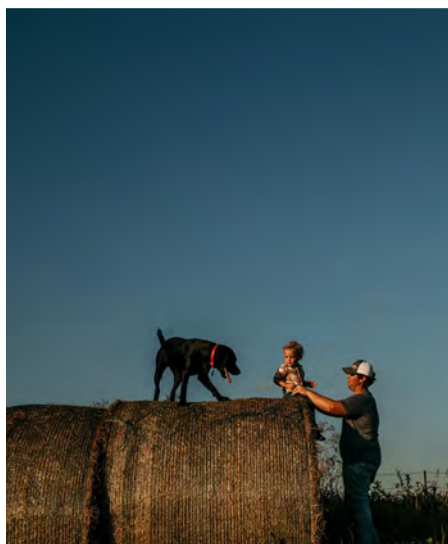


# 2025 Fall Update Training

*Great American Crop Division*

Fargo Office



# **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, audiotope, 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](http://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](mailto:program.intake@usda.gov)

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

Great American Insurance is an equal opportunity provider and employer.



## 2025 MPCl 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	5 minutes
Review pending Proposed Rule's if any related to Crop Insurance	5 minutes
Review emerging issues impacting Crop Insurance	10 minutes

#### COMPANY REVIEW AND UPDATES

(15 minutes Total – No CE)

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

#### CLAIMS REVIEW AND UPDATES

(15 minutes Total)

Review industry results and emerging issues related to claims	5 minutes
Review loss procedures and handbook updates related to MPCl	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



Review changes to the Document Standards Handbook	5 minutes
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<b>BREAK</b>	<b>5 minutes</b>
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<b>POLICY, PROCEDURE REVIEW AND UPDATES – Cont.</b>	<b>(40 minutes Total)</b>
---	---------------------------

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

<b>CIVIL RIGHTS – COMPANY AND AGENT REPOSNSIBILITIES</b>	<b>(10 minutes Total)</b>
--	---------------------------

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

<b>Break</b>	<b>5 minutes</b>
--------------	------------------

<b>COMPLIANCE REVIEW AND UPDATES</b>	<b>(15 minutes Total)</b>
--------------------------------------	---------------------------

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

<b>ACTUARIAL REVIEW AND UPDATES</b>	<b>(35 minutes Total)</b>
-------------------------------------	---------------------------

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

<b>WRAP UP, REVIEW, QUESTIONS</b>	<b>5 minutes</b>
-----------------------------------	------------------

Review additional training opportunities provided by GAI.	
Closing Comments	

**ADJOURN**



for all the *great* you do\*

## 2025 Fall Update Trainings



### Disclaimer

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.

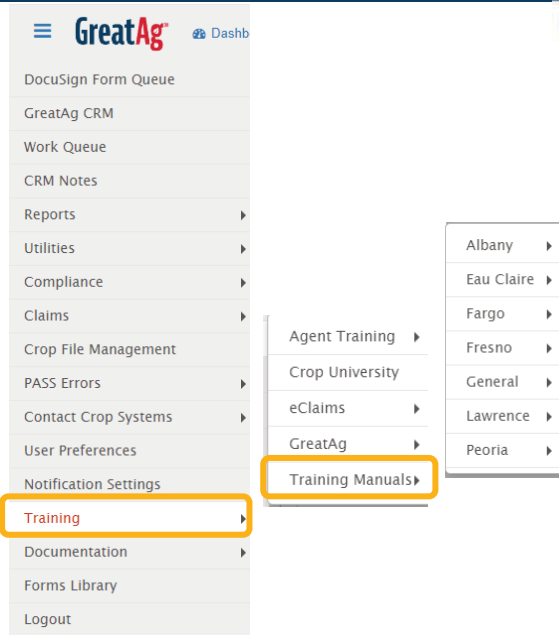
Crop Risk Services, Inc., 132 S. Water St., Decatur, IL 62523, CA license number: 0G66571. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits, and exclusions. Policies are underwritten by Great American Insurance Company and Great 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 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/oascrifiling-program-discriminationcomplaint-usda-customer](http://www.usda.gov/oascrifiling-program-discriminationcomplaint-usda-customer) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov). © 2024 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5694-CRP (07/24)



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

Placeholder for QR Code



- AACI
- Farm Bill



“,”

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](mailto:INFO@AACINSURERS.COM)



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## 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 MPC1 & Crop Hail/Named Peril)*

### Affiliate Members

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

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



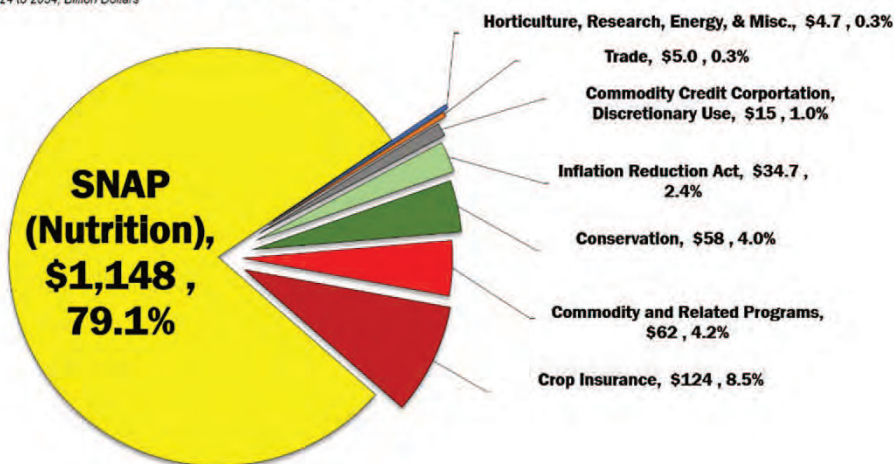
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## Farm Bill

