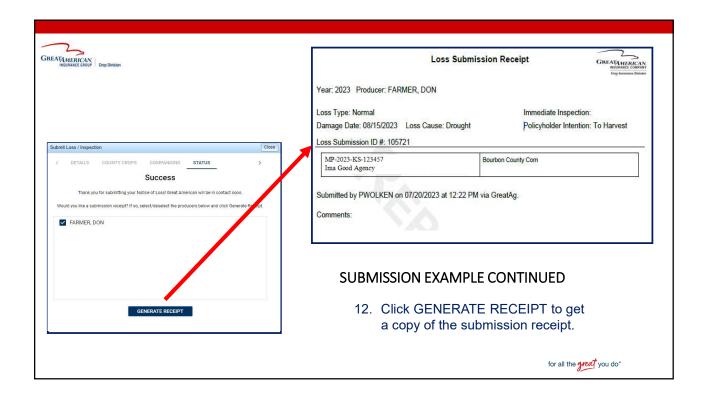
- The entry screens will change or adjust based on the Claim Type selected
- The available Claim Types are:
 - Normal
 - Prevented Plant
 - Replant
 - Inspection
- Examples of each type are illustrated in the next slides





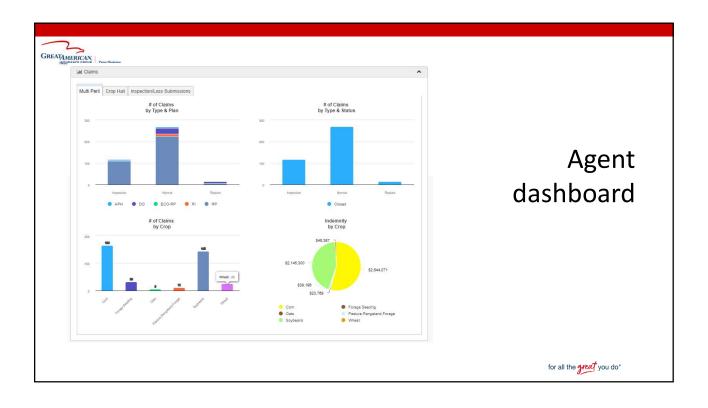




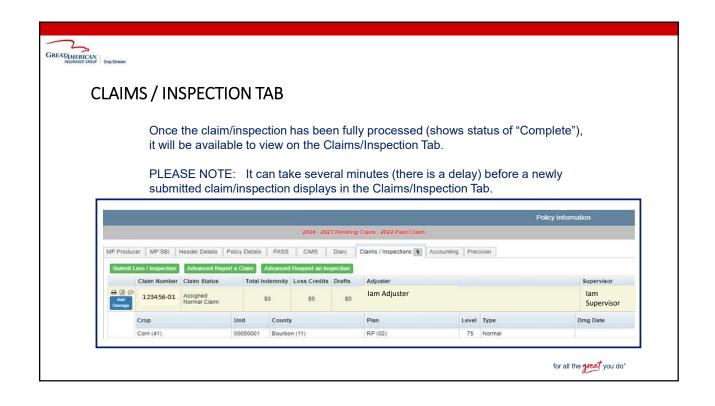


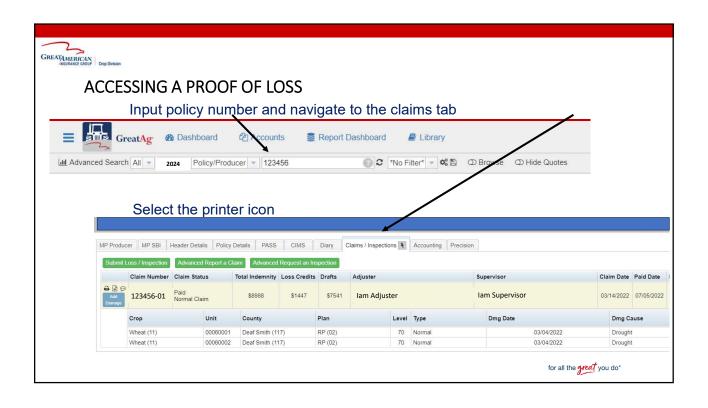


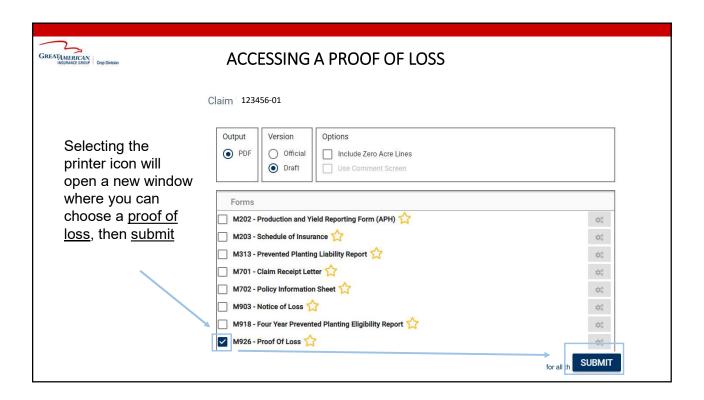
- When using the <u>Agent Dashboard</u> or the <u>Mobile Loss</u> submission, be sure that the COL you are assigning to the claim is viable for that unit
 - Drought cannot be assigned to irrigated acreage
 - CH claims with limited coverage (e.g. fire/transit only) cannot be setup for a "hail" loss
 -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

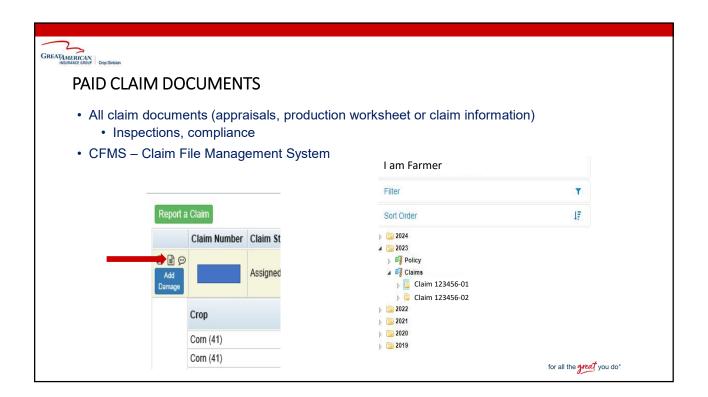


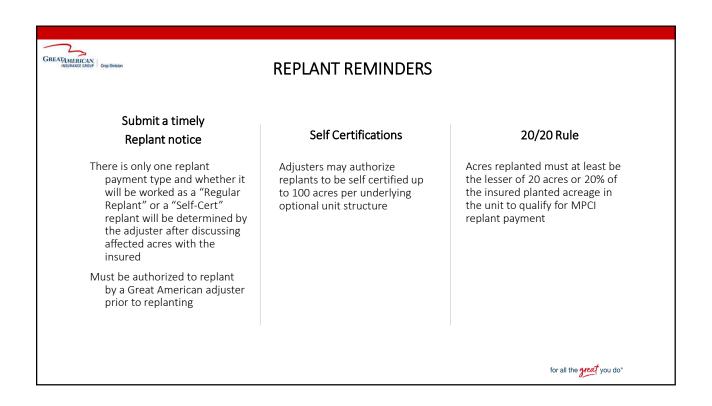














Replant payments must meet the requirements as outlined in the Basic Provisions:

- 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

REPLANTS

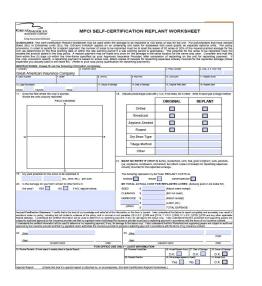


for all the great you do*

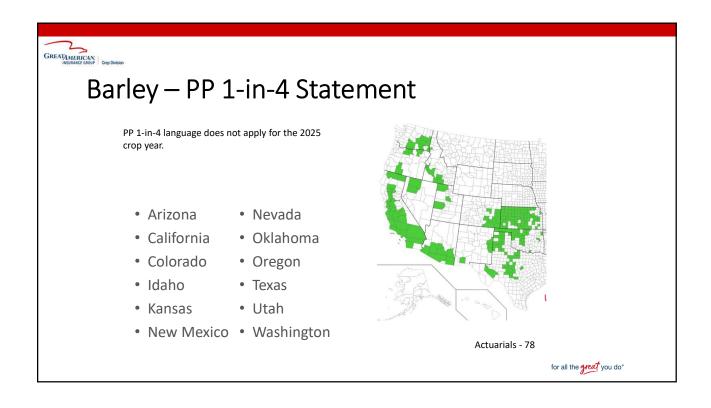


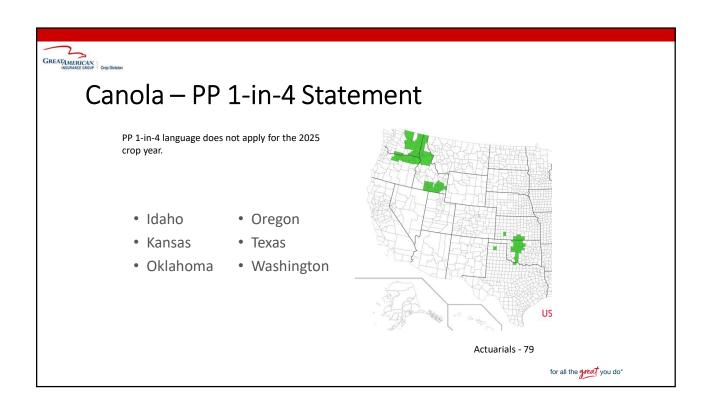
REPLANTS – SELF CERTIFIED

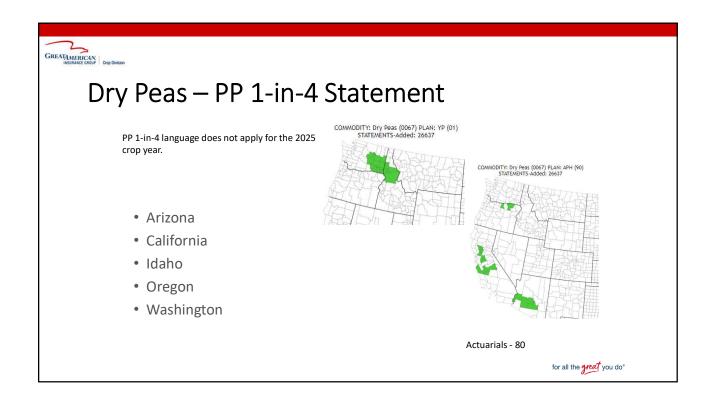
- Self certified replants are a streamlined option when the farmer qualifies
 - Up to 100 gross acres OU and up to 100 gross acres on a BU/EU basis for underlying databases
- Insureds must complete the SCRP form and provide receipts for the seed they used to replant the crop
- All SCRP are assigned to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

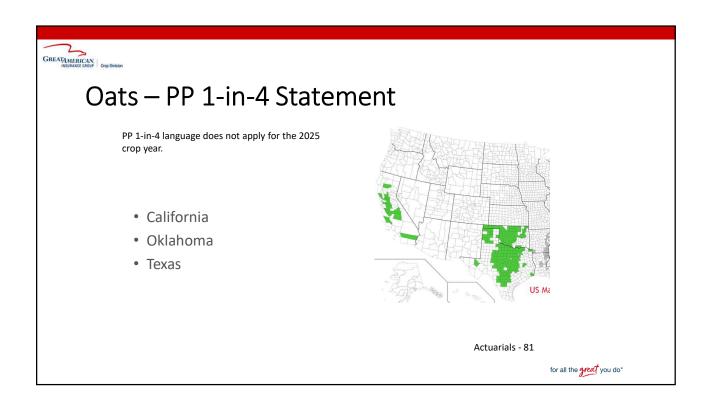


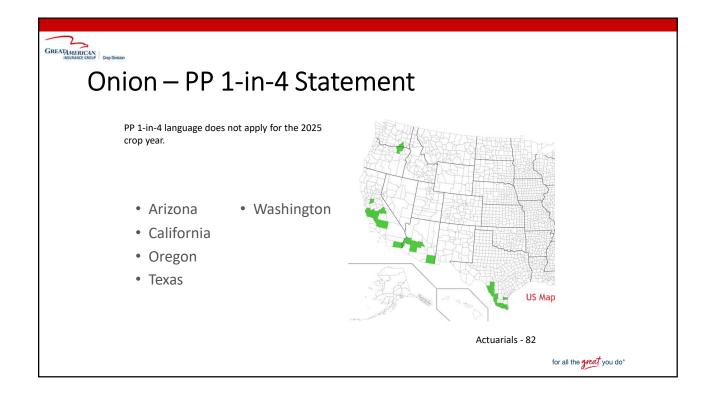


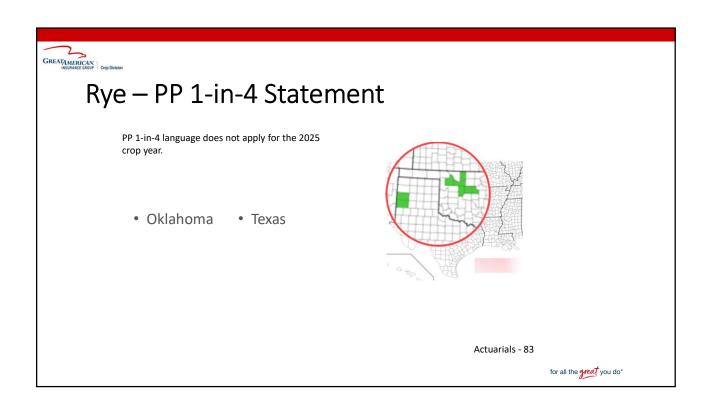


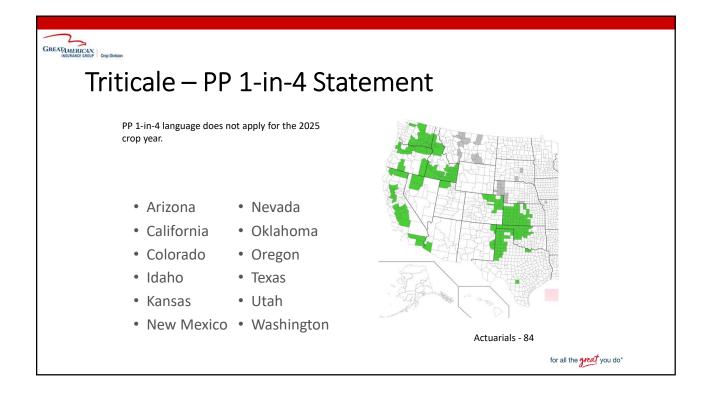














Wheat - PP 1-in-4 Statement

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

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



Actuarials - 85

for all the great you do



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.



3RD PARTY / UUF DAMAGE

Damage to a crop that results from the actions of a $3^{\rm rd}$ party, outside of the control of the insured

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





3RD PARTY / UUF DAMAGE

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



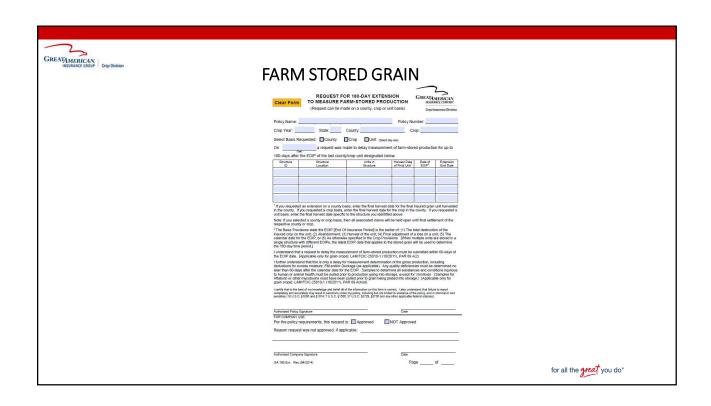


FARM STORED GRAIN

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









THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

- 1. Receive MPCI and Private Product (CH, Livestock, etc.) checks at the agency location
- 2. Checks mailed directly to all insureds
- 3. Payments received via EFT (direct deposit)
- *EFT is the fastest and most secure sign up insureds anytime!
- **An agency can have MPCI sent to their location and Private Product sent to insureds or vice versa but CANNOT elect based on policy





OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

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

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





DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

• Eliminates mail time and your time to hand deliver checks

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

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

One-Day Review Period

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

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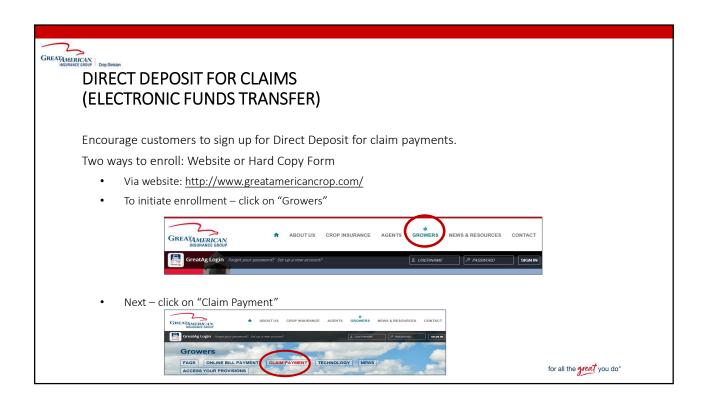


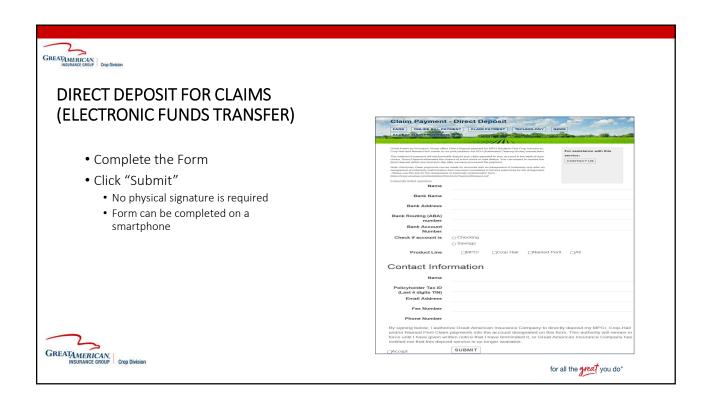
DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