# \$1.5 TRILLION FOR FARM BILL PROGRAMS

Fiscal Years 2024 to 2034, Billion Dollars



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## Key Crop Insurance Provisions Comparison

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

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## The Road to the President's Desk - Challenges Ahead



RMA Briefing





**RMA 2023 Accomplishments**

Risk Management Agency  
**2023 ACCOMPLISHMENTS**

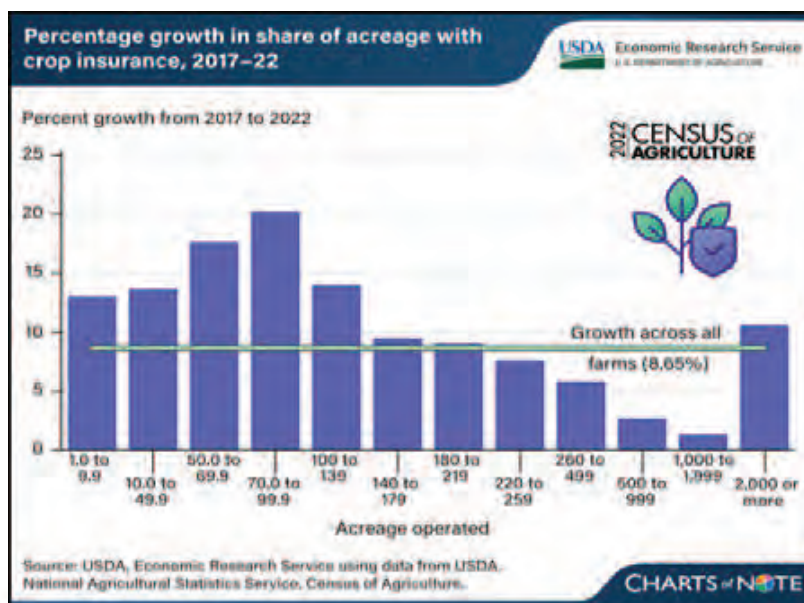
<https://www.rma.usda.gov/Topics/RMA-2023-Accomplishments>

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INSURANCE GROUP | Crop Division

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## Listening and Delivering

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





## USDA Announces Changes to Enhanced Coverage Option Insurance Program

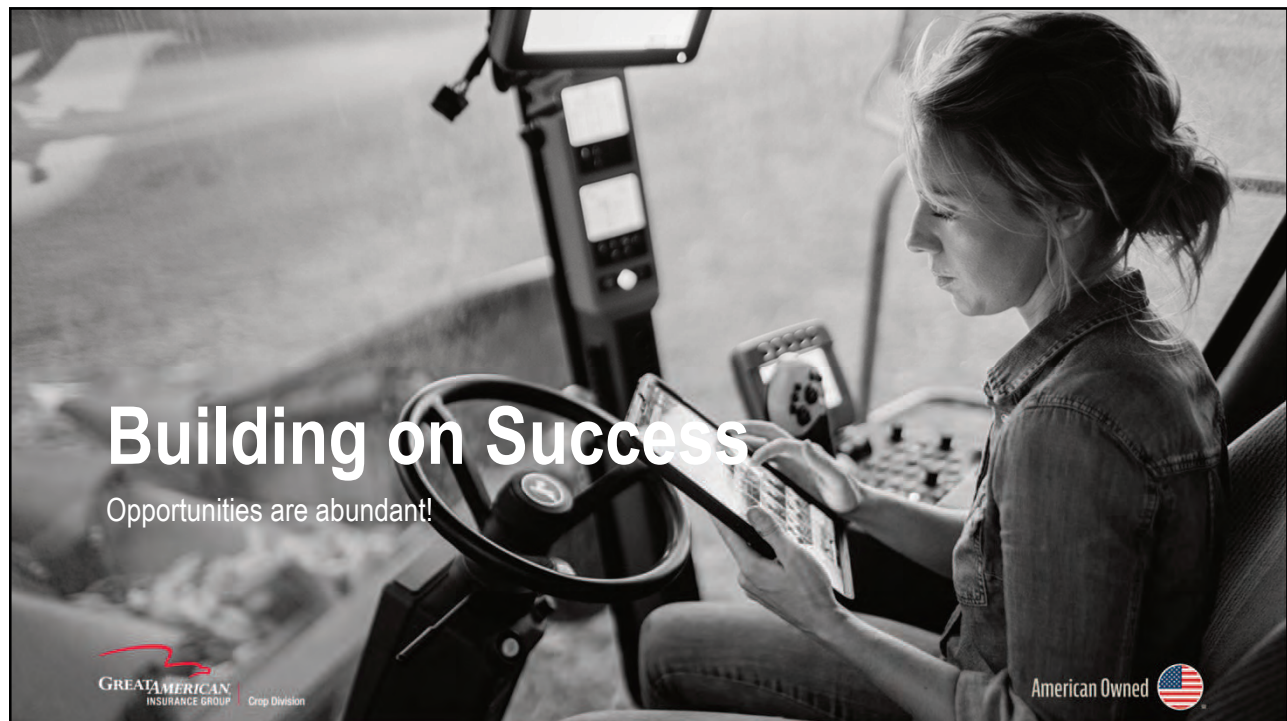


**WASHINGTON, July 29, 2024**

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

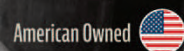


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# Building on Success

Opportunities are abundant!



## Building on Success

Almost EVERY grower group lists crop insurance as TOP Priority!

Just look at the farm press.