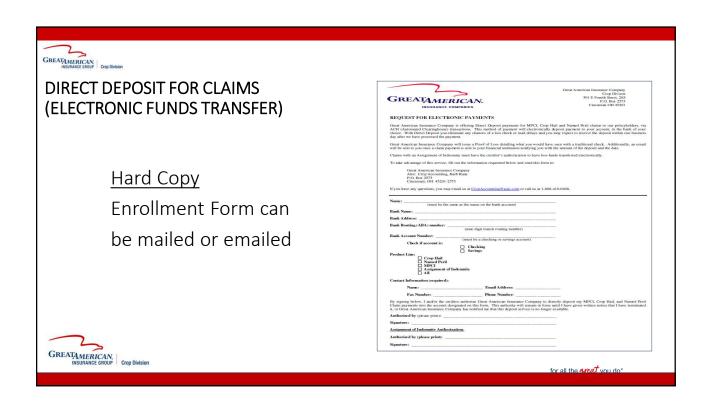
Sales Closing and Acreage Reporting

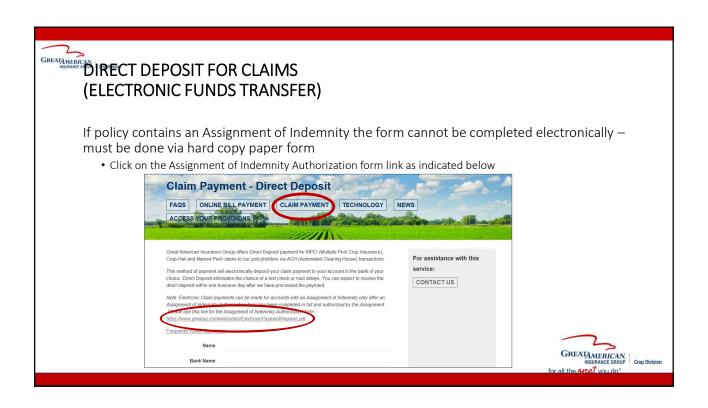
is the ideal time for insureds to sign up for Direct Deposit

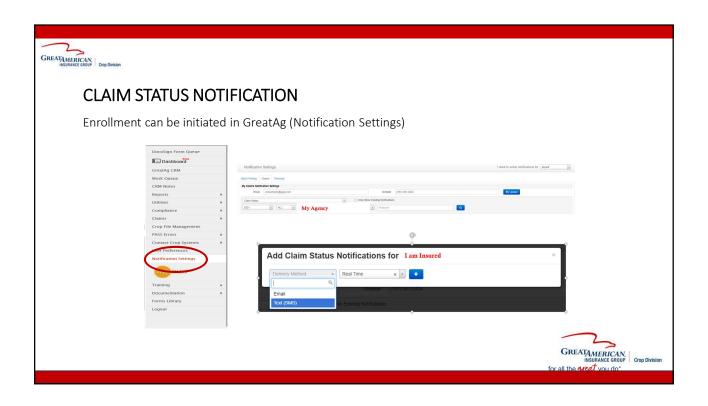
Insured must have email address for setup process

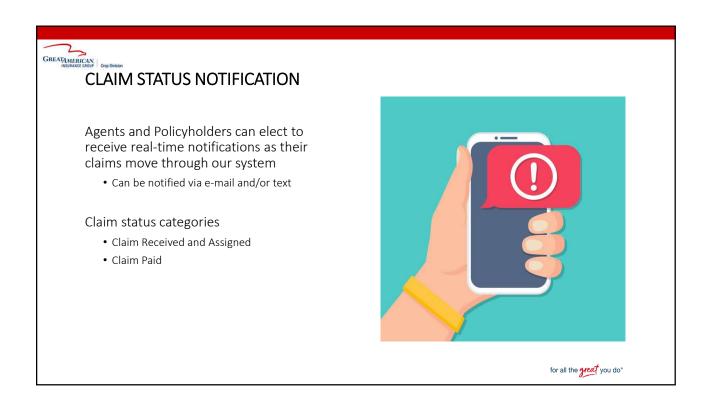


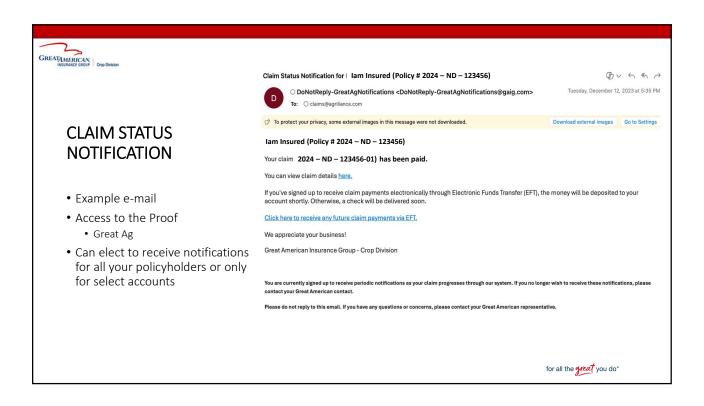


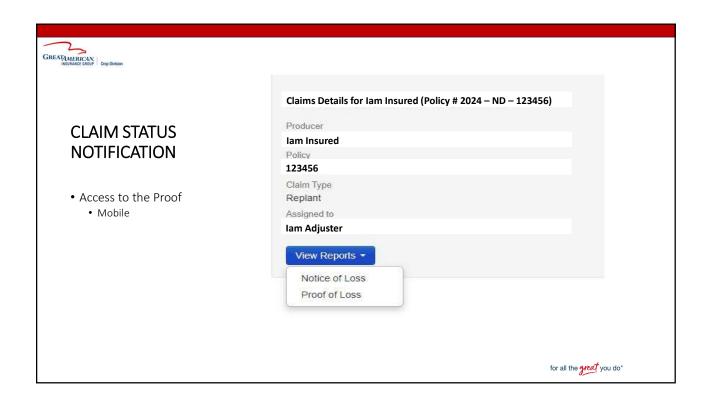














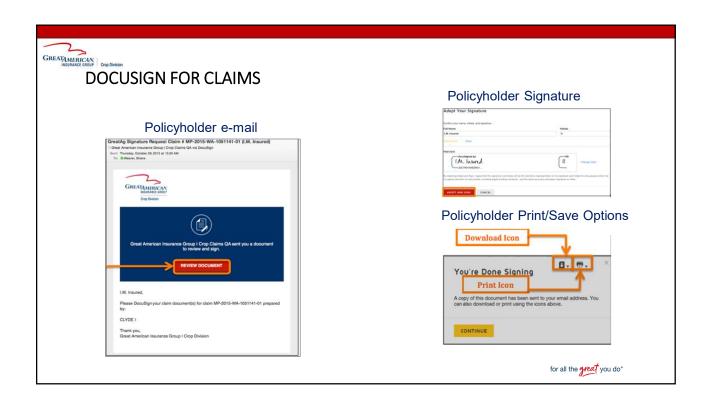
DOCUSIGN FOR CLAIMS

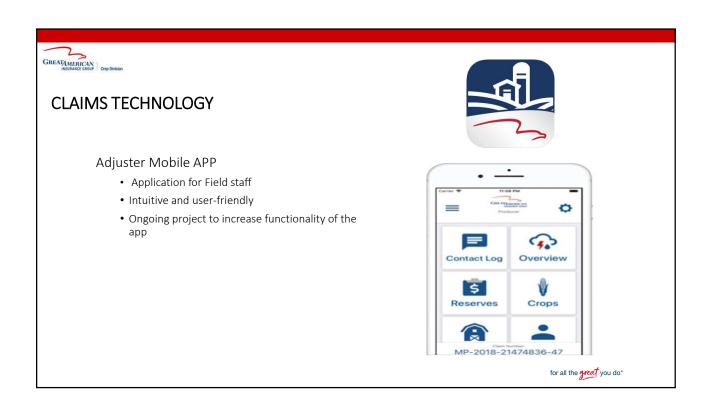
Benefits to Agents and Policyholders

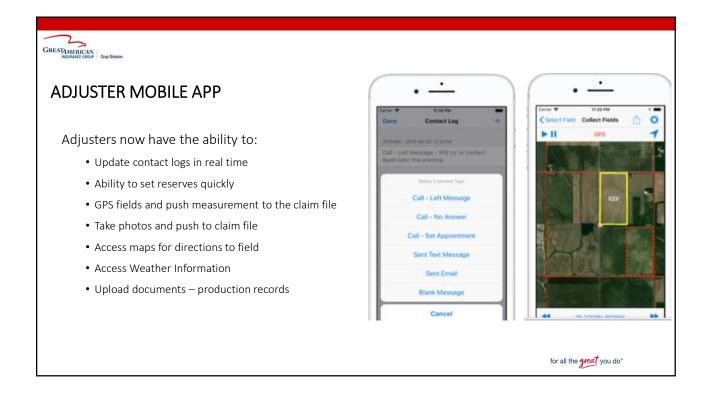
- Significantly speeds up the claim process
- Eliminates having to schedule another trip to field for final signatures
- Efficient process for long-distance landlords
- Documents can easily be signed on mobile device or computer
- Policyholder can print and/or save final e-signed claim documents

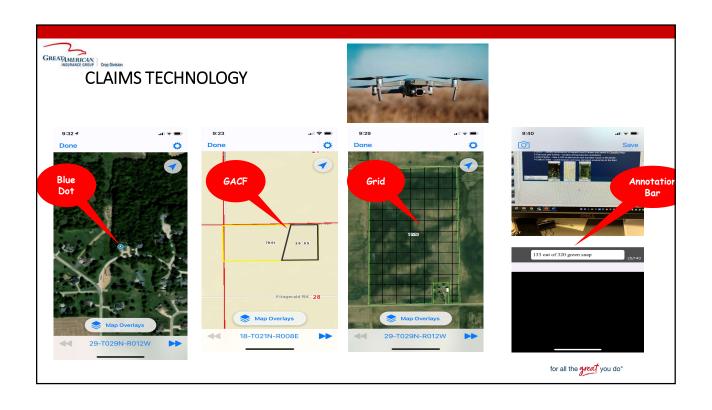
Adjuster will ask if policyholder would like to have the claim finalized through this process

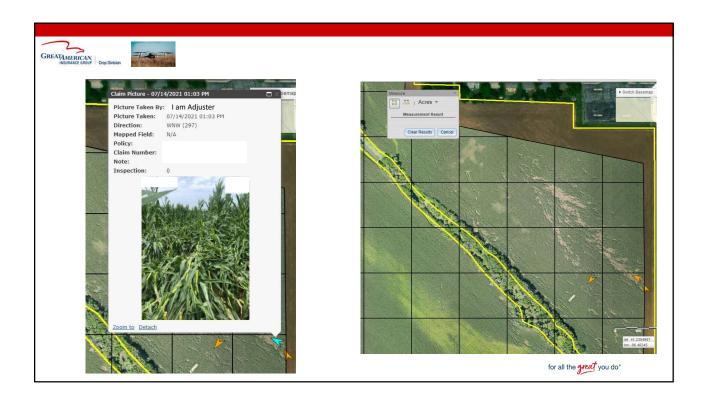
• Adjuster will have a quick-card available to help walk through this process with the policyholder















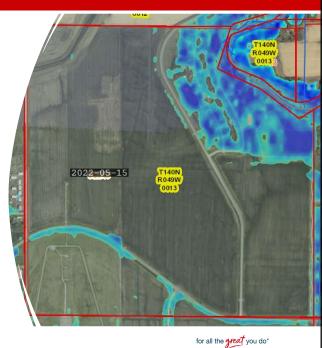
Flying the Fields



for all the great you do

GREATAMERICAN Copp Division CLAIMS TECHNOLOGY SATELLITE IMAGERY (NDVI, SAVI, MOISTURE INDEX)

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





Thank You for the opportunity to meet with you today.

We appreciate your business!





25-BR (Released June 2024)

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



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

 Both are effective for the 2025 crop year 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 usors, 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 establishing 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 large.

tion and "we," "us," and "our" of the plural form of a word

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 employes 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.mra.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 vent 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.



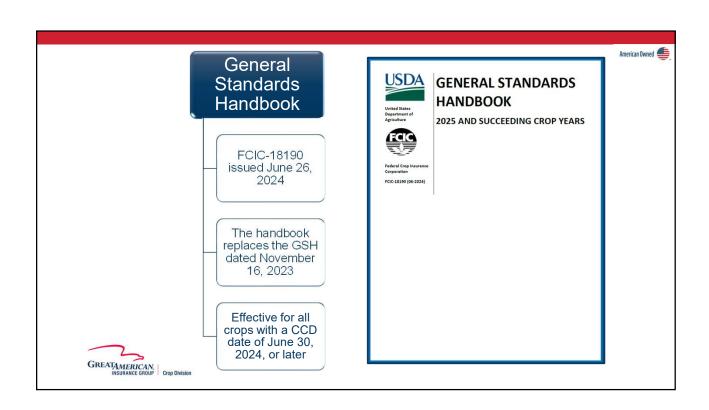
Throughout this policy, "you" and "your" refer to the insured shown on the accepted application and "we," "us," and "our" refer to the insurance provider providing insurance. Unless the context indicates otherwise, the use of the plural form of a word includes the singular and the singular form of the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

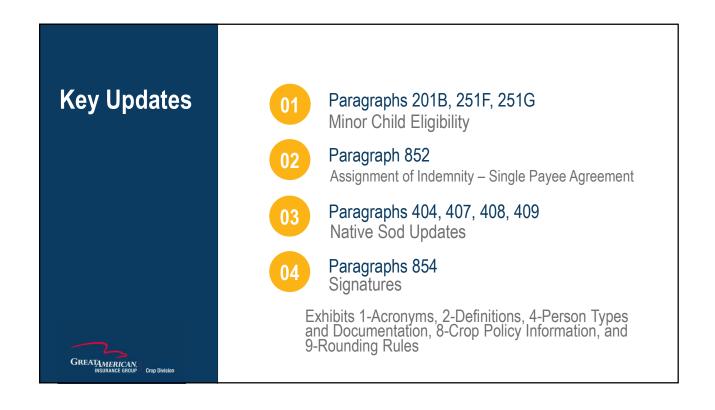
Key Updates

CCIP/APRI Basic Provisions

- Final Rule published for the 6/30/2024 CCD
 Effective for the 2025 crop year for CCD of 6/30/24
 and after
- O2 Accepting comments through COB 8/26/2024 Regulations.gov
- Expanding Options for Specialty and Organic Growers (EOSOG)
- Amending Subpart J, ARPI, CCIP, and 18 crop provisions







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



Key Updates

- 01 Unit Changes Enterprise Units
- New Breaking & Native Sod
- O3 Crop Policy Changes
 Sugar Beets, Pistachios, Fresh Market
 Beans, Hawaii Tropical Trees





- 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





2025 and Succeeding Crop Years

American Owned

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:	APPROVED:
2025 Document and Supplemental Standards Handbook	/s/ John W. Underwood for
	Deputy Administrator for Product Management



Key Updates

Document & Supplemental Standards Handbook (DSSH)

- 01 Non-Discrimination Statement Updates
- 02 New Assignment of Indemnity Form
- 03 New Organic Practice Guidelines
- O4 Transfer of Written Agreement Form Standards to DSSH

American Owned \P

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.assz.usda.gov/



GSH - Paragraph 4



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 filling deadlines vary by program or incident."



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.





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)

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)



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

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.



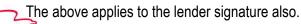
702 Reinstatement Types

ITS - 521-523



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.





GSH - 85



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

American Owned igoplus

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)



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

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.





GSH - 852 and DSSH - Exhibit 39

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).



BP - Sec 29(D)(2)



American Owned



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.





GSH - 85



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.



GSH 852 A



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.



GSH - 854

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.



GSH - 854

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

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.

GREATAMERICAN INSURANCE GROUP Crop Division

GSH - 854

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

Person Types – Individuals Separate Policies for Minors



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



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"



GSH - 251 G

American Owned **Person Types Trusts** Added a note for when an irrevocable trust Asset protection Estate meets certain IRS definitions it must be planning treated like a grantor trust and submitted Legal as revocable trust for crop insurance Granfor entity **Irrevocable** purposes. Trust Trust assets Trustee **Note:** If an irrevocable trust meets any of the definitions contained in the IRS Code Tax planning Beneficiary §§671, or 673-677, it must be reported as a revocable trust for crop insurance purposes, including the reporting of SBIs. GREATAMERICAN. | Crop Division GSH - 258A

American Owned igoplus

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





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)



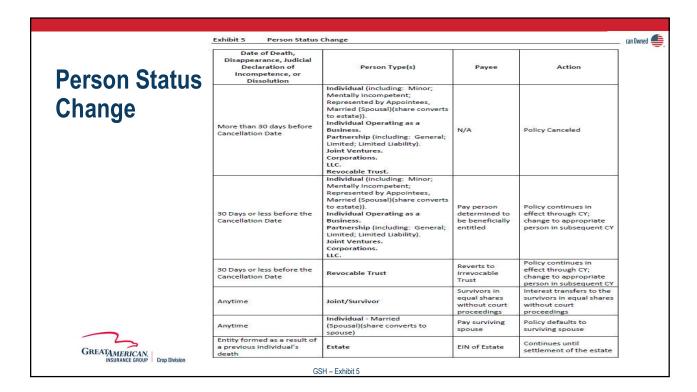
Example of Acceptable Signatures for Individual Operating as a Business:

- 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

53	Exhibit 4 Pers	on Types and Docum	Acceptable Signatures	Documentation Needed	ld Number	
	Individual	John C. Doe	John C. Doe	None	SSN of Individual	
	Individual	John C. Doe		None	FIN	
	Operating As a Business	Northam Land Company c/o John C. Doe	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	FT_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 FT. 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 FT. 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 FT. 2	
	Joint Operators	James L Smith and John A. Brown, Joint Venture				
	Co-Owners	James L. Smith, and John A. Brown, Joint Venture				GSH – Exhibit
GREATAMERICAN. INSURANCE GROUP Crop Division	Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	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	EIN of the Partnership FT_ 4	JOH - EXHIBIT

	Exhibit 4 Per	son Types and Docum	entation (Continued)		
	Person Type	Application	Acceptable Signatures	Documentation Needed	ld Number
	Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title) First National Bank of Dallas c/o John H. Doe, (Title)	ABC Company, Inc. by Richard Roe, (Title) by Richard Roe, (Title) First National Bank of Dallas By John H. Doe, (Title) John H. Doe, (Title) of First National Bank of	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 FI_4
	Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	Dallas 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 FT. 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	John H. Doe, Trust by Richard Roe, Trustee by Richard Roe, Trustee	Statement advising where authority can be found	SSN/EIN for Trust FT, 1, 3, and 4, if applicable
	Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee	Ralph R. Doe Trust, by Richard Roe, Trustee by Richard Roe, Trustee	Statement advising where authority can be found	EIN for Trust
	Trust - Revocable	John H. Doe, Revocable Trust, c/o Richard Roe, Trustee	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 FT. 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
7	(A S) S)	vidual MUST be listed	as SBI and SSN/RAN of ir		
GREATAMERICAN, INSURANCE GROUP Crop Division	(3) SSN/RAN o	IS insured MUST be lis f spouse must be liste AN of any person with	d as an SBI.		