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## Farm Bill Request

House Bill (Committee Passed)

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



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## Farm Bill Request

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



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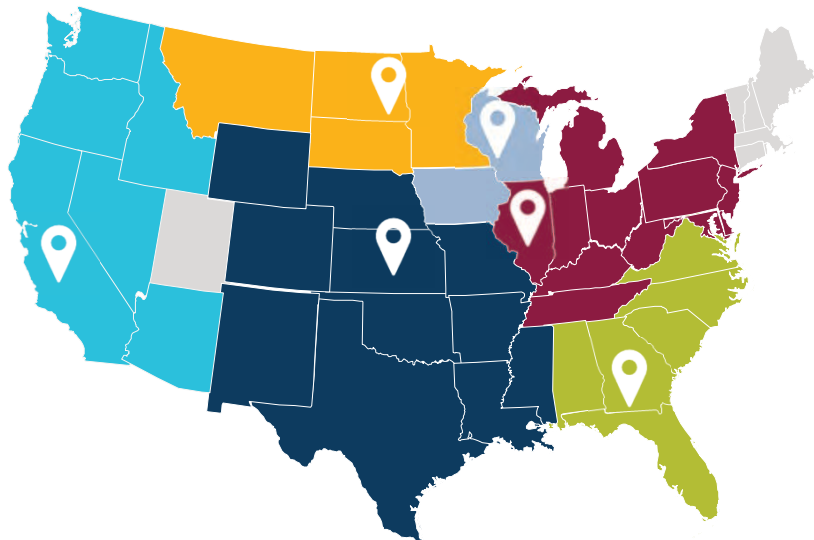
## Company Overview

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## Regional Offices

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



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## Great American Expertise and Service to American Agriculture

# 1915

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



Our team is comprised of over

# 1,000

agriculture professionals.

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

Great American Insurance Company  
**115+** years with an **A** or better rating by AM Best



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## Great American Expertise and Service to American Agriculture

**WITH 100  
DIFFERENT  
CROPS**

insured, we understand  
American agriculture



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



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



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## Crop Division Management Team



**Dale Perry**  
Divisional President  
[dperry@gaig.com](mailto:dperry@gaig.com)



**Benson Latham**  
Divisional Senior VP  
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**Dawn Schuster**  
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**Clay Tinnell**  
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**Josh Arguelles**  
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Follow Us on Social Media!

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



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## Agent Resources

- E&O
- Crop University





Crop Division

## Errors & Omission Program

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

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

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



01

Competitive Annual Premiums

02

Tiered Coverage Options

03

Multiple Limit Options

\$500k - \$2M per claim

04

Low Deductibles

Starting as low as \$5,000 per claim

05

No annual policy aggregate

27



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2025 MPCl Competency Test

GreatAg Keying Annual Forage Guide

2025 Livestock Update Training



2025 Livestock Gross Margin Training



2025 Dairy Revenue Protection Competency Test



2025 Livestock Risk Protection Test



2024 Prevent Plant Update - Fargo Office



2024 Get to Know GreatAg - Acreage Entry



2024 Lunchtime Learning - Grower and Agent Mobile

Over 200  
Courses  
Available



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## Accounting Reminders

- Online Bill Pay
- Claims EFT

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## Easy Online Payments

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INSURANCE GROUP Crop Division

01

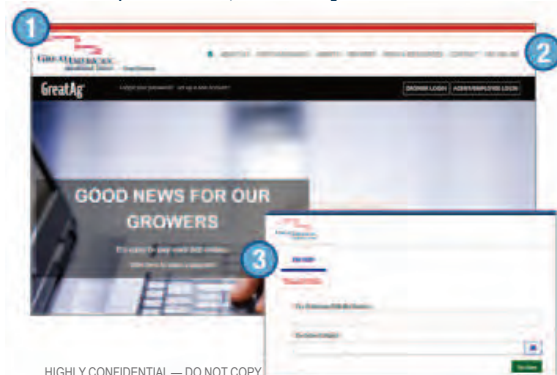
Visit **GreatAmericanCrop.com**

02

Click on **Pay Online**

03

Enter the Required fields, select **Pay Now**





## Electronic Funds Transfer (EFT)

No more waiting for a claim check in the mail. No need to visit the bank.  
It's all part of our **GREAT** claims handling.



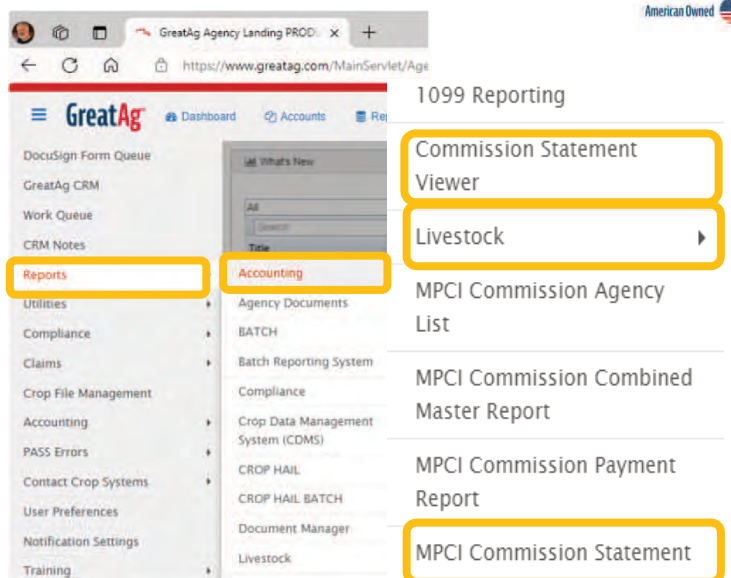
To get started, visit: [GreatAmericanCrop.com/growers/claim-payment](https://GreatAmericanCrop.com/growers/claim-payment)



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## Accessing Commission Statements

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



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## GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: [cropaccounting@gaig.com](mailto:cropaccounting@gaig.com)