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.



GSH - 832

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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:

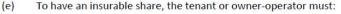
- The AIP may cancel a policy if:
 - (a) the policy has not earned premium for three consecutive years;
 - (b) the insured person has died, disappear been judicially declared incompetent, o dissolved (see Part 2, Section 3); or
 - (c) the insured person is determined to be ineligible to receive benefits 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).



GSH 833 A(2)

Determining Share and CLU Reporting Insurable Share





- (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.).



GSH - 1211 A

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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.

 GREATAMERICAN, INSURANCE GROUP Crop Division



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".



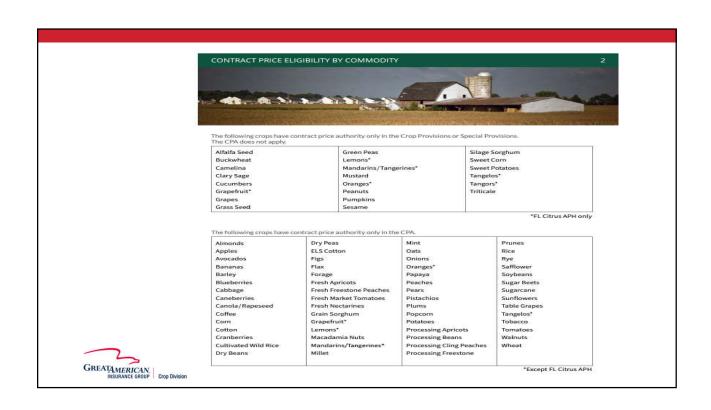
Contract Pricing Update

American Owned

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







CIH 915: Contract Price Option

Price Option addresses use of the contract price as authorized actuarial documents (AD) ia in CP, SP, or CPA take precedence over general dures in Para. 915
DMA website for more info [Tonico/Notional Foot
RMA website for more info [Topics/National Fact
ract Price Eligibility by Commodity" red/clarified as "including" CPA for organic crops

CIH 915A: Contract Price Option

Other revisions:

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

Contract must contain [now a numbered list]:

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

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

[(2)-(5) essentially unchanged]



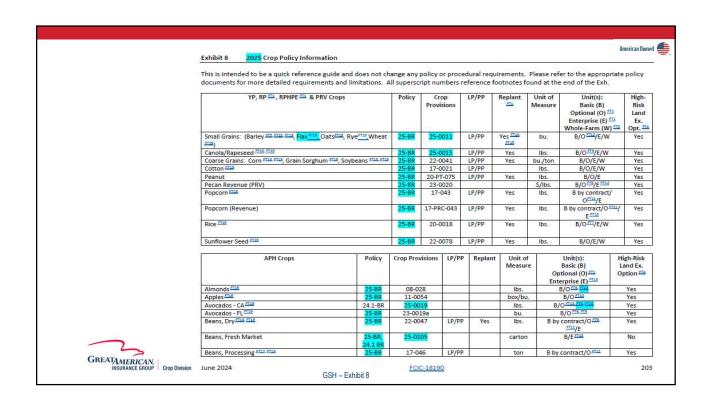


2025 Crop Policy Information Chart – Exhibit 8 in GSH

- 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





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 tenthousandths (0.0001) to match FSA



GSH – Exhibit 9

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

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.

0111

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)

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CIH - 923



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)

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CIH - Part 10, Sec 2

➤ Whole Farm (WU)

➤ One unit for all crops in the county

that qualify

Exhibit 10(0) 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.

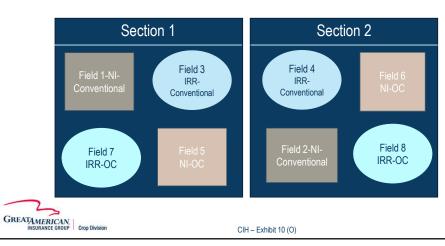


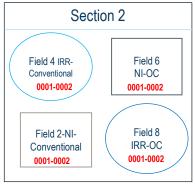
Exhibit 10(0) OU Combination Example

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





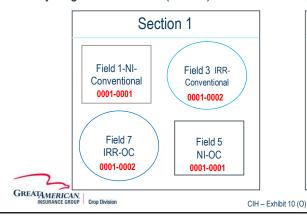
CIH - Exhibit 10 (O)

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



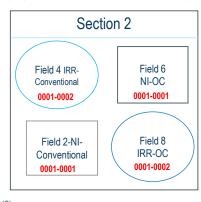
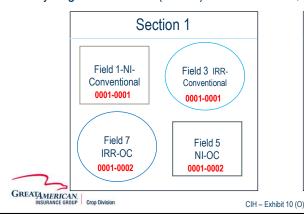


Exhibit 10(O) OU Combination Example

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



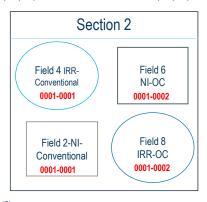
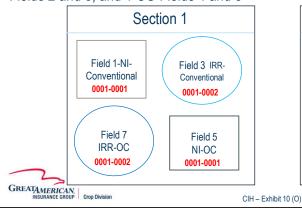


Exhibit 10(O) OU Combination Example

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



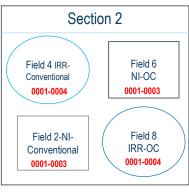


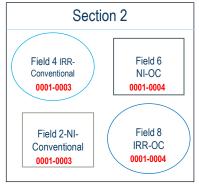
Exhibit 10(0) OU Combination Example

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





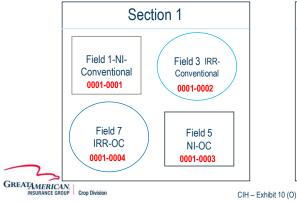
CIH - Exhibit 10 (O)

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



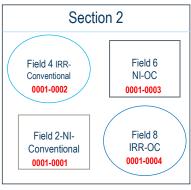
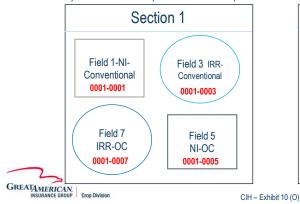


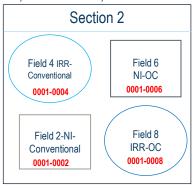
Exhibit 10(O) OU Combination Example

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





What Is an Enterprise Unit?

Defining an EU

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

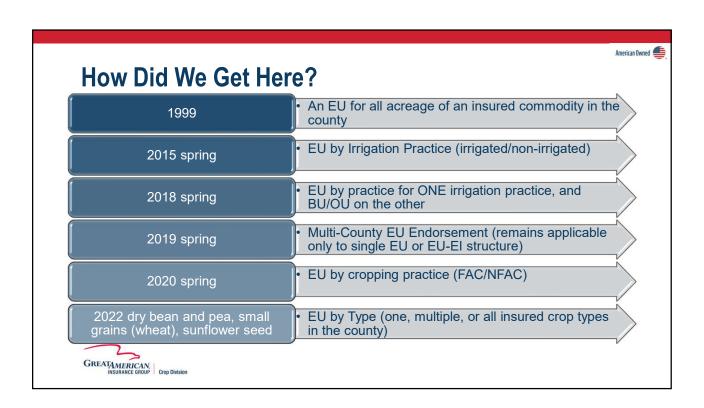
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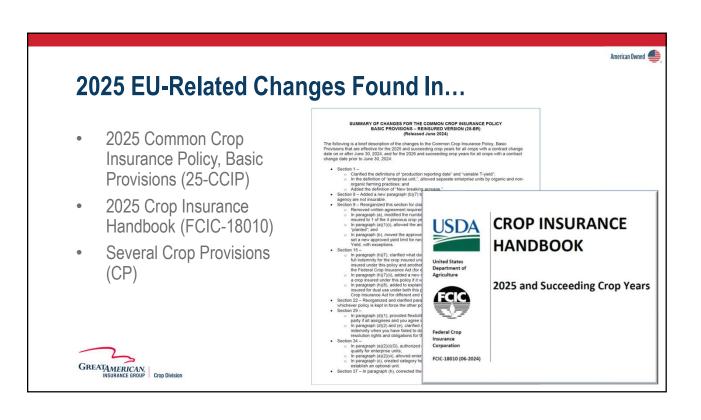
EU Benefit to a Policyholder

 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

CIH - Part 10. Sec 3





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)

American Owned

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2025 CIH Part 10, Section 3

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

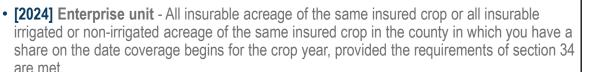


 * EU expansion and/or EU-EO effective for crops with a 6/30/24 Contract Change Date (CCD) or later and allowed where provided in the AD *

CIH - Part 10, Sec 3

Updated EU Definition

2025 CCIP Section 1, Enterprise Unit Definition



- [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
 - Acreage grown under an organic farming practice or acreage not grown under an organic farming practice of the same insured crop.

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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:

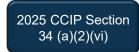
- Almonds
- Apples
- Avocado (CA)
- Citrus fruit (AZ, CA, TX)
- Figs

- Macadamia nuts
- Pears
- Prunes
- Walnuts

* 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





- 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
- Almonds
- Apples
- Avocado (CA)
- Cabbage
- Canola
- Citrus fruit (AZ, CA, TX)
- Coarse grains
- Cotton (AUP and ELS)

- Dry Beans and Dry Peas
- Figs
- Forage production
- Grass seed
- Macadamia nuts
- Millet
- Mint
- Mustard
- Pears

- Potatoes (northern, central, southern)
- Prunes
- Safflower
- · Small grains
- Sugarcane
- · Sunflower seed
- Tomatoes (FM and processing)
- Walnuts

* 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 *

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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]
- [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





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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)

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



94



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



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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.

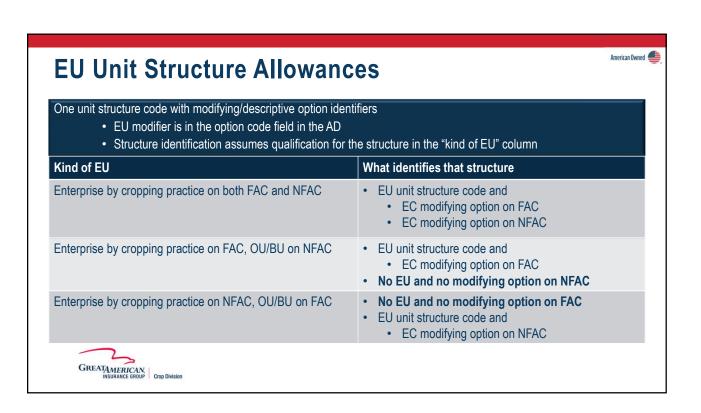
But, if the insured elected both EU by organic practice and MCEU on an application or policy change form, EU-EO will apply, MCEU will not.

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



American Owned **Actuarial Information Browser** Optional Coverage Rate(s) Sample AIB rates tab Insurance Option 2025 RY and CY (CP) Contract Pricing Acadia County, Louisiana (RD) CRE Opt B:NO Depreciation APH Sugarcane (RP) Crop Replacement Endsmnt (EO) EU by Organic Prac (HF) Hail & Fire Exclusion (YA) Yield Adjustment 60% (YC) Yield Cup GREATAMERICAN. Crop Division

One unit structure code with modifying/descriptive option in EU modifier is in the option code field in the A • Structure identification assumes qualification for the code in the code i	dentifiers D	
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	 EU unit structure code and EI modifying option on IRR EI modifying option on NI 	
Enterprise by irrigation practice on IRR, OU/BU on NI	 EU unit structure code and EI modifying option on IRR No EU and no modifying option on NI 	
Enterprise by irrigation practice on NI, OU/BU on IRR	 No EU and no modifying option on IRR EU unit structure code and EI modifying option on NI 	



EU Unit Structure Allowances

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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 requested for all types <u>OR</u> did not specify, so defaults to all	EU unit structure code and ET modifying option on all types
Enterprise by type on more than one type, but not all requested for specific (not all) types	EU unit structure code and ET modifying option on indicated types
Enterprise by type on ONE type • requested for ONLY ONE type	EU unit structure code and ET modifying option on one type
GREATAMERICAN, INSURANCE GROUP Crop Division	

EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD

Kind of EU	What identifies that structure
Enterprise by organic/non-organic practice on both organic (certified + transitional + buffer zone) and non-organic	 EU unit structure code and 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	 EU unit structure code and 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)	 No EU and no modifying option on organic EU unit structure code and EO modifying option on non-organic

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

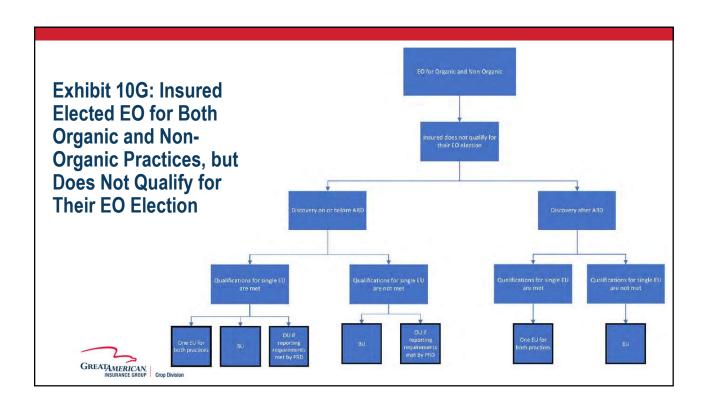
the EO election

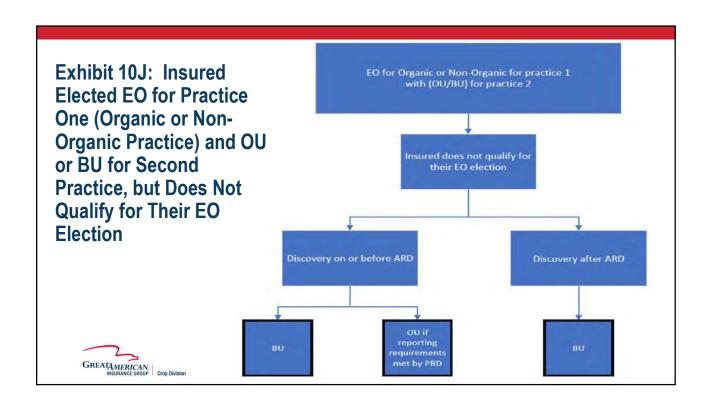
10(J): EO for one practice (organic or non-organic) & OU or BU for the

other practice & doesn't qualify for the EO election

10(O): Added OU combination example







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;

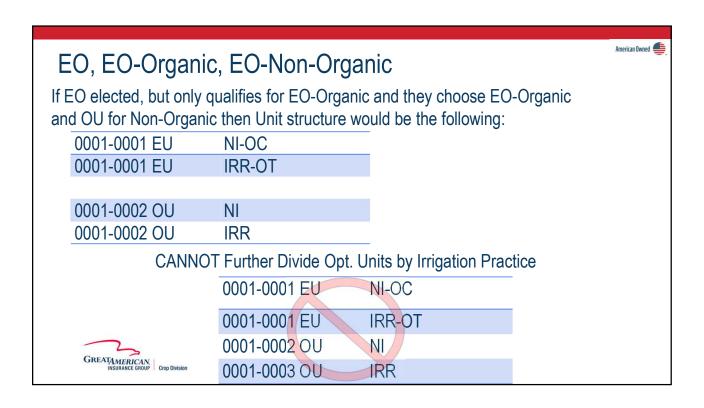
Your unit selection will remain in effect from year to year unless you notify us in writing by the earliest sales closing date for the crop year for which you wish to change this election; and These units may not be further divided except as specified herein;

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.

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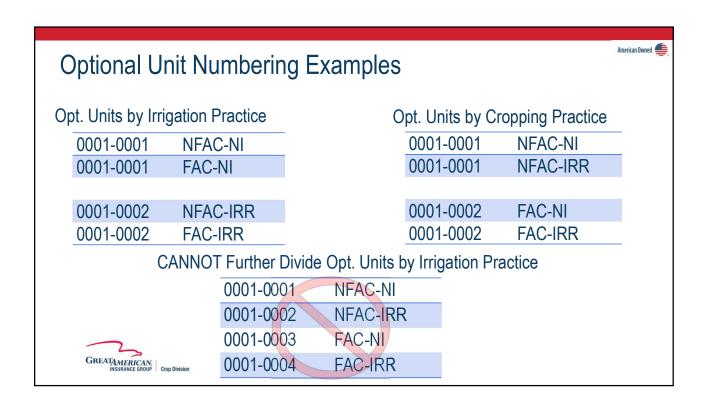
NCIS - Q & A



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.









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.



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.