## Collections Contacts

MPCI or CH Premium or ITS:  
*Deidre Widdicombe*  
[Dwiddicombe@gaig.com](mailto:Dwiddicombe@gaig.com)  
888-410-0468

Overpaid Claims:  
*Jan Hayden*  
[jhayden@gaig.com](mailto:jhayden@gaig.com)  
800-826-7090



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## White Glove

- 2025 RY Process



## 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?

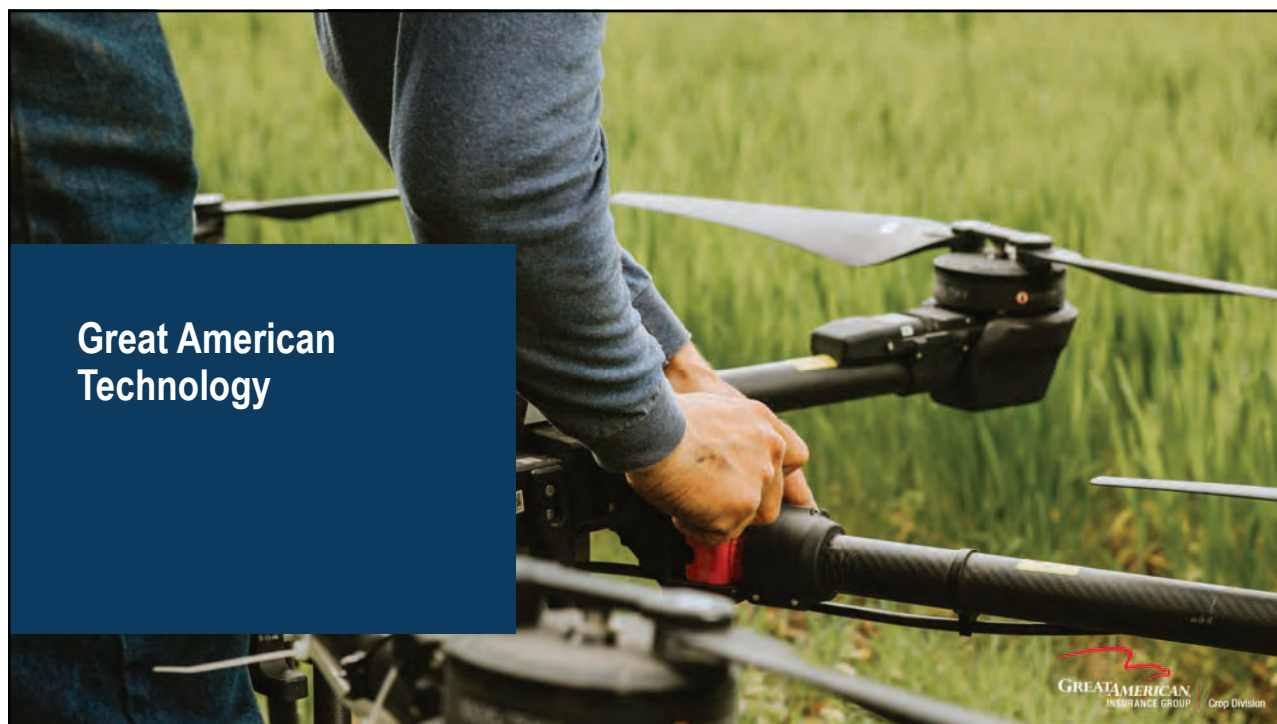
No, MPCl policies will be transferred to Great American as a temporary policy and underwriting will flip them to permanent. They will **not** require a signature. As with any other sales season signatures would be required for changes, new policies, and crop hail.

### What communication will be sent to the insured?

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



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**Your all-in-one  
processing system**

**GreatAg<sup>®</sup>**

- 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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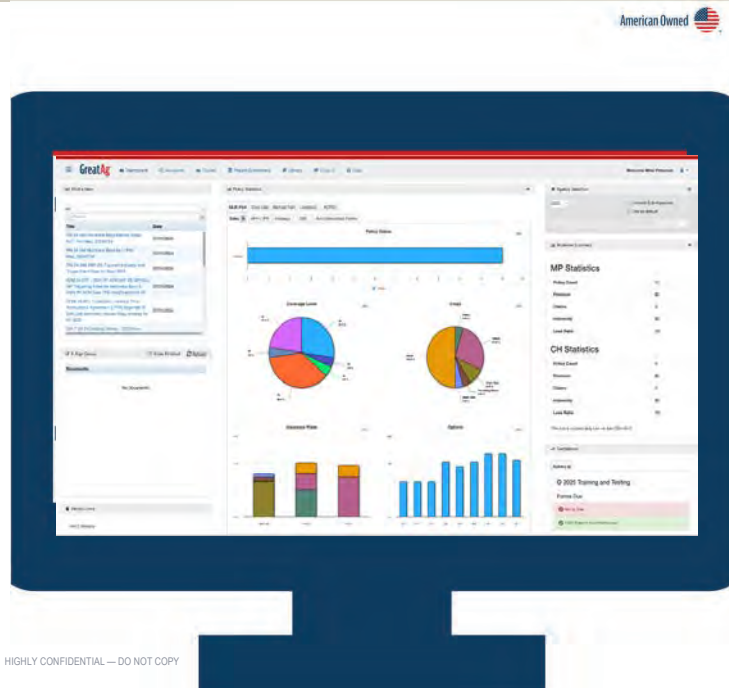