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

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





New Producer

- Requirements
 - Not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.
 - · All persons on policy must qualify for New producer
 - Producer
 - SBI
 - · Landlord/Tenant
- Requirements not met
 - Database will not get 100% of the county T-yield.
 - · Database will receive variable county T-yield.
- · Reference Years
 - · If producer or SBIs do not qualify for New Producer because they were part of another entity or farmed previously for that crop in that county, the policy could use Reference Years if all requirements below are met. The years are used to "bump up" the variable county T-yield depending on the number of years they have produced the crop in the county. The years are entered by your underwriter.
 - · Reference Years must be requested by Production Reporting
 - · Ground previously farmed cannot be in current farming operation.
 - · Must be on a signed production report.



New Producer Certification

Form is found in Forms Library and can be used to obtain certification that producer understands and meets new producer qualifications.





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)

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)

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 spring type	PRD is the earlier of ARD or 45 days after spring SCD
	& acreage is planted to that (fall/winter) type	Insurance is not available until the subsequent CY



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.

- the insured having no interest in the crop (did not farm, cashleased 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



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
 - For a change in cultural management practices such as buckhorning or stumping for avocadoes, 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.



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



Direct Marketing Statement

Found on Acreage Report

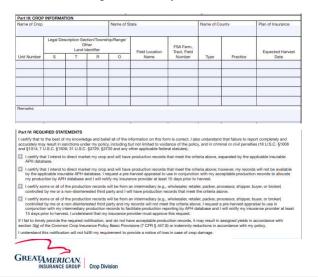
Direct Market Statement; I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after 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.



Marketing Certification Form

Found in Great Ag Forms Library



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



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 ${\sf PAW}.$

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



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 <u>and acreage*</u> 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."





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



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).





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)





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.
 - 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.





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
 - 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.





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

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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)



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



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

1216 Insurable Acreage

CCIP

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; <u>and</u>
- (iv) only crops insurable under 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 [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

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

1216 Insurable Acreage

CCIP

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);
- (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.

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

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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 <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 SAT-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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1216B: Insurable Acreage (ARPI)

1216 Insurable Acreage

B. ARPI

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

"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]

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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
 - Planted includes annual regrowth of a perennial
 - (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:

- 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]



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.



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.





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.



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

1216 Insurable Acreage

B. ARP

...(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.

<u>(b)</u>..

...

(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





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).



Was in GSH Paragraph 404

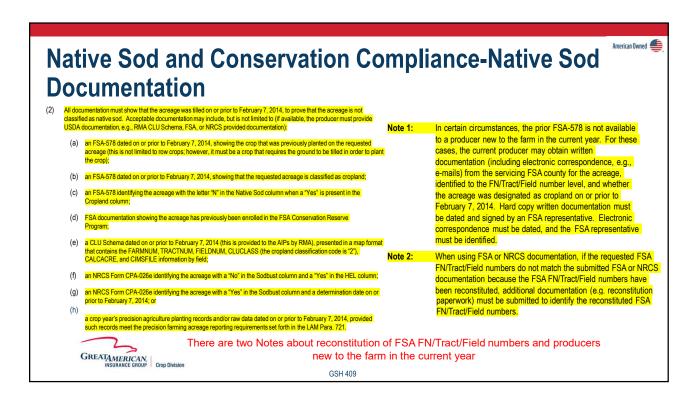


Native Sod and Conservation Compliance Native Sod Documentation

- 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



GSH 409



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 filled 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
 - 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 nonnative 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.





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

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



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]



1763B(2): Native Sod Acreage

\ /	
2024 CIH Para. 1763B(2)	2025 CIH Para. 1763B(2)
[all refer to 65% of T-Yield in AD; (c) also to 65% of PTY if elected]	[refers to 65% of applicable T-Yield]
(a) Insurable by WA(b) Insurable by SP	[Deleted both]
(c) Insurable under the BP (≤5% of insurable planted acreage in unit); 65% T-Yield or PTY	 (a) If NS acreage <u>subject to NS reductions</u>, use 65% of applicable T-Yield as approved yield (see Exh. 17D) (b) NS acreage ≤5% of insured planted acreage in the unit is insurable <u>without NS reduction</u> (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	[Deleted]
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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



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 lowa 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.

(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 appliable 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]...



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]







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



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 <u>can</u> 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 <u>can</u> 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

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 <u>processor</u> contract <u>and</u> <u>production agreement</u> must be a <u>written</u> legal <u>agreement</u> executed between the producer and the <u>buyer or</u> 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





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)

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1219: Unreported Acreage or Units

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

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.



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

- ... (8) Acreage has been over-reported:
 - When an insured requests a decrease in reported acres of a unit, the acreage report may be revised to remove those acres, provided: *
 - all units of the crop for which the revision is NOT requested must have existing acceptable determined acres, as defined in the LAM: and
 - 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;"]



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.



Organic Practice





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



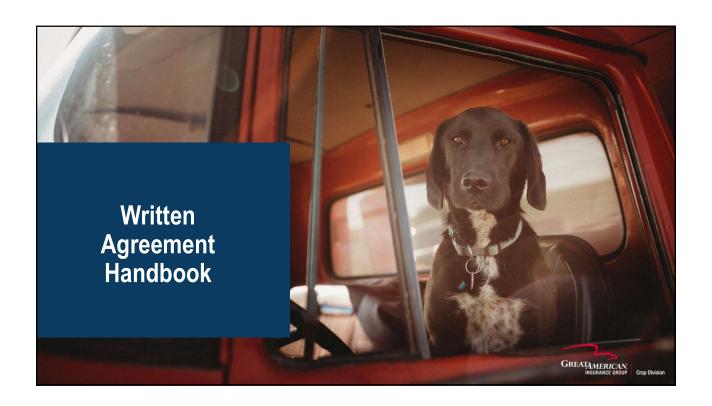
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Section 37 – Organic Farming Practices

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.





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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.



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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 <u>Para. 21</u> and <u>Subpara. 22B</u>, or the <u>original</u> terms of the policy and actuarial <u>documents without a WA</u> 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.



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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.



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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 TreeChile PepperClary Sage

Grapevine

Hybrid Specialty Seed

Kiwifruit

Machine Harvested Pickling Cucumber

Pecan Tree

• Popcorn Revenue

StrawberriesSweet 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	FM	FM Sweet	Processing	Processing	Peppers
	Tomatoes	Tomatoes	Corn	Beans	Sweet Corn	





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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.

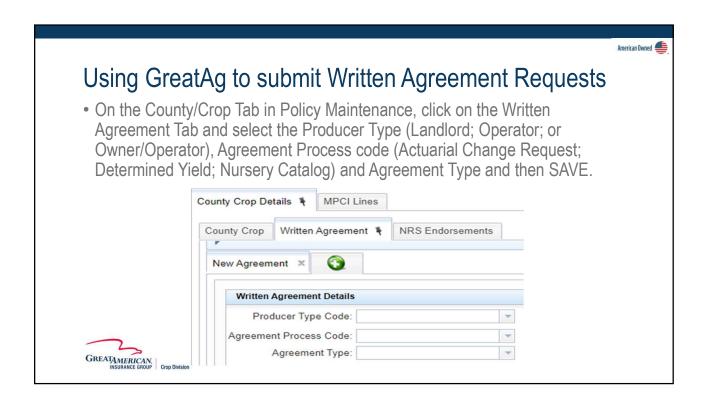


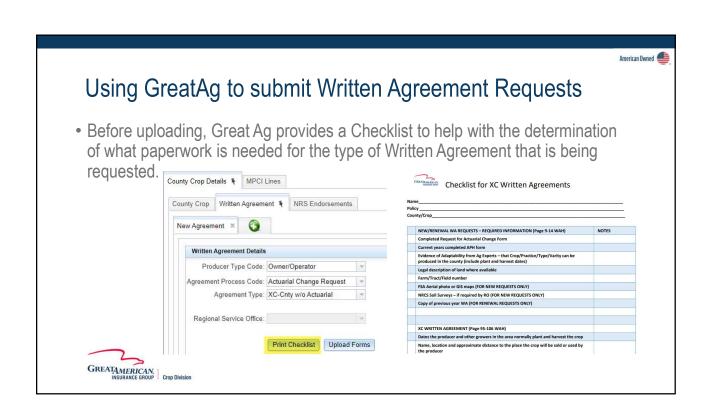


Using GreatAg to submit Written Agreement Requests

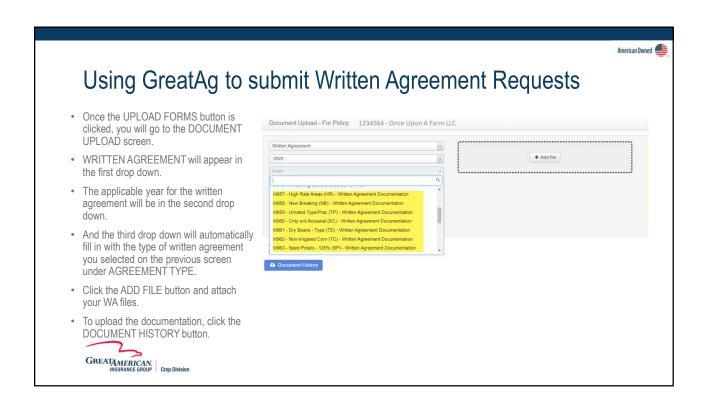
We ask that you adopt the following procedure to tell your underwriter that you
have a written agreement, rather than submitting it via email. Using the
following approach, it will be promptly logged into our system for tracking
purposes, rather than being dependent on the underwriter opening the email.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











Livestock Updates for the 2025 RY

Changes for the 2025 RY





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





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



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



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)



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)



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



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"

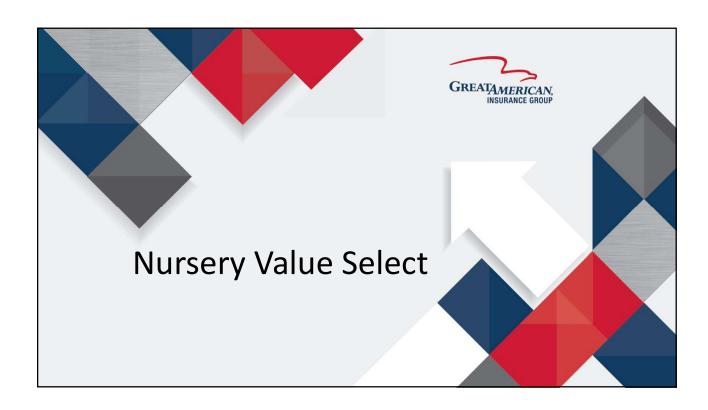


Livestock Reminders

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







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)



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



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.



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



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:

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oJune 1 − May 31
oOctober 1 − September 30
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- \bullet \cap \cap
- HIP-WI, where available



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



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)



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.



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



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 options and endorsements are available for NVS?

Occurance Loss Option (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



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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 About RMA Find an Agent USDA United States Department of Agriculture Policy & Procedure -RMALocal -Commodities -Tools -Topics -**Crop Provisions** Procedural Handbooks Fact Sheet Frequently Asked Questions

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





2025 Forage Production

- Forms
- Dates
- Types and Practices
- Unit Structure
- Forage Seeding vs. Forage Production
- Stand Counts



2025 Forage Production

- Documents for Completing New Policies
 - Great American Applications (Plan 90 & AYP)
 - Blank Forage Underwriting and Acreage Reporting forms (Plan 90)
 - Blank Actual Production History forms (Plan 90)
- All documents must be signed and dated by both the insured and agent (licensed, trained and tested), when applicable



2025 Forage Production

- Enterprise Units are available for Forage Production which was new in 2024
- A change form/application dated by September 30th is required to have enterprise units apply to the county and crop



Forage Production Timeline

- September 30th Sales Closing & Cancellation Date -Applications must be signed by this date (APH & AYP)
- October 16th Insurance attaches. Forage Underwriting report is due in our office.
- November 14th Actual Production History (APH) production must be certified by this date (for IPR also)
- November 15th Acreage Reporting (APH & AYP) Insurable and uninsurable acreage must be reported (new seeding also)
- May 22nd Acreage Reporting only for Spring planted acreage following the year of seeding
- July 1st Premium Billing Date



Application Completion

- Application Sales Closing 9/30/2024
- Forage Production is not allowed to have the Added County Election

- The late and prevented planting provisions of the Basic Provisions are not applicable
- No type indication is necessary on the application
- · SBI Information must also be provided



Year of Establishment

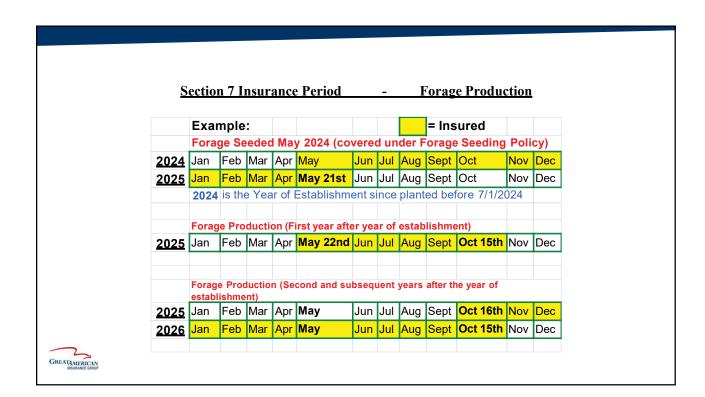
Establishment Date	Example: Year
	of
	Establishment
Spring	Seeded May 15,2024.
Seeded	2024 is Year of Establishment
Before July	
1 st	
Fall Seeded	Seeded August 15, 2024.
After June 30th	2025 is Year of
	Establishment



Forage Seeding Policy

- Insurance during the year of establishment may be available under the forage seeding policy.
 - o SCD 07/31/24
 - If coming in new with NO fall planted, then 03/15/25
- Dollar Policy No APH
- Year of Est. production CAN NEVER be used for production under the Forage Production policy





Forage Production 2025 Prices

- Minnesota Plan is APH (90) or AYP

 Alfalfa \$160.00 per ton (2024-\$164)

 Alfalfa Organic \$192.00 per ton (2024-\$197)

 Red Clover \$115.00 per ton (2024-\$115)

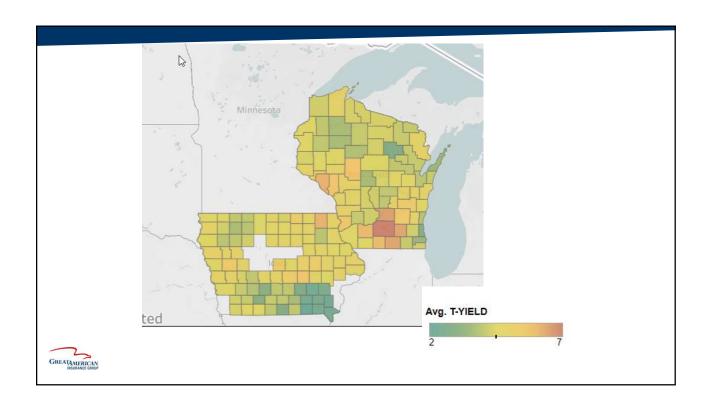
- South Dakota Plan is APH (90)
 Alfalfa \$141.00 per ton (2024-\$151)
 Alfalfa Organic \$169.00 per ton (2024-\$181)
- Wisconsin Plan is APH (90) or AYP
 Alfalfa \$168.00 per ton (2024-\$177)
 Alfalfa Organic \$201.00 per ton (2024-\$212)
 Red Clover \$120.00 per ton (2024-\$128)
- lowa Plan is APH (90)

 Alfalfa \$148.00 per ton (2024-\$163)

 Alfalfa Organic \$178.00 per ton (2024-\$195)

 Red Clover \$121.00 per ton (2024-\$142)





Minnesota & Wisconsin Insurable Chart



* Overage, not insurable for the type/practice.



Minnesota and Wisconsin Adequate Stand Chart

ADEQUATE STAND: For forage containing 60 percent or more affalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height

Live Alfalfa Stems per Square Foot

Alfalfa 90-100 55 Alfalfa 60-89 40

ADEQUATE STAND: For forage containing less than 60 percent alfalfa, the minimum number of live plants per square foot

Live Plants per Square Foot

| Sit Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 4th Year | 5th Year | 6th Year

*Overage, not insurable for the type/practice.



North & South Dakota & Montana Insurable Chart Years Seeded before July 1, Year of 2017 Establishment 2025** 2022 Alfalfa Irrigated 90-100 2017 2018 2019 2020 2021 2023 2024 Alfalfa Non-Irr 90-100 2017 2018 2019 2021 2022 2023* 2024* 2025** Alfalfa Irrigated 60-89 2017 2018 2019 2020 2021 2022 2023 2024* 2025** Alfalfa Non-Irr 60-89 2017 2018 2019 2020 2021 2022 2023* 2024* 2025** Alfalfa Irrigated 25-59, 1-24 2017 2018 2019 2020 2021 2022 2023 2024 2025** Alfalfa Non-Irr- 25-59, 1-24 2025** 2017 2018 2019 2020 2021 2022 2023 2024

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	Years See Asterisks at the bottom								
Seeded After July 1, 2017	Year of Establishment	1	2	3	4	5	6	7	7
Alfalfa Irrigated 90-100	2018	2019	2020	2021	2022	2023	2024	2025	2026**
Alfalfa Non-Irr 90-100	2018	2019	2020	2021	2022	2023	2024*	2025*	2026**
Alfalfa Irrigated 60-89	2018	2019	2020	2021	2022	2023	2024	2025	2026**
Alfalfa Non-Irr 60-89	2018	2019	2020	2021	2022	2023	2024*	2025*	2026**
Alfalfa Irrigated 25-59, 1-24	2018	2019	2020	2021	2022	2023	2024	2025	2026**
Alfalfa Non-Irr- 25-59, 1-24	2018	2019	2020	2021	2022	2023	2024	2025	2026**

^{*} Overage stands are not insurable as the Alfalfa type or Alfalfa Grass Mixture type and must be insured as Grass Alfalfa Mixture

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^{*} Overage stands are not insurable as the Alfalfa 90-100 type, Alfalfa 60-89 or Alfalfa 25-59 type and must be insured as he

Alfalfa 1-24 type
The Alfalfa 1-24 Mixture type includes all overage Alfalfa 90-100, Alfalfa 60-89, and Alfalfa 25-59 the eighth and succeeding years after year of establishment as long as there are at least 0.2 living plants per square foot

type.