## Agency Dashboard

- 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



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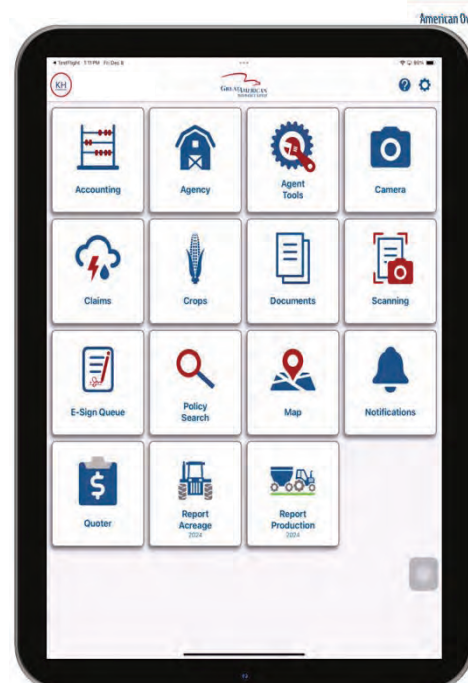
## Agent Mobile

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

*"No more paper, all the client info is there. Sign forms anywhere. Upload to server from anywhere. I've used this for 9 years and it gets better with every update."*



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## Policyholder Access in GreatAg®



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



Access MPCl and Crop  
Hail claims tabs



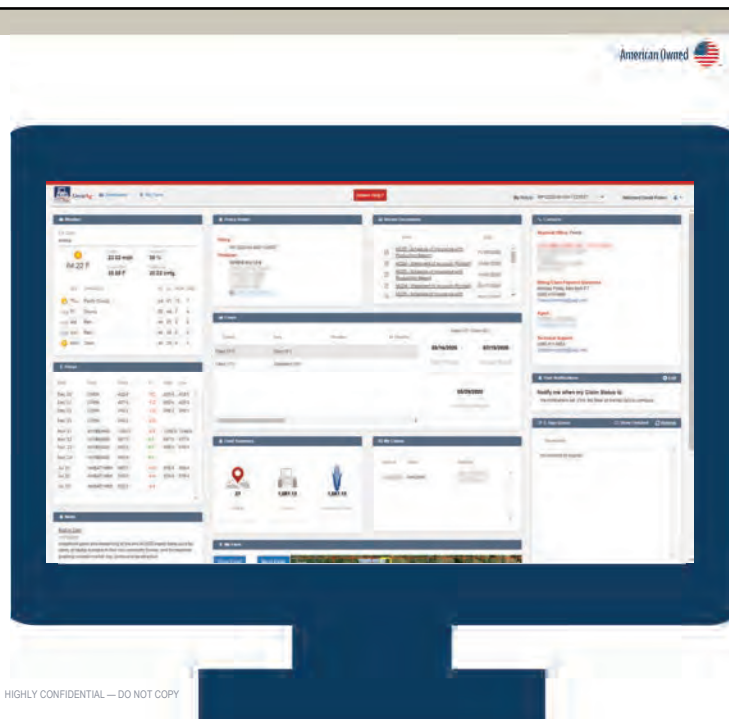
Manage online bill  
payment and sign up for  
EFT claim payments



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## Grower Dashboard

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



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## Grower Mobile

**Farm Map** view farming operation maps

**Report Acreage** enter acreage using GEAR

**Report Production** enter of APH production for current year

**Contact Us** view contact information

**Give Access** grant access to other users

**Notice of Loss** open claims or inspections

**Accounting** MPC and Crop Hail

**Documents** view, scan or eSign documents

**Grower Tools** futures, weather, headline/market/grain news and cash bids

**Notifications** history of notifications

**Load Logs**



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## Precision Ag | Production & Acreage Reporting

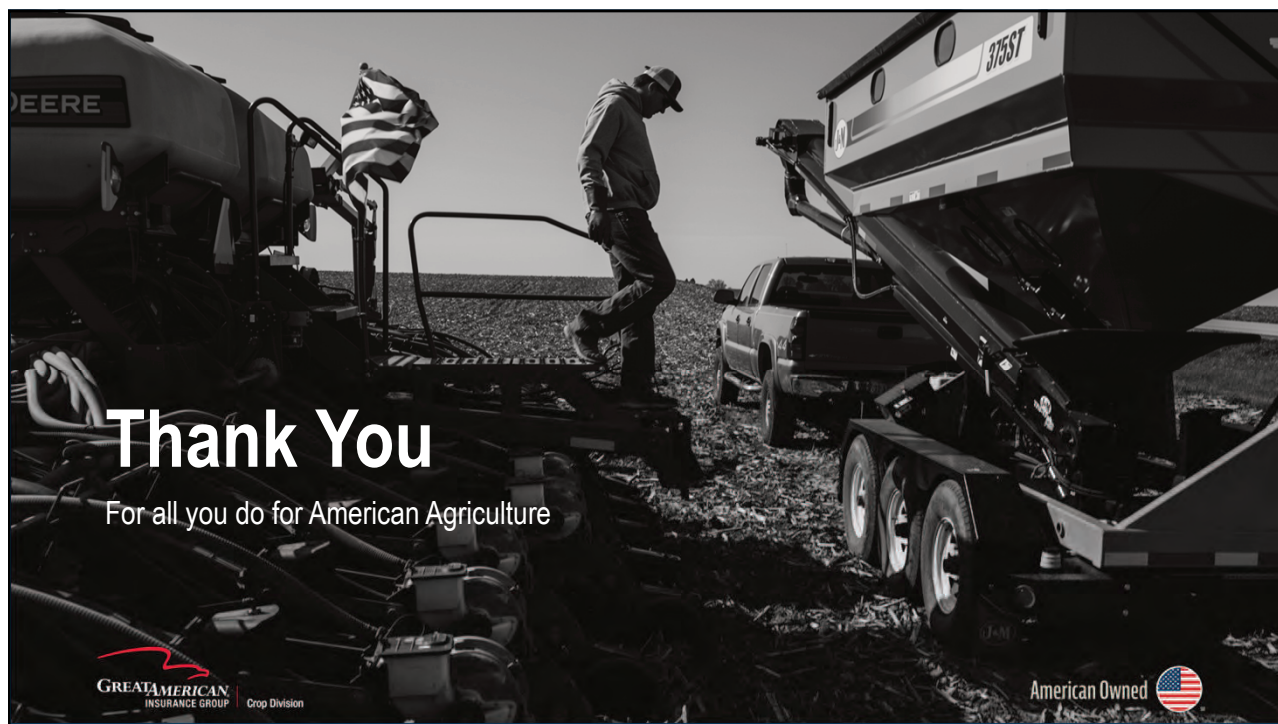
Cloud Based Data Transfers:

- John Deere
- Climate FieldView
- Ag Leader

Memory Stick / Thumb Drive Upload  
available via other providers.



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# Thank You

For all you do for American Agriculture

**GREATAMERICAN**  
INSURANCE GROUP | Crop Division

American Owned 

## 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

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## NOTICE OF LOSS (NOL) DEADLINES

### Production Loss

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

### Revenue Loss (No Production Loss)

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

### Prevented Planting (PP) Loss

Must be reported within 72 hours after:

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

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## NOTICE OF LOSS / INSPECTION SUBMISSION

Policy Information

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

MP Producer MP SSI Header Details Policy Details PASS CMS Diary Claims / Inspections Accounting Precision

Submit Loss / Inspection Advanced Request an Inspection

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

- This is a quick reminder of the process that allows a Notice of Loss or Inspection to be entered in a single submission screen.
- **PLEASE MAKE SURE YOU ARE SUBMITTING A CROP CLAIM FOR THE CURRENT YEAR. THIS IS IMPORTANT SO CLAIMS WILL BE WORKED IN A TIMELY MANNER.**
- The “Submit Loss/Inspection” button is available under the Claims/Inspection tab.

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## REPORTING A CLAIM

- In the event you are prevented from planting an insured crop that has prevented planting coverage, you must notify us within 72 hours after:
  - The **final planting date**, if you do not intend to plant the insured crop during the late planting period or if a **late planting period** is not applicable;
- OR
  - You determine you will not be able to plant the insured crop within any applicable late planting period.
- Example: The FPD for soybeans is June 10, 2024 with a LPP of 25 days. GAIG must receive within three days of the insured determining he will not plant in the LPP OR not later than three days after July 5th, 2024.

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## REPORTING A CLAIM

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



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## REPORTING A CLAIM

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



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## REPORTING A CLAIM

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



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## DELAYED NOTICE



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

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

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## DELAYED NOTICE



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

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

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

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## DELAYED NOTICE EXCEPTIONS



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

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## DELAYED NOTICE



### Note:

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

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## DELAYED CLAIM



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

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## INSPECTION TYPES

### INSPECTION

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

Submit Loss / Inspection
Close

DETAILS
COUNTY CROPS
COMPANIONS
STATUS

Claim Type
Inspection

Policyholder Intention
Policyholder Intention

Inspection Type
Inspection Type

Immediate Inspection Required
☐

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

NEXT

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## CLAIM TYPES

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

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## CLAIM TYPES

### NORMAL

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

Submit Loss / Inspection
Close

DETAILS
COUNTY CROPS
COMPANIONS
STATUS

Claim Type
Normal Loss

Simplified Claim
☐

Line of Business
Line of Business

Cause of Loss
Cause of Loss

Loss Date
Date of Loss

Policyholder Intention
Policyholder Intention

Immediate Inspection Required
☐

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

NEXT

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## SUBMISSION EXAMPLE

Steps to submit a Normal Claim:

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Claim Type: Normal Loss

Simplified Claim: ☐

PACE: ☐

Line of Business: MPCI

Cause of Loss: Hail

Loss Date: 8/1/2023

Policyholder Intention: To Harvest

Immediate Inspection Required: ☐

Comments / Contact Information (250 Character Max)

Please Call after 6:00

NEXT

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

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## SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Eligible County Crops

☐ Select All

☐ North Dakota Richland Corn (MPCI)

☐ North Dakota Richland Soybeans (MPCI)

☐ North Dakota Richland Sunflowers (MPCI)

☒ North Dakota Richland Wheat (MPCI)

Ineligible County Crops

No records found

BACK SUBMIT

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

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## SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

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

☒ Farmer, Don

CONTINUE

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

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

11. Click CONTINUE

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

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Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

**Success**

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

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

☒ FARMER, DON

GENERATE RECEIPT

**Loss Submission Receipt**

Year: 2023 Producer: FARMER, DON

Loss Type: Normal Immediate Inspection:

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

Loss Submission ID #: 105721

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

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

Comments:

## SUBMISSION EXAMPLE CONTINUED

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

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Claims  
Submission



Key Points


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

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Agent  
dashboard

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# Agent dashboard

Client Statistics

 # OF GEARS 4	 # Of Quotes 3,776	 DocuSign 13
 Notifications - Signed Up 7	 # Of Forms 17,841	 EFT Usage 6
 Grower Dashboard Users 15	 Grower Mobile Users 5	 Precision 0
 % with Emails 27%	 % with Mobile Phones 53%	


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## CLAIMS / INSPECTION TAB

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

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



The screenshot shows the 'Claims / Inspections' tab selected in the navigation menu. The interface displays a table with the following data:

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor
123456-01	Assigned Normal Claim	\$0	\$0	\$0	Iam Adjuster	Iam Supervisor

Below the table, there is a section for 'Crop' information:

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

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## ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab

GreatAg Dashboard Accounts Report Dashboard Library

Advanced Search All 2024 Policy/Producer 123456 \*No Filter\* Browse Hide Quotes

Select the printer icon

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

Claimed Loss / Impersonation Acknowledged Report & Claim Advanced Historical Inspection