** The Grass Alfalfa Mixture type includes all overage Alfalfa and Alfalfa Grass Mixtures the eighth and succeeding years after year of establishment, as long as there are at least 0.2 living alfalfa plants per square foot. No maximum age limitation applies.

North Dakota Adequate Stand Chart

ADEQUATE STAND: For forage containing 60 percent or more alfalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height

Live Alfalfa Stems per Square Foot

Alfalfa 90-100/Irr/Non-irr 55 Alfalfa 60-89/Irr/Non-irr 40

ADEQUATE STAND: For forage containing less than 60 percent alfalfa, the minimum number of live plants per square foot

Live Plants per Square Foot

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year
Alfalfa 25- 59/Irr	3.8	2.5	1.9	1.9	1.9	1.9	1.9	**
Alfalfa 1- 24/Irr	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**
Alfalfa 25- 59/Non-irr	3.2	2.1	1.6	1.6	1.6		*	**
Alfalfa 1- 24/Non-irr	0.2	0.2	0.2	0.2	0.2	0.2	•	

* Overage stands are not insurable as the Alfalfa 90-100 type, Alfalfa 60-89 type, or Alfalfa 25-59 type and must be insured as Alfalfa 1-24 type.



South Dakota Adequate Stand Chart

ADEQUATE STAND: For forage containing 60 percent or more alfalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height

Live Alfalfa Stems per Square Foot

Alfalfa 60-58/lim/Non-irr 303
Alfalfa 60-58/lim/Non-irr 40

ADEQUATE STAND: For forage containing less than 60 percent alfalfa, the minimum number of live plants per square foot

Live Plants per Square Foot

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year
Alfalfa 25- 59/Irr	3.8	2.5	1.9	1.9	1.9	1.9	1.9	
Alfalfa 1- 24/Irr	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**
Alfalfa 25- 59/Non-irr	3.2	2.1	1.6	1.6	1.6	180	*	**
Alfalfa 1- 24/Non-irr	0.2	0.2	0.2	0.2	0.2	0.2		**

* Overage stands are not insurable as the Alfalfa 90-100 type, Alfalfa 60-89 type, or Alfalfa 25-59 type and must be insured as Alfalfa 1-24 type.



ND, SD & MT Actuarial Statements

- Type
 Alfalfa 1-24: Alfalfa is at least 1 percent but less than 25 percent of groundcover
- *6 Alfalfa 25-59: Alfalfa is at least 25 percent but less than 60 percent of groundcover
- Alfalfa 60-89: Alfalfa is at least 60 percent but less than 90 percent of groundcover
- *8 Alfalfa 90-100: Alfalfa is 90 percent or more of groundcover.

The acreage report is due May 22 for spring planted acreage following the year of seeding for Alfalfa 90-100, Alfalfa 60-89, Alfalfa 25-59, or Alfalfa 1-24. In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for the calendar year following the year of seeding for Fall planted forage.

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for calendar years subsequent to the calendar year following the year of seeding.



Forage Underwriting Report

- Underwriting Report October 16th (Beginning of Insurance Period)
 - Reference 2023 CIH Exhibit 17J-M
 - · Insurance will not attach on any acreage that does not have an adequate stand at the beginning of the insurance period
 - An adequate stand is a population of <u>live</u> forage plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provisions.
 - Reminder that if forage contains more than 60% alfalfa, the live STEM count is what is reported. For forage less than 60% alfalfa, live PLANTS PER SQUARE **FOOT** is reported
 - All insureds must complete the Forage Production Underwriting Report for each field of forage production. Including the month, day and year the field
 - If a Claim for Indemnity was filed the preceding crop year and an adequate stand was determined, the Claim for Indemnity Report will be used to determine insurability



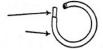
Forage Underwriting Report

- The purpose of the Forage Production Underwriting Report is to identify each field and to certify basic information needed to determine type classification, unit structure, and insurability of the stand (age of stand and adequacy of plant count).
- This information will be used to update the APH form before requesting an Approved APH Yield for the upcoming crop year, and also to complete the acreage report.
- No Underwriting report no coverage for 2025



Living Plants Per Square Foot

- Insureds responsibility to determine living plants per square foot
 - First construct hoop to measure with:
 - Material required for round hoop (3 square feet) is 73.7 inches of 1/2-inch inside diameter plastic hose and 3 inches of 1/2-inch wooden dowel material.
 - 3" Dowel Pin
 - ½ Plastic Hose



Example: 15 Plants within the 3 square foot hoop: 15 plants / 3 sq. feet = 5 plants per square foot



Living Plants Per Square Foot

- For **alfalfa** (or alfalfa in mixtures), examine such crown and the connecting root(s).
- Separate them into individual plants according to their individual taproots.





Living Plants Per Square Foot

Step 1: Select representative samples from each field or subfield.

- 0.1-10.0 acres = 3 samples
- 10.1-40.0 acres = 4 samples
- Add one additional sample for each additional 40.0 acres

Step 2: Select a sample size (area in square feet, e.g., 1 square foot or 2 square feet, etc.) for all samples in the field/subfield.

Step 3: Count number of insurable live forage plants (alfalfa or clover, but not including grass plants) within each sample area. Compute average number of plants/square foot (total number of plants divided by total number of square feet for all samples within a field/subfield).

Step 4: Enter separate plant counts for each type that applies.



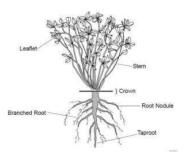
Montana Adequate Stand Chart



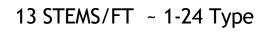
Stem Count Information

Beginning with the 2021 Crop Year the Forage Stems per square foot is a required element for the Forage Underwriting Report when you are reporting acreage greater than 60% Alfalfa

The stems that are included in the stem count are the stems that are over 2 inches tall











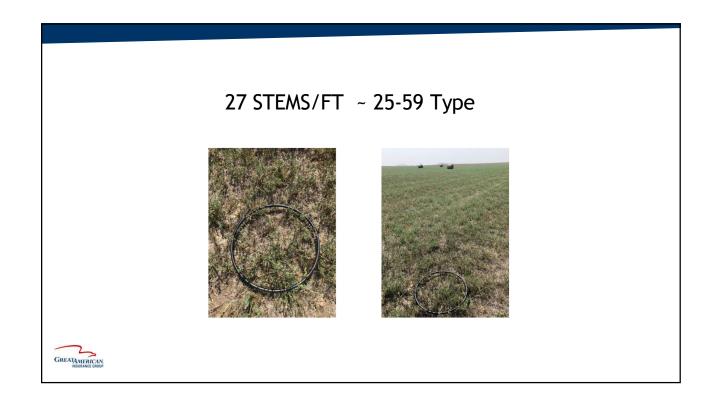


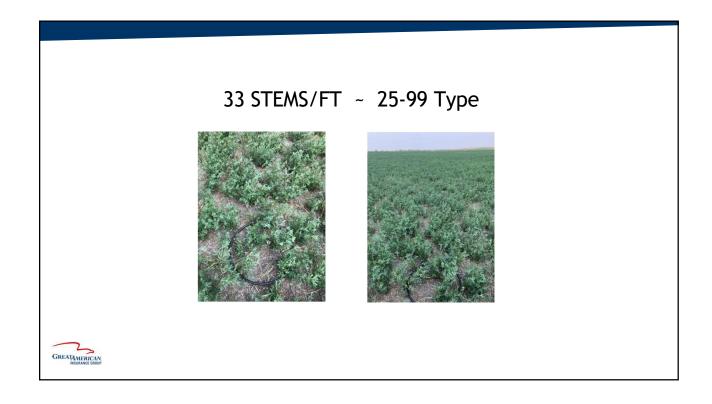
23 STEMS/FT ~ 25-59 Type



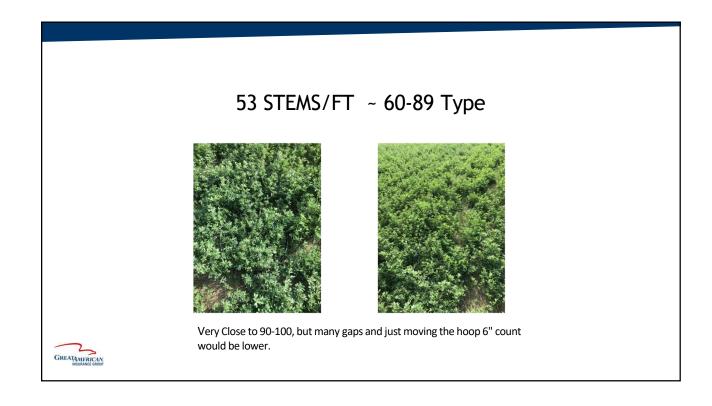


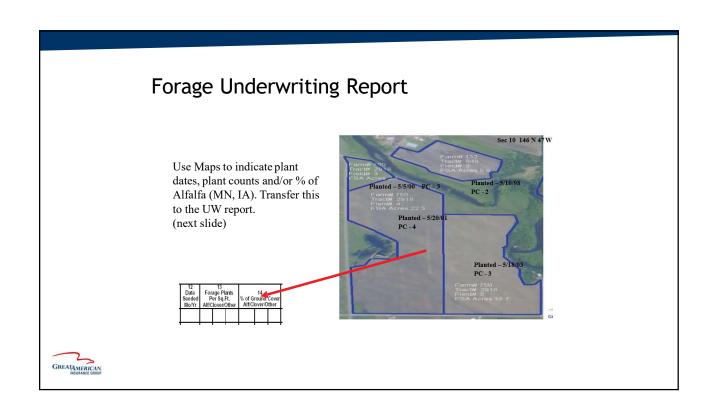


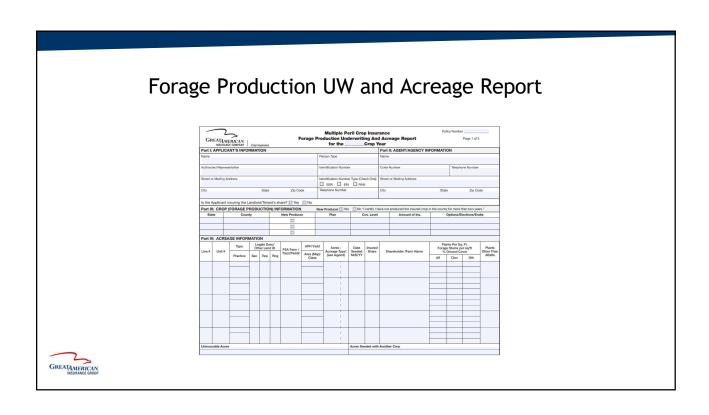












How to fill out a FUR

Forage Production Underwriting Report (FUR) needs to be completed and signed by October 16th.

First step (most important) - make sure you have the correct Type listed: MN Example

Alfalfa 90-100

Alfalfa 60-89 (most common)

Alfalfa 25-59
Red Clover

Type

RED CLOVER: A pure stand of red clover or a stand of red clover and grass in which 60 percent or more of the ground cover is red clover.

Alfalfa 25-59: Alfalfa is at least 25 percent but less than 60 percent of groundcover.

Alfalfa 60-89: Alfalfa is at least 60 percent but less than 90 percent of groundcover.

Alfalfa 90-100: Alfalfa is 90 percent or more of groundcover.



How to fill out a FUR

Second Step :

Determine either a stem count or a plant count based on the type (see chart in your actuarial).

ADEQUATE STAND: For forage containing 60 percent or more alfalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height

Live Alfalfa Stems per Square Foot

Alfalfa 90-100 55 Alfalfa 60-89 40

ADEQUATE STAND: For forage containing less than 60 percent alfalfa, the minimum number of live plants per square foot

Live Plants per Square Foot

 Alfalfa 25-59
 6.0
 4.0
 3.0
 3.0
 3.0
 3.0

 Red Clover
 12.0
 8.0
 8.0
 8.0
 8.0
 8.0

*Overage, not insurable for the type/practice.



How to fill out a FUR

Third Step

Fill out the Plant/Sq foot, % Ground, Stem Count

For this example, the Type is 90-100, according to the above chart we need a STEM count.

- The yellow highlighted box is for Plants per square feet (so for this example nothing will be written here, only if the type is Alfalfa 25-59 or Red Clover)
- The purple highlighted box is for % ground cover (for this example for the acres to qualify for this type it would need to be between 90-100 % you need to write this in for ALL types)
- The orange highlighted box is for Stems per square feet (for this example, according to the above chart it would need to be 55 or more to qualify for the 90-100 type, if the type is Alfalfa 25-59 or Red Clover you would leave this box empty).









What is Margin Protection (MP)?

MP is an area-based insurance plan that provides coverage against an unexpected decrease in operating margin (revenue less input costs), caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils. Because MP is area-based (average for a county), an individual farm may have a decrease in its margin but not receive an indemnity or vice-versa.



MARGIN PROTECTION



The margin is the money that a farmer has left over after harvesting bushels, selling them, and paying operating expenses. This is the money the farmer must use to cover land costs, pay for management work, and sustain his family. A farmer is aiming to insure <u>margin</u>, not bushels, price, or costs.



MARGIN PROTECTION



	Expected Costs	Crop	Allowed Inputs Subject to Price Change
Allowed inputs subject to price change are those for which Projected and Harvest Prices can be obtained from markets.	to price change are those for which Projected and Harvest Prices can be obtained	Corn	Diesel, Urea, Diammonium Phosphate price (DAP), Potash, Interest
	Hom markets.	Soybeans	Diesel, DAP, Potash, Interest
•	Inputs subject to price change are identified with an average quantity used per acre.	Rice	Diesel, Urea, DAP, Potash, Interest
		Wheat	Diesel, Urea, Monoammonium Phosphate(MAP), Potash, Interest

MARGIN PROTECTION Allowed Inputs not Subject to Price **Expected Costs** Crop Change (Examples only) Allowed inputs not subject Pre-harvest Machinery, Seed, Lime, to price change are Corn Herbicide, and Insecticide Costs identified as a specific dollar amount per acre and are not specifically Soybeans Pre-harvest Machinery, Seed, Lime, and identified. Only the dollar **Herbicide Costs** amount for all such inputs is Rice Maintenance, Chemicals, and Application specified. Some examples Costs of typically included costs Wheat Seed, Maintenance, are provided by crop on the Chemicals, and Lubrication right.

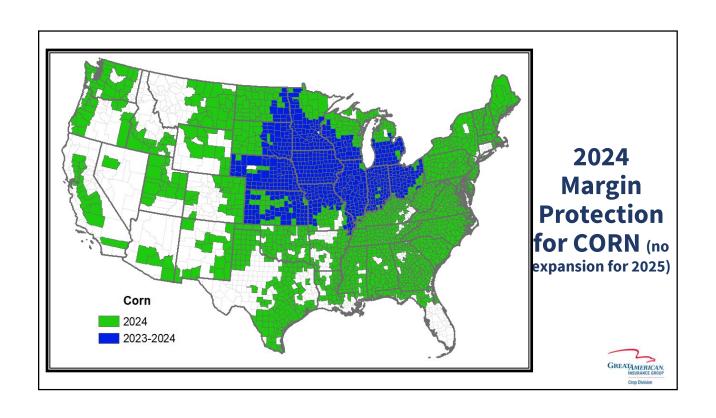
MARGIN PROTECTION

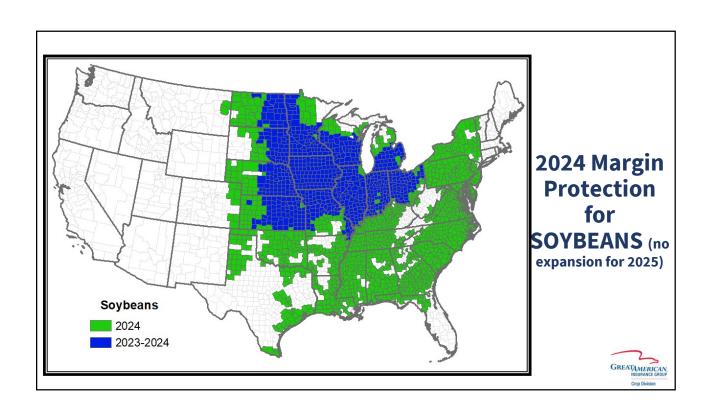
Where is MP available?

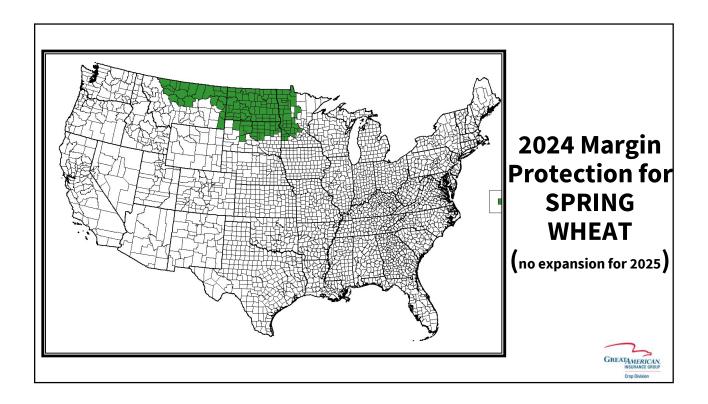
GREATAMERICAN.

- MP is available for CORN, RICE, SOYBEANS, and WHEAT in select states and counties, as follows:
- **RICE**: Select counties in Arkansas, California, Louisiana, Mississippi, Missouri, and Texas;
- **CORN**: Select counties in all states except Alaska and Hawaii;
- SOYBEANS: Select counties in Alabama, Arkansas, Colorado, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, and Wisconsin; and
- County lists by crop are available at "<u>www.marginprotection.com</u>" at section titled "Downloadable content" and in our Actuarial presentation.









New for 2025

- A disclaimer is required for all NEW and Carryover Margin Protection Policies.
- Statement will be added to Margin Renewal Pre-printed applications
- Standalone Disclaimer Form will be created for new policies or renewals with no other changes.
- What happens if a renewal does not turn in a Disclaimer?
 - NO policy per Watts and RMA



New for 2025

- Minor language changes referring to AREA instead of COUNTY
 - Ex. Expected County Yield is now Expected Area Yield
- Actuarial Documents are now Special Provisions
- Added Paragraph for 1st Crop/2nd Crop scenarios
 - Utilizes the 35% payment on 1st crop
 - Example
 - · You have Base and MP on corn and sb
 - · Corn fails, you plant soybeans
 - Soybeans are a 2nd planted crop so no MP available, just base policy
 - Any Margin payment on corn will be considered 1stcrop/2nd crop and the insured would receive only 35% of the Margin indemnity.
 - If the Base policy loss on SB is greater than the other 65%, they can get 100% of loss on SB.



MARGIN PROTECTION

Sales Closing Dates for MP

- CORN, SOYBEANS, and SPRING WHEAT is **September 30**th of the calendar year prior to the insured crop year. Why 9/30? Most inputs (fertilizer, chemicals, etc) are purchased for the next growing season in the fall.
- The MP sales closing date for RICE is the same as the sales closing date for YP, RP, and RP-HPE.
- All sales closing dates are shown on the Actuarial Information Browser.

Coverage

- Purchase as a Stand Alone or with a YP, RP, RP-HPE base policy.
- An Area Based plan that uses county level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.
- CAT Level of Coverage is not available for Margin Protection.
- Separate Administrative Fees apply for MP and Base policy.
- MP with the Harvest Price Option allows replacement cost coverage.
 - If the Harvest Price is greater than the Projected Price, the Expected Margin and the Trigger Margin are recalculated based on the higher Harvest Price.





Basics of Margin Protection Coverage

- Coverage Levels offered are 70% to 95% and can be varied by type and practice.
 Protection Factors are from 0.8 to 1.2.
- Projected Price discovery for CORN, SOYBEANS and SPRING WHEAT is August 15th to September 14th and the Harvest Price is the same as Revenue Protection. Price Discovery for RICE is the same as the Base Policy.
- Termination date is November 15th.
- Written Agreements are not allowed for MP, but any WA authorized under the BASE policy will only modify the terms of your Base coverage.
- MP will not attach to HRLEO or WFRP acreage.
 - BASE policy may insure high risk land acreage under CAT but MP acreage will only apply to Buy-Up acreage.
- BFR/VFR subsidy provides an additional 10% of premium subsidy.
- If SCO or ECO is elected on the Base policy, cannot have Margin Protection.



MARGIN PROTECTION



Base Policy

- The Base policy and the MP policy must be purchased from the same Approved Insurance Provider; however, the Base policy and the MP policy may be purchased from a different insurance agent or insurance agency and still be eligible for the premium credit.
- If the producer already has a Base policy with an AIP and purchased a MP policy with a different AIP then the Insured must complete the proper documentation to transfer the Base policy on or before the sales closing date for MP. The transfer needs to be effective for the same crop year as your MP policy.
- If the producer has a base policy in effect for the crop with us on the MP sales closing date for the current year:
 - 1) That base policy cannot be transferred to another AIP; and
 - 2) Can not be canceled to obtain any other Federal crop insurance coverage from another AIP. This provision does not negate your right to cancel your base policy without obtaining any crop insurance policy other than MP.
- Having a Margin Protection policy does not prohibit the producer from buying other Private Crop Insurance policies not insured by FCIC.



Production

The Production Report submitted for the Base policy (Yield or Revenue Protection) will be used as the production report for MP.

- If no Base policy, producer is still required to submit an annual production report for the standalone crop by the production reporting date shown in the actuarial documents.
 - If not submitted by the production reporting date, then the next year the policy will be limited to the lowest MP coverage level available.
- If you have a Base policy, units will be established for MP by the Base policy. If only a standalone MP policy, then all planted acreage of each type and practice is a unit. Whole farm units are not allowed under MP.

MARGIN PROTECTION



Acreage

- Premium credit applies to those MP types and practices that match the Base policy types and practices.
 - This credit cannot be accurately determined until the MPCI acreage report is complete.
- The Base policy issued under the Basic Provisions provides the producer with coverage for Replanting, Prevented Planting, Individual Losses and Quality Losses.
 - MP acreage **does not** attach to any acres that are prevented from being planted.
- The Final Planting Dates for MP are shown in the Actuarial Documents and are set to the same date used as the Late Plant date shown for the base policy.
 - For acreage that is not planted on or before the MP Final Planting Date for the crop, then that acreage must be reported as Uninsurable.
- Native Sod subsidy decrease penalty does apply to a MP policy.

MP Corn and Soybean Costs and Calculations

MP Corn and Soybean Costs and Calculations					
Corn Input Amounts (per Acre)	Urea (lbs./acre)	DAP (lbs./acre)	Potash (lbs./acre)	Diesel (gal/acre)	Costs not subject to price change
Corn Irrigated	(ECY*.83)/.46	(ECY*.35)/.46	(ECY*.25)/6	(ECY*.10)+2.5	\$206.90
Corn Non-Irrigated	(ECY*.83)/.46	(ECY*.35)/.46	(ECY*.25)/.6	(ECY*.04)+2.5	\$206.90
Soybean Input Amounts (per Acre)	Urea (lbs./acres)	DAP (lbs./acre)	Potash (lbs./acre)	Diesel (gal/acre)	Costs not subject to price change
Soybean Irrigated	0	(ECY*.73)/.46	(ECY*1.1)/.6	(ECY*.30)+2.5	\$111.50
Soybean Non-Irrigated	0	(ECY*.73)/.46	(ECY*1.1).6	(ECY*.10)+2.5	\$111.50

MP Total Cost Calculation				
Costs not subject to price change	=	"Use Costs not subject to price change"		
Costs subject to price change	=	(Input Price x Unit per acre)		
Preliminary Total Costs	=	Total Costs + Variable Costs		
Interest Rate Cost	=	Apply Interest Rate Calculation		
MP Total Costs	=	Costs not subject to price change + Costs subject to price change + Interest cost		

Pounds can be converted to tons by dividing by 2000. This is necessary when input quantities are listed in terms of lbs./acre and input prices are listed in terms of \$/ton.

ECY is "Expected County Yield", rounded to the nearest whole bushel.

The "Interest Rate Calculation" document is available as a PDF at https://www.marginprotection.com/Content/Files/Interest%20rate%20calculation%20document.pdf

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MP Rice Costs and Calculations

MP Rice Costs and Calculations				
Rice				
Fixed Input Costs (per Acre)	Region 1	Region 2 & 4	Region 3	
Maintenance (\$/ac)	\$28.10	\$53.00	\$36.00	
Chemicals	\$83.64	\$140.00	\$174.00	
Application Costs (\$/ac)	\$43.39	\$55.00	\$76.00	
Total Fixed Input Costs (\$/ac)	\$155.13	\$248.00	\$286.00	

	MP Total Cost Calculation			
MP Total Cost Calculation				
Costs not subject to price change	=	"Use Costs not subject to price change"		
Costs subject to price change	=	(Input Price x Unit per acre)		
Preliminary Total Costs	=	Total Costs + Variable Costs		
Interest Rate Cost	=	Apply Interest Rate Calculation		
MP Total Costs	=	Costs not subject to price change + Costs subject to price change + Interest cost		

MP Rice Costs and Calculations					
Rice					
Input Quantities for Inputs Subject to Price Change					
Units (per acre)	Region 1	Region 2 & 4	Region 3		
Urea (lb/ac)	350.00	390.00	347.01		
DAP (lb/ac)	100.00	180.00	100.00		
Potash (lb/ac)	51.90	80.00	75.00		
Tractor Diesel (gal/ac)	13.00	12.00	29.26		
Irrigation Diesel (gal/ac)	22.00	60.00			

Pounds can be converted to tons by dividing by 2000. This is necessary when input quantities are listed in terms of lbs./acre and input prices are listed in terms of \$/ton.

ECY is "Expected County Yield", rounded to the nearest whole bushel.

The "Interest Rate Calculation" document is available as a PDF at https://www.marginprotection.com/Content/Files/Interest%20rate%20calculation%20document.pdf

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Protecting America's Farmers Since 1915



Special Policy Scenarios

Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but you choose to cancel your base policy for 2025.
 - You will then have a "stand alone" MP policy and there will be no premium credit towards your MP policy.





Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but your entity changes prior to SCD for your base policy.
 - The MP handbook was updated to explain that when this happens, there is no way to LINK the MP policy to the base policy. Both will stay active, but you will not receive the premium credit towards your MP or will any offset in any applicable indemnity to the base policy happen.
- You apply for Margin Protection for the 2025 crop year, but you attempt to transfer your base policy by that crop's SCD.
 - You must have the base policy with the same provider, so the transfer is denied.







Special Policy Scenarios

- You apply for Margin Protection for corn for 2025. How does MP work with Hybrid Seed Corn?
 - If the Seed Type of corn is in the MP actuarials, MP covers seed at the same expected and harvest margin as grain, as long as you do not have a Hybrid Seed Corn policy(YDO plan). (Same applies to Silage Type)
 - If the insured does insure their Seed Type under the MP, then all corn acres are insured under the MP.
 - See the actuarials for any additional statements.
 - If the Seed Type of corn is NOT in the MP actuarials, it is not insurable under MP.

Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but your base policy also has SCO (Supplemental Coverage Option).
 - Your SCO must be cancelled for the 2025 crop year.
- You apply for Margin Protection for corn for 2025. How does MP work with Silage Type Corn?
 - If the Silage Type of corn is in the MP actuarials, MP covers silage at the same expected and harvest margin as grain.



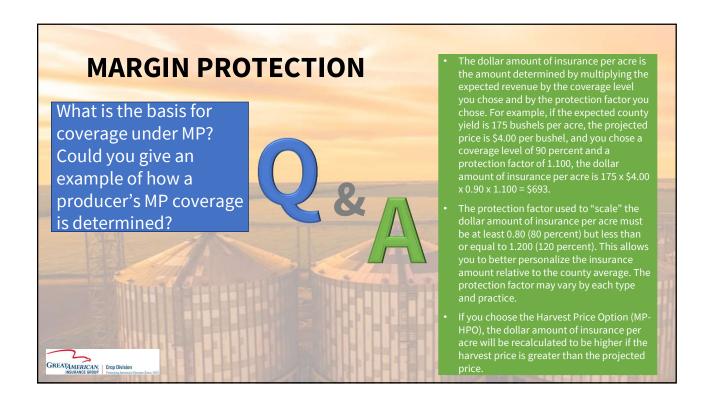




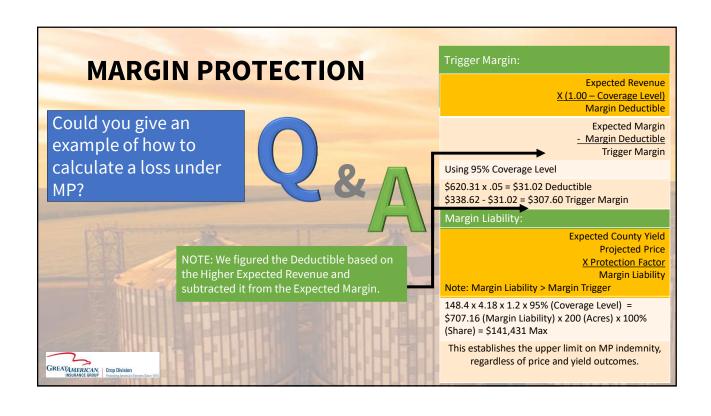
MARGIN PROTECTION

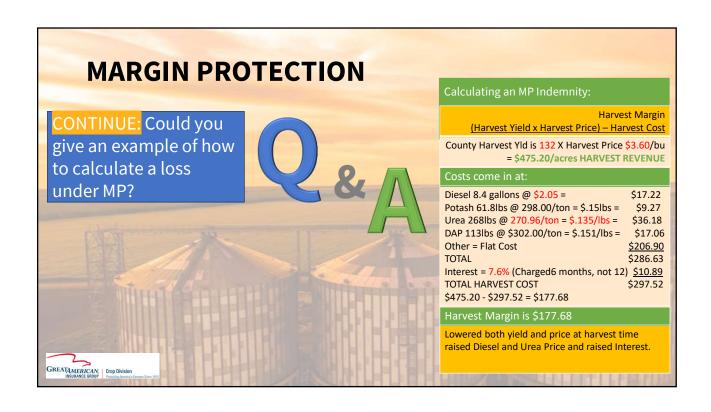
Questions and Answers









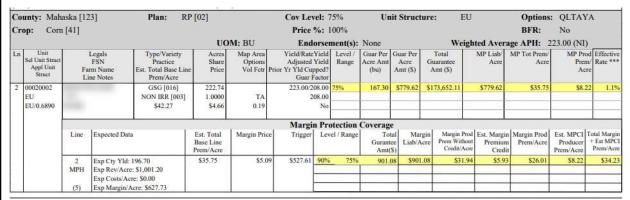






revenue from their crops.

Example of Quote



The subsidized premium for both Margin and Base policies are added together and totaled.

are based on the relationship between expected county yield and the volume of an input

needed to grow a bushel.

the county/crop.



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Protecting America's







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



"AND JUSTICE FOR ALL" POSTERS

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





PRODUCER ACCOMMODATIONS

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

These accommodations may include:

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



CIVIL RIGHTS

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

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USDA NON-DISCRIMINATION STATEMENT

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

Example GAIC Crop Division Website





USDA NON-DISCRIMINATION STATEMENT

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

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

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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)

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COMPLAINT OF DISCRIMINATION

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

Contact USDA's TARGET Center at

(202) 720-2600 (Voice and TTY)



LIMITED RESOURCE FARMER

Purpose is to ensure that USDA programs are administered in a way that enables small or limited resource farmers to maintain and develop such smaller farming operations

A Limited Resource Farmer:

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

AND

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

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

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LIMITED RESOURCE FARMER

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

Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool





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): 800-880-4183 Main: 202-720-6350 email: partnerships@usda.gov website: www.usda.gov/partnerships

Sign up for OPPE updates:



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

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USDA AG CENSUS

The census data can be viewed by state or county.

https://www.nass.usda.gov/Publications/Ag Census/2022/Full_Report/Volume_1,_Chapt er_1_State_Level/





LIMITED ENGLISH PROFICIENCY (LEP)

Who is a LEP Individual?

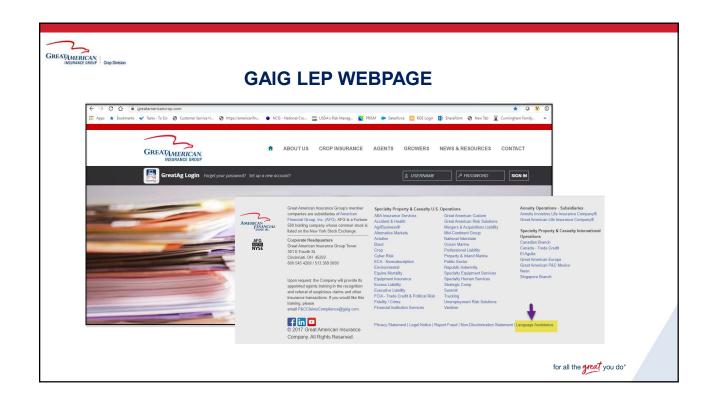
- Does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English
- Executive order 13166 requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- RMA has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

AIP LEP Plan:

- If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual
- If a LEP individual requests oral translation services, the AIP will contact the Regional Office LEP Coordinator in that region for a listing of RMA accepted translation services, or use another accredited translation service of their choosing

Contact your GAIG Compliance staff for details or visit our website:

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





GAIG LEP 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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Fresno, CA Rebekah Wistrom 785-840-1162 rwistrom@gaig.com Albany, GA Cindy Jackson 919-830-2067 cjackson@gaig.com

Lawrence, KS Rebekah Wistrom 785-840-1162 rwistrom@gaig.com



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

for all the great you do*



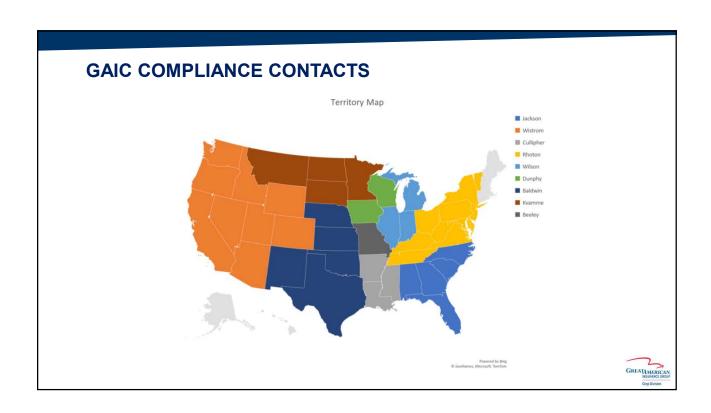
We Greatly Appreciate Your Time and Business!



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





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



GAIC COMPLIANCE CONTACTS

- Specialty Audit Team Roxanne Hoffman
 - PPA Audits Selected by RMA RO
 - RI 3% Random Selection
 - RI 200K/COI
 - GreatAg EY Audits
 - Hydra Audits
 - · Excessive Yield
 - Misreported Claims
 - New Producer
 - BFR
 - PIIA (Payment Integrity Information Act)
 - Formerly IPERIA

- · Specialty Audit Team Members
 - · Roxanne Hoffman
 - Bob Dance
 - · Dustin Brown
 - · Cindy Nimtz
 - Ed Hollinger



RMA REBATING LANGUAGE

Definition per the SRA:

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



RMA REBATING LANGUAGE

- · RMA Published Rebating Violations and Sanctions
 - https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions
 - RMA Website Q&A Section
 - · Good examples of what is considered rebating
 - Updated verbiage on Prohibitions, exceptions and violations as of 9/28/23
- Premium adjustments are prohibited except for patronage dividends or similar payments as outlined in the Federal Crop Insurance Act (Reference Act for specific language)
 - Enforced Violations
 - Policyholders
 - · Voiding the policy, government-wide suspension, disqualification from crop insurance, civil penalties
 - Approved Insurance Providers
 - Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

References

Additional information on RMA's rebating enforcement efforts:

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

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.