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor	Claim Date	Paid Date
123456-01	Paid Normal Claim	\$8988	\$1447	\$7541	Iam Adjuster	Iam Supervisor	03/14/2022	07/05/2022

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

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## ACCESSING A PROOF OF LOSS

Claim 123456-01

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

Output: ☒ PDF ☐ Official ☐ Draft

Version: ☐ Official ☒ Draft

Options: ☐ Include Zero Acre Lines ☐ Use Comment Screen

Forms:

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


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## PAID CLAIM DOCUMENTS

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

**Report a Claim**

	Claim Number	Claim St
		Assigned
<b>Add Damage</b>		
	<b>Crop</b>	
	Corn (41)	
	Corn (41)	

I am Farmer

Filter

Sort Order

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

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## REPLANT REMINDERS

### Submit a timely Replant notice

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

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

### Self Certifications

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

### 20/20 Rule

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

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## PREVENT PLANT 1-4 CHANGES

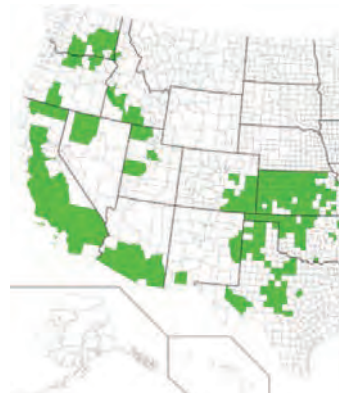


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## Barley – PP 1-in-4 Statement

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

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



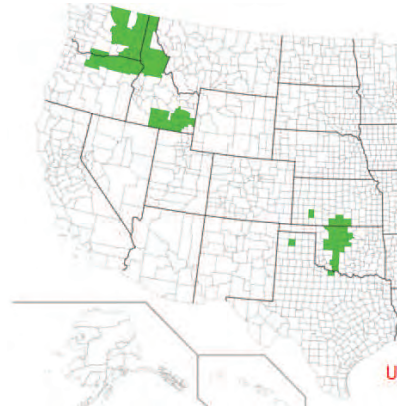
Actuarials - 32

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## Canola – PP 1-in-4 Statement

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

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



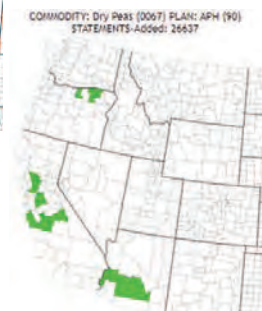
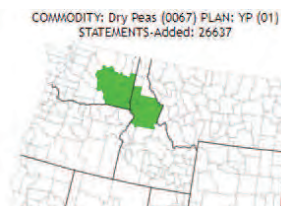
Actuarials - 33

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## Dry Peas – PP 1-in-4 Statement

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

- Arizona
- California
- Idaho
- Oregon
- Washington



Actuarials - 34

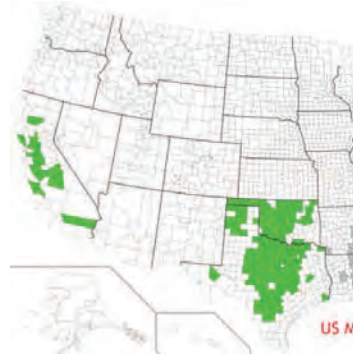
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## Oats – PP 1-in-4 Statement

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

- California
- Oklahoma
- Texas



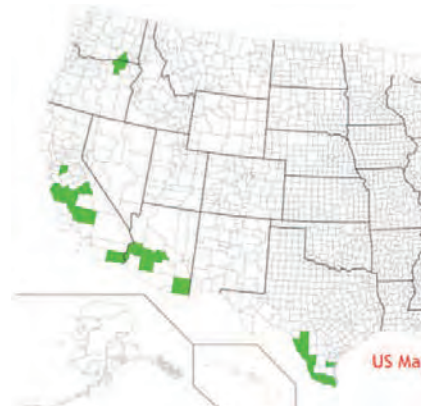
Actuarials - 35

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## Onion – PP 1-in-4 Statement

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

- Arizona
- California
- Oregon
- Texas
- Washington



Actuarials - 36

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## Rye – PP 1-in-4 Statement

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

- Oklahoma
- Texas



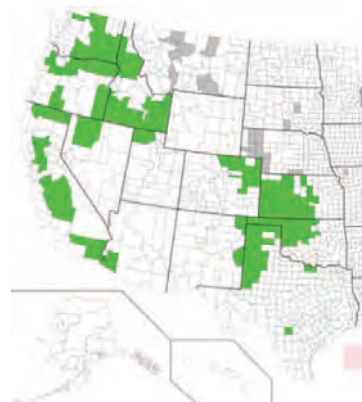
Actuarials - 37

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## Triticale – PP 1-in-4 Statement

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

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



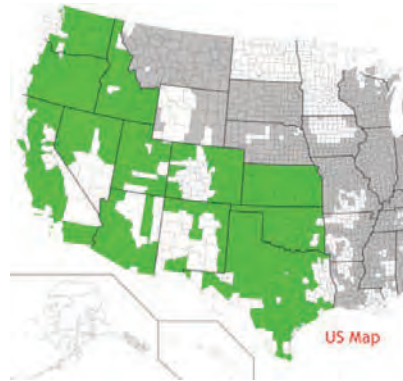
Actuarials - 38

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## Wheat – PP 1-in-4 Statement

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

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



Actuarials - 39

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## Organic Integrity Database

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

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## 3RD PARTY / UUF DAMAGE

Damage to a crop that results from the actions of a 3<sup>rd</sup> 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 3<sup>rd</sup> party) to verify if yield can be ignored at reporting time
- Harvest yield will be used for APH if claims department is not notified in time to assess potential field damage





## FARM STORED GRAIN

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



## FARM STORED GRAIN

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

**Clear Form**

Policy Name: \_\_\_\_\_ Policy Number: \_\_\_\_\_

Crop Year: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_ Crop: \_\_\_\_\_

Select Basis Requested: ☐ County ☐ Crop ☐ Unit (see only one)

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

Structure #	Structure Location	Unit in Structure	Harvest Type of Crop/Unit	Date of EOP	Extension End Date

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

Note: If you selected a county or crop basis, then all associated claims will be next open unit first settlement of the respective county or crop.