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



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



RMA UPDATE - IPERIA

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



RMA UPDATE - PPA

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



RMA UPDATE - PPA

RMA PPA Goals

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



PRODUCER RECORD KEEPING REQUIREMENTS

- 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.



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



PRODUCER RECORD KEEPING REQUIREMENTS

Crops associated with Farm Management records

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



- 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:	
IL—Special T Yield for New Producer & Added Land L=SA T-Yield for Added Land T=Transitional Yield Z=Zero Acres Planted	(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 Colores' history for new acreage (7) Recetification for new actual offer (8) Recentification for new actual offer (9) Other	(A) Harvested Production: sold/commercial storage. (B) Harvested Production: tam storad/measured by insured. (C) Harvested Production: pix/dially sales records. (E) Harvested Production: attendated yield monitoring system. (E) Harvested Production: attendated yield monitoring system. (F) Harvested Production: fixed pixel feeding records. (G) Harvested Production: fivestock feeding records. (H) Harvested Production: criter. (I) Unharvested and destroyed. (ARPI only) (J) Unharvested and put to another use. (ARPI only)	(K) Unharvested and production appraised by AIP (ARPI Only). (J.) Unreported production. 1-28 Only. (M) Claim for indemnity. For CCIP policies only. (N) Appraisal (non-loss). For CCIP policies only. (D) 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) processor (not for ARPI).



PRODUCER RECORD KEEPING REQUIREMENTS

Commingled Production

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

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

2024 CIH 1005 APH Databases Below BU LevelIf the insured certifies production on the production report at a level below the BU, they must have acceptable records at the level reported or <u>assigned yields will apply</u> (see Para. 1303A and 1600 for additional details).

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



- Production Reporting Errors
 - 2024 CIH Paragraph 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...

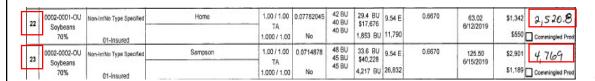
RMA established tolerance is 5%



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





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, <u>the insured must provide hard copy records of acceptable production evidence</u>, supporting their certification, to the AIP...



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

 $2025~RY^{\star~\star}$ (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		

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 * CNTS form for 2012 will be effective for all years going forward until new Reinsurance Agreement is signed. ** 2025 RY starts 7/1/24

RMA COMPLIANCE FORMS

Automated email notifications will be sent out when each form collection has been initiated





RMA COMPLIANCE FORMS

GreatAg Landing Page



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



APPENDIX I CONFLICT OF INTEREST

 Guidance Regarding Conflict of Interest During Claim Related Activities relating to Loss Adjuster and Reviewer 2024 SRA Appendix I Section VI

(A) The supervision, control, or adjustment of a claim. The Company is solely responsible for the supervision and control of the loss adjustment process for a loss determination and all loss adjustment oversight...

Only agent activities that are allowed:

- (i) The agent may:
 - (I) Receive a notice of loss from the policyholder and transfer it to the Company;
 - (II) Provide a copy of the Company's official file folder, as applicable, to the loss adjuster or reviewer:
 - (III) Provide the loss adjuster or reviewer with any information provided by the policyholder related to the loss;
 - (IV) Facilitate the loss adjuster's gathering of information directly from other parties; and
 - (V) Assist the loss adjuster in locating the policyholder or vice versa.



RAINFALL INDEX

Policy language requirements

- Appendix IV SRA Review Requirements (audits performed)
 - · All eligible ECIC contracts with identified Conflict of Interest
 - Not less than a 3-percent random sample
 - Annual Forage selection in September 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



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 <u>verifiable lease or written proof of ownership</u> supporting the share you reported for the insured acreage on your acreage report:
- · Definition of Lease (per policy)

Lease means a written document granting use or occupation of property for a specified compensation, during a specified period of time. Compensation may include, but is not limited to: cash, share of insured crop, proceeds, labor, calf crop, honey, services, etc.

Grazing Permit (BLM, UFS, State)
 For BLM acreage, shares will be determined based on the producer's active use AUM'

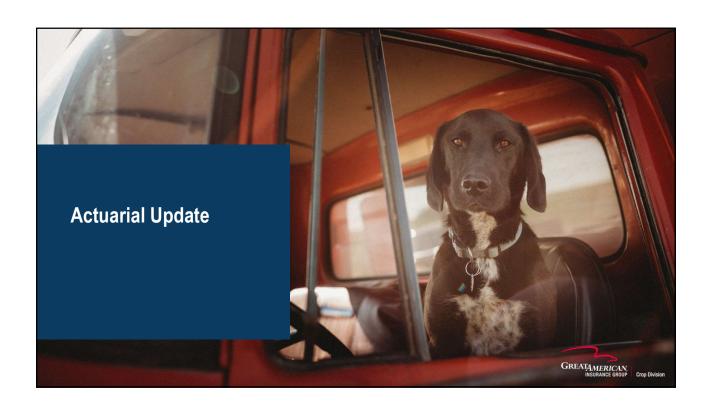


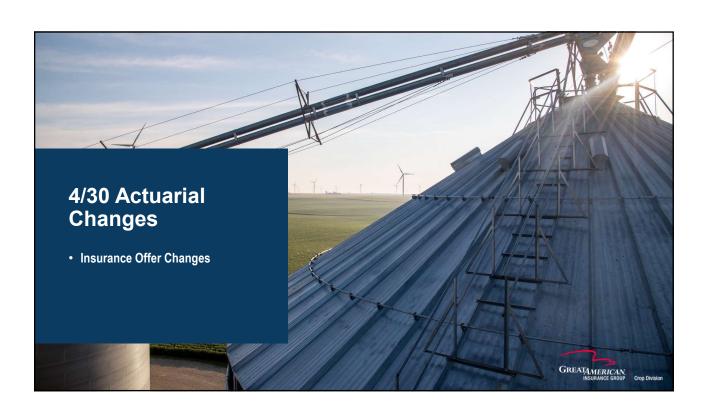
RAINFALL INDEX

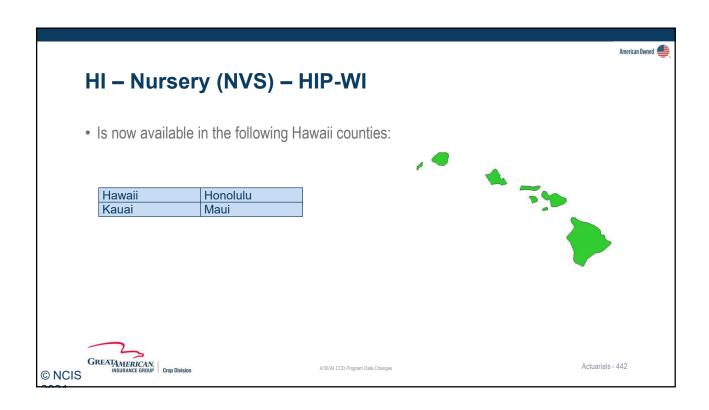
- For all Appendix IV audits on RI policies (grazing, haying, or apiculture) we must have the following documentation:
 - Written lease when ground is not owned, but rented for grazing, haying, or
 placement of colonies (RMA allows a lease certification form when a verbal lease is in
 place)
 - Proof of Ownership when ground is owned by the policy holder, we must have a copy of a deed or property tax records to verify ownership.
- AIP is also required to verify the policyholder is the owner of the livestock/colonies. To verify the ownership of livestock/colonies, we request documents such as:
 - Livestock/colony sales/purchase receipts, veterinary records, state brand certificates, transportation records, pollen broker records, etc...

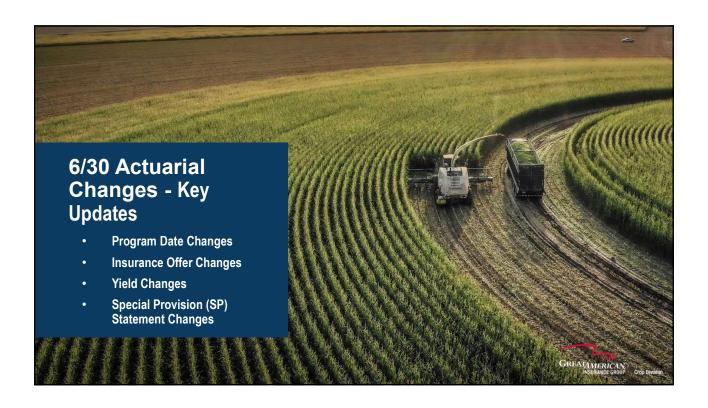








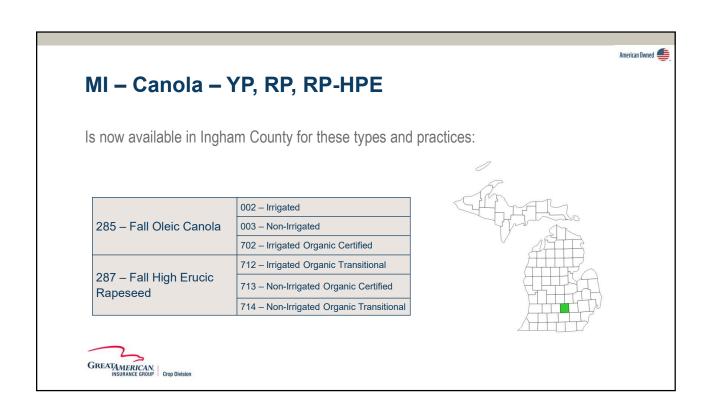


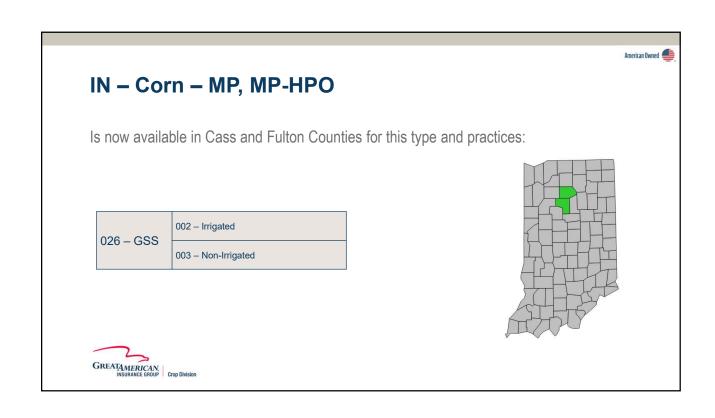


6/30 Insurance Offer Changes

- Canola
- Corn
- Rye
- Soybeans
- Wheat









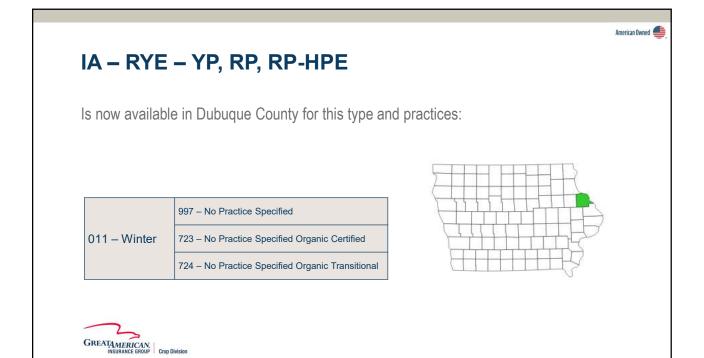
Rye – YP, RP, RP-HPE

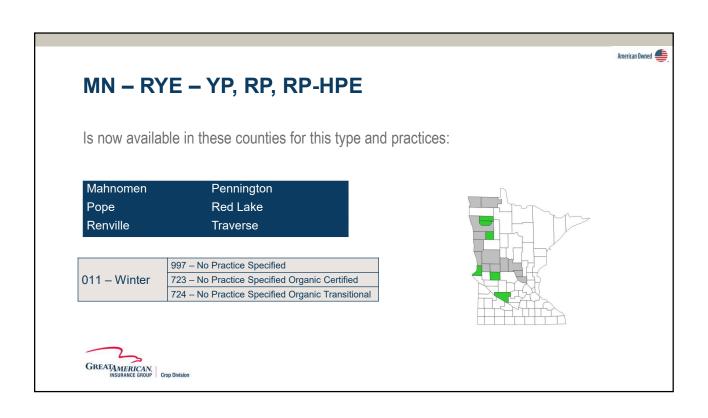
This type and practices were added in Iowa, Minnesota & Wisconsin:

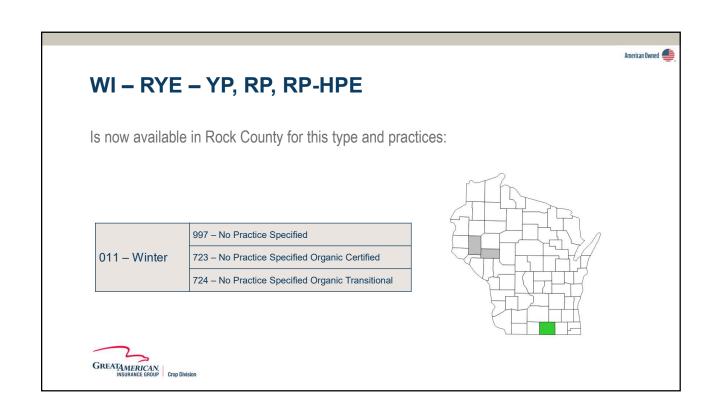
		997 – No Practice Specified	
011 – Winter	723 - No Practice Specified Organic Certified		
		724 – No Practice Specified Organic Transitional	

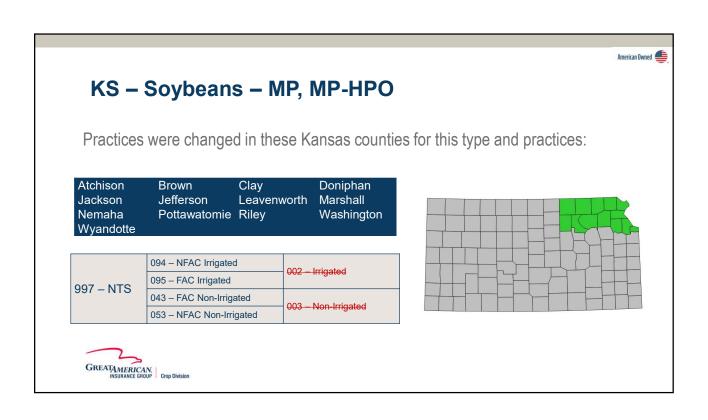
Refer to IMAP for counties affected.

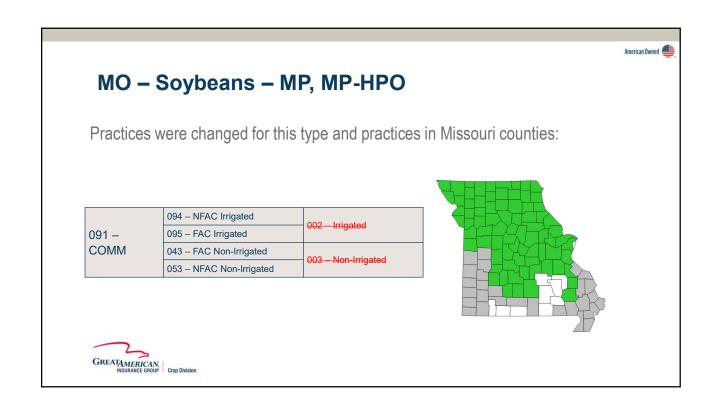


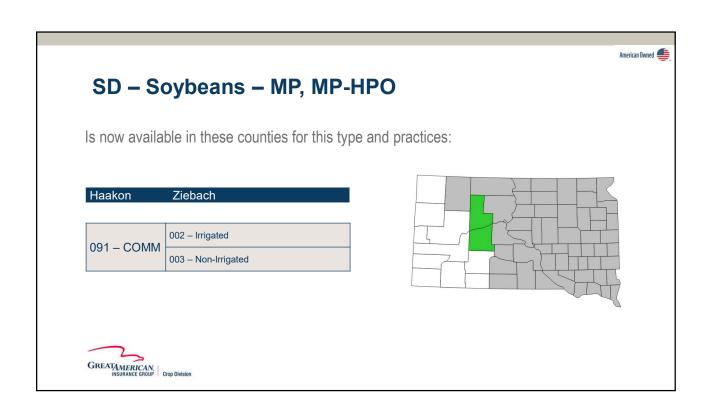


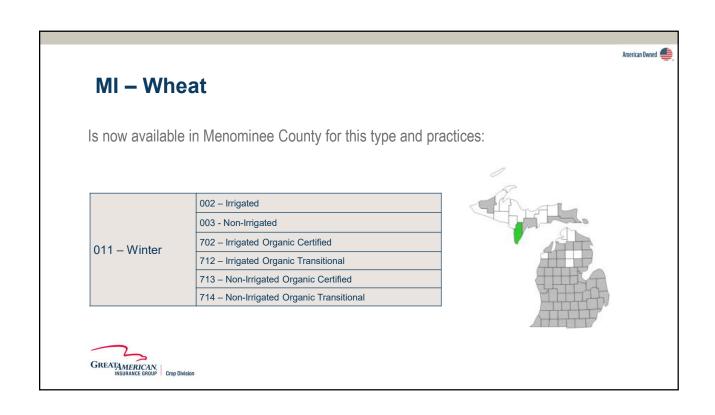












6/30 Yield Changes

6/30 Yield Changes

T-Yield Changes

- Canola YP. RP. RP-HPE
- Cultivated Wild Rice APH
- Dry Peas APH, YP, RP, RP-HPE
- Forage Production APH
- Mint APH
- · Onions APH
- · Potatoes APH
- · Sugarcane APH

M-Yield Changes

- Canola YP, RP, RP-HPE
- Dry Peas APH, YP, RP, RP-HPE
- · Forage Production APH



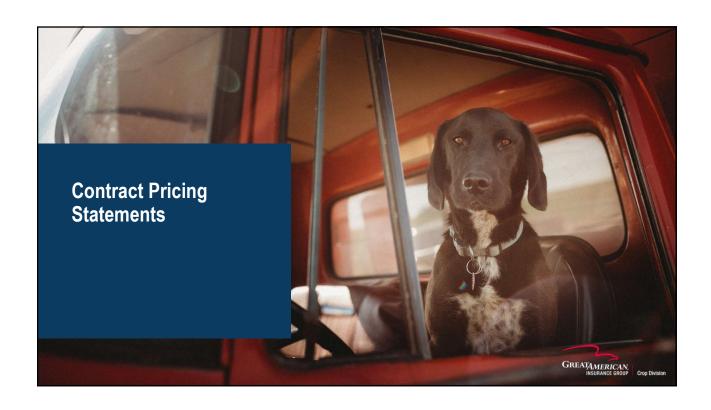
6/30 SP **Statement** Changes

6/30 SP Statement Changes

- Barley
- Canola
- Forage Production
- Mint
- Oats
- Onions
- Potatoes
- Rye
- Wheat

- **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





Contract Price Statement Added

Applicable to the following crops:

- Cultivated Wild Rice
- Dry Peas
- Grass Seed
- Mint
- Onions
- Potatoes



American Owned



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.

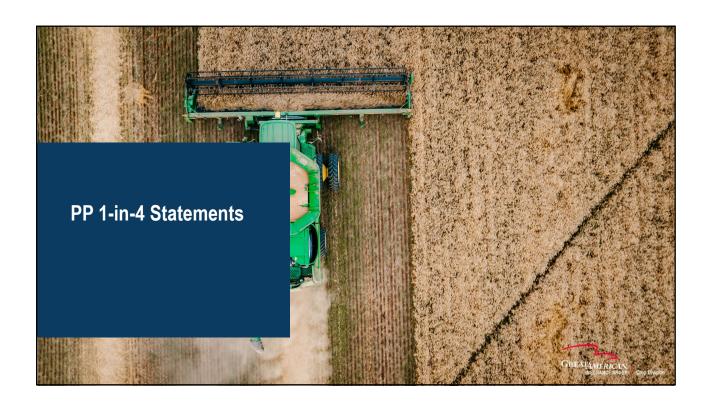
Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:

- 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:

- 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
- 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.







PP 1-in-4 Statement

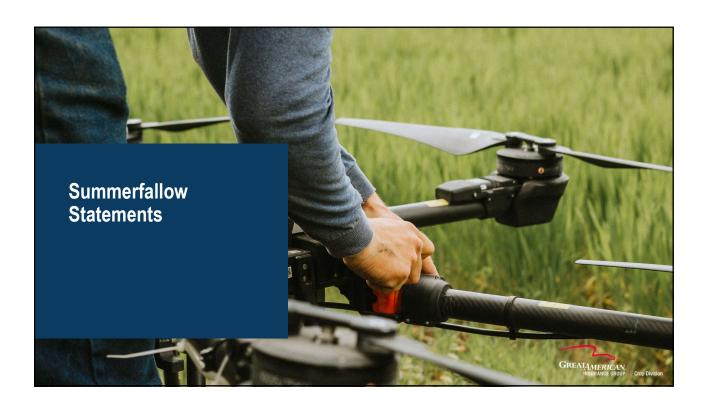
PP 1-in-4 language does **not** apply for the 2025 crop year.

- Barley
- Canola
- Dry Peas Triticale
- Oats

- Onions
- Rye

 - Wheat



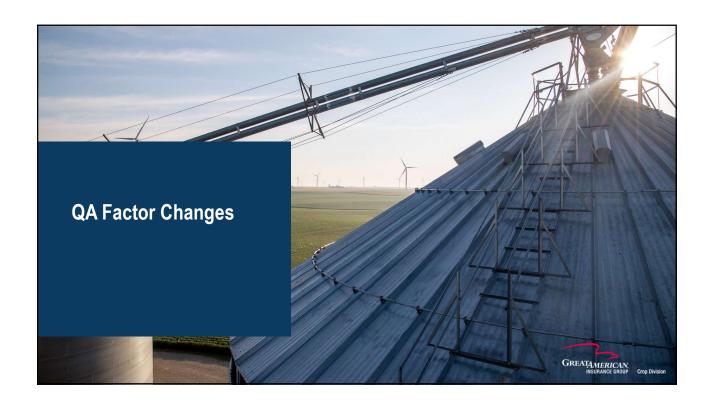


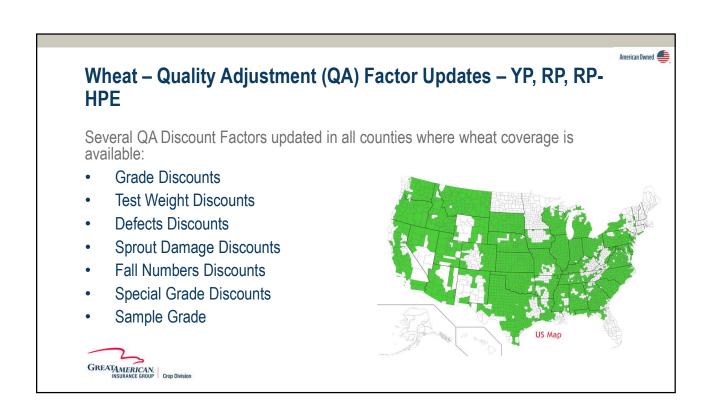
Wheat – Summerfallow Statement – MP, MP-HPO Revised Summerfallow statement in counties in MT, ND, & SD. • (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program



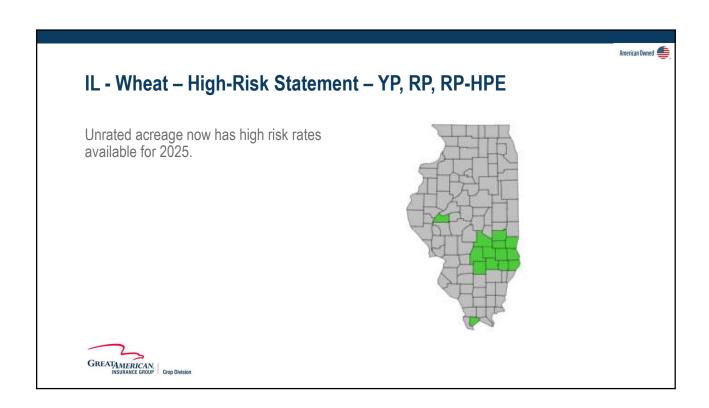
acreage), must be terminated a full crop year

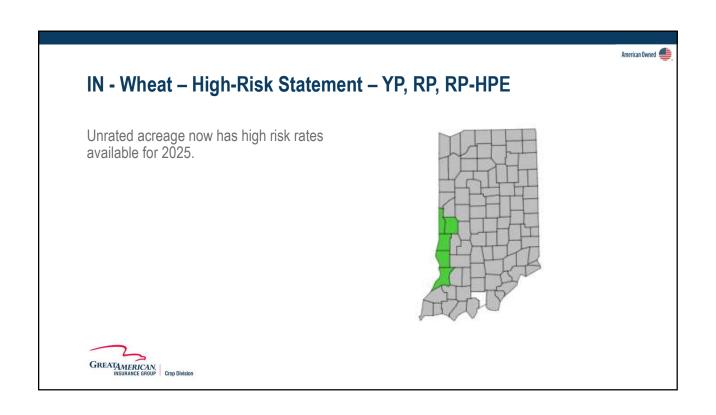
before planting a crop, and.....











IA - Forage Production - HR Stmt - 26638 - APH

- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.



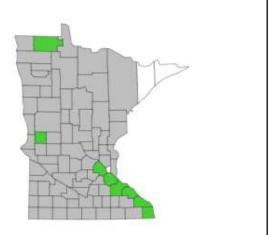
American Owned

American Owned



MN - Forage Production - HR Stmt - 26638 - APH

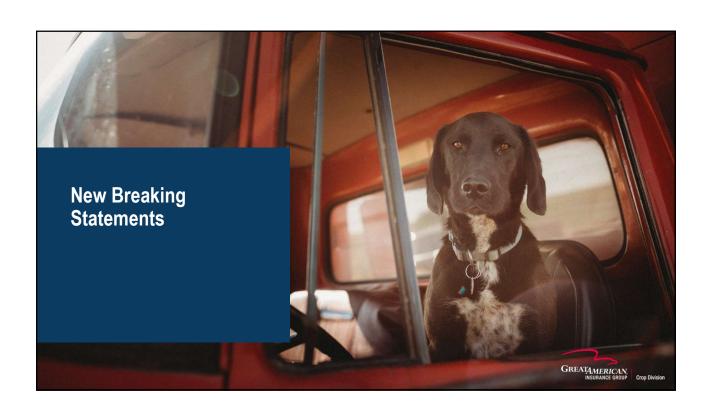
- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.





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.

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INSURANCE GROUP Crop Division



Deleted NB Statement – 01420

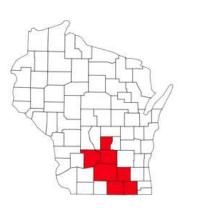
Deleted New Breaking (NB) statement for the following crops/states:

Crop	State
Barley	GA, KY, SC, TN
Mint	WI
Oats	AL, AR, FL, GA, LA, MS, SC, TN
Rye	SC
Triticale	TN
Wheat	AL, AR, FL, GA, KY, LA, MS, SC, TN WI



Mint – Deleted NB Statement – 01420 - APH

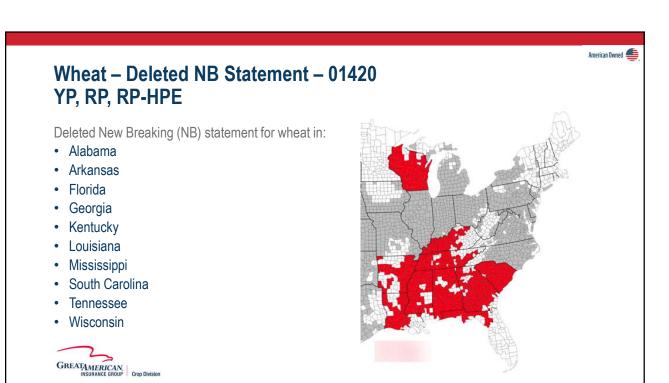
Deleted New Breaking (NB) statement for mint in WI.

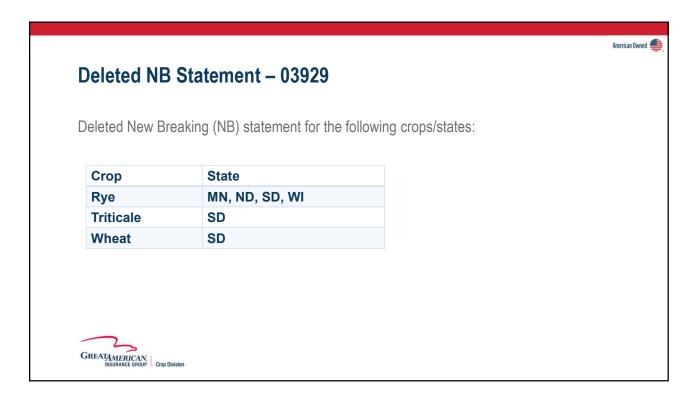


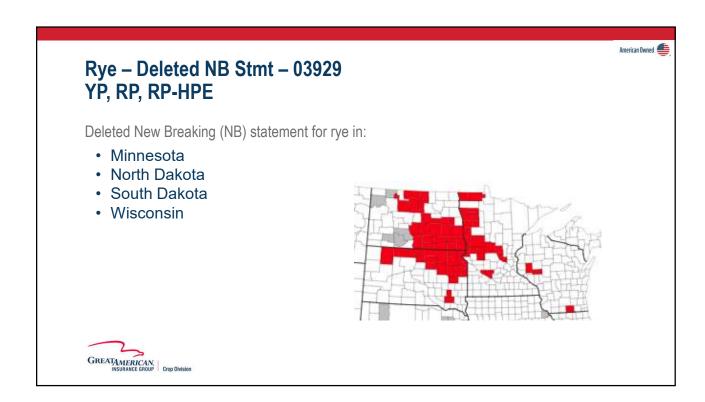
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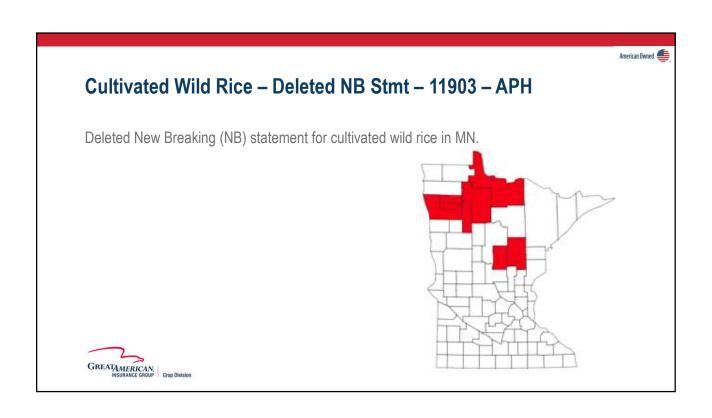


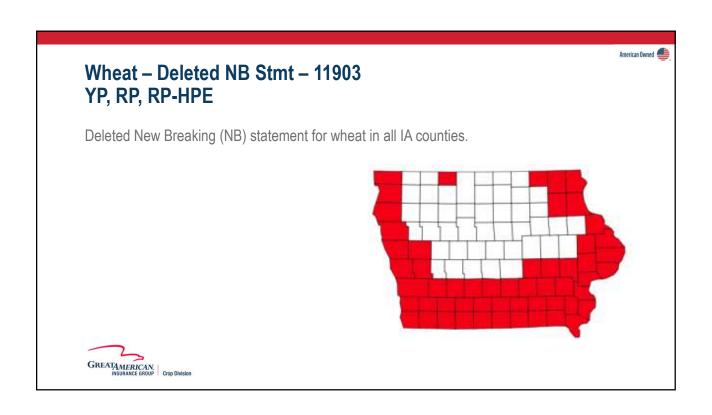














Rye – Approved High-Yielding Varieties – YP, RP, RP-HPE

- Statement updated for crop year references and additional approved varieties in MN, ND, NE, OK, SC, SD, TX, and WI:
- Acreage planted to the approved high yielding rye varieties listed below may be insurable under the winter type for the 20242025 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 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.

GREATAMERICAN,
INSURANCE GROUP Crop Division



Exhibits

Exhibit 1 Approved Acronyms and Abbreviations

Acronym/	Term/Full Title	Acronym/	Term/Full Title	
Abbreviation	•	Abbreviation		
AAP	Actual Average Percentage	СВР	Customs and Border Patrol	
ACT	ACT Federal Crop Insurance Act (Pub. L. CC		Continuous Cropping	
	104-127)			
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	ССРВ	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	CLU	FSA Common Land Unit (Field)	
	2000 (Pub. L. 106-224)			
ARPHPE	Area Revenue Protection with the	COI	Conflict of Interest	
	Harvest Price Exclusion			
ARPI	Area Revenue Protection Insurance	COL	Cause of Loss	
202	Policy Basic Provisions		0 0 0	
ASA	American Society of Agronomy	СР	Crop Provisions	
ATTRA	Appropriate Technology Transfer for Rural Areas	СРА	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	DNP	Do Not Pay	
	Endorsement			
Category B	Annual Crops	DO		
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 Plan	

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation		Abbreviation	
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	GWSS	Glassy Winged Sharpshooter
	Standards		Infestation
EI	Enterprise Unit by Irrigation Practice	Н	Harvest
EIN	Employer Identification Number	HELC	Highly Erodible Land Conservation
ELAP	Emergency Livestock Assistance	HIP-WI	Hurricane Insurance Protection - Wind
	Program		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	INA	Immigration and Nationality Act
	Listing/Plant Price Schedule		
EPLS	Excluded Parties List System	INS	Immigration and Naturalization
	- · · · · · · · · · ·	IDD	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
545	Final Association	17161	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
GED		I D	Late Planting
GFP	Good Farming Practices	LP	Late Planting
GIPSA	USDA Grain Inspection, Packers, and	LPD	Late Planting Date
GIS	Stockyards Administration	IDD	Late Dayment of Debt /ITC Oaks)
	Geographical Information System	LPD	Late Planting Period
GPA	Glabal Basitianing System	LPP	Livestack Price Poincy range
GPS	Global Positioning System	LPRA	Livestock Price Reinsurance
			Agreement

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation	. c.m, rum ritie	Abbreviation	Termy run ridie
LRR	Late Reporting Reduction	PARA or Para	Paragraph
MCEU	Multi-County Enterprise Unit	PASD	RMA, PM, Product Administration and
	Endorsement		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	PM	RMA, Product Management
	Crop Consultants		
NAP	FSA's Noninsured Crop Disaster	POA	Power of Attorney
	Assistance Program		
NASS	National Agricultural Statistics	PP	Prevented Planting
	Service		
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	PRH	Production and Revenue History
	Insurance Standards Handbook		
NOAA	National Oceanic and	PRV	Pecan Revenue
NO	Atmospheric Administration	DDWODA	Danas and Danas and Hillitan and Manuel
NOL	Notice of Loss	PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act of 1996
NOP	National Organic Program	PTC	Production to Count
NPS	National Organic Program	PW	Production Worksheet
NRCS	No Practice Specified USDA Natural Resources		Quality Adjustment Factor
INICS	Conservation Service	QAF	Quality Adjustifient Factor
NRS	Non-Reinsured Supplemental	QL	Quality Loss Option
141.5	policy	Q.	Quality 2000 Option
ОС	Organic Certified	RAN	RMA Assigned Number
OFPA	Organic Foods Protection Act	RI	Rainfall Index
ОТ	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	RMSD	RMA, Insurance Services, Risk
	Accounting Division		Management Services Division
PACE	Post Application Coverage	RO	RMA, Insurance Services, Regional
	Endorsement		Office
PAIR	Perennial Crop Pre-Acceptance	RP	Revenue Protection
	Inspection Report		

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation		Abbreviation	
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	UG	Underwriting Guide
	and Education		
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
CCN	Carlat Caracita Nasahar	1440	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 Factor	ZMV	Zero Market Value
T-Yield	Transitional Yield	ZIVI V	Zero iviai ket value
1-11EIU	Transitional field		



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