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

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

I further understand that this is only a delay for measurement determination of the gross production, including deductions for excess moisture, PM and/or Dockage (as applicable). Any quality deficiencies must be determined no later than 60-days after the calendar date for the EOP. Samples to determine all easements and conditions known to human or animal health must be pulled prior to production going into storage, except for condition. (Changes for Abandonment or other easements must have been pulled prior to grain being placed into storage.) (Applicable only for grain crops) LAM FCC-25015-1 (10/2011), PAR 69 A-4(a)(b).

I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report easements and easement info that I accept under the policy, including but not limited to easements of the crop, and/or removal or destruction of U.S.C. §105 and §107, 7 U.S.C. §102, 31 U.S.C. §170, §175 and any other applicable federal statute.

Authorized Policy Signature \_\_\_\_\_ Date \_\_\_\_\_  
PSA COMPANY USE  
Per the policy requirements, this request is: ☐ Approved ☐ NOT Approved  
Reason request was not approved, if applicable: \_\_\_\_\_

Authorized Company Signature \_\_\_\_\_ Date \_\_\_\_\_  
SA 180-BA Rev. 04/2014 Page \_\_\_\_ of \_\_\_\_



## THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

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

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

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



## OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

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

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





## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

- Eliminates mail time and your time to hand deliver checks

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

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

### One-Day Review Period

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

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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

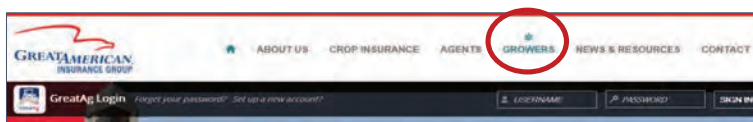
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### DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

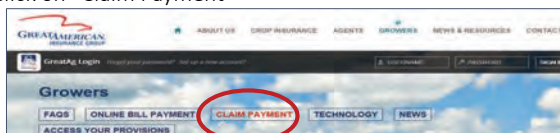
Encourage customers to sign up for Direct Deposit for claim payments.

## Two ways to enroll: Website or Hard Copy Form

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



- Next – click on “Claim Payment”



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**DIRECT DEPOSIT FOR CLAIMS  
(ELECTRONIC FUNDS TRANSFER)**

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

[illegible]

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## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Hard Copy

Enrollment Form can  
be mailed or emailed

**GREATAMERICAN**  
INSURANCE GROUP

Great American Insurance Company  
Crop Division  
301 E. Fourth Street, 20th  
Floor, Box 2575  
Chicago, IL 60601

**REQUEST FOR ELECTRONIC PAYMENTS**

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

Great American Insurance Company will treat a Proof of Loss involving what you would have seen with a traditional check. Additionally, we could send you a claim payment to assist in your financial situation pending your approval of the deposit and the date.

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

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

Great American Insurance Company  
Attn: Crop Accounting, Ruth Knap  
P.O. Box 2575  
Chicago, IL 60601-2575

If you have any questions, you may email us at [GreatAmerican@usa.com](mailto:GreatAmerican@usa.com) or call us at 1-800-433-6464.

Name: \_\_\_\_\_ (print for the bank, or the name on the bank account)

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Bank Routing (ABA) number: \_\_\_\_\_ (nine digit transit routing number)

Bank Account Number: \_\_\_\_\_

Check if account is: ☐ Checking ☐ Savings

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

Contact Information (required):

Name: \_\_\_\_\_ Email Address: \_\_\_\_\_

Fax Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

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

Authorized by (please print): \_\_\_\_\_

Signature: \_\_\_\_\_

Assignment of Indemnity Authorization

Authorized by (please print): \_\_\_\_\_

Signature: \_\_\_\_\_

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## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

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

**Claim Payment - Direct Deposit**

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

ACCESS YOUR PROVISIONS

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

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

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

Frequently Asked Questions

Name: \_\_\_\_\_

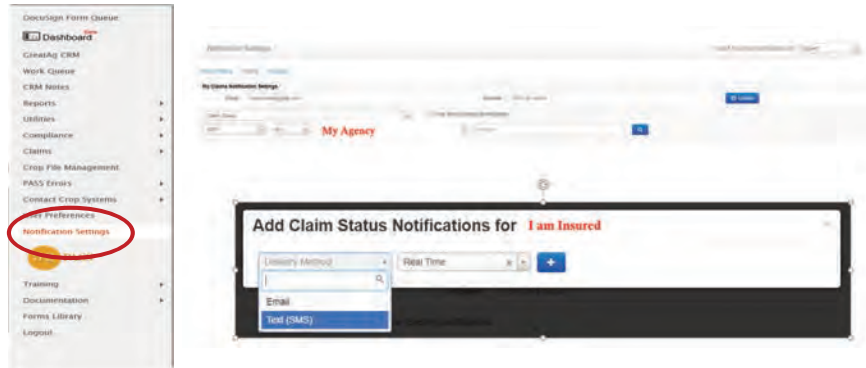
Bank Name: \_\_\_\_\_

For assistance with this service:

CONTACT US

## CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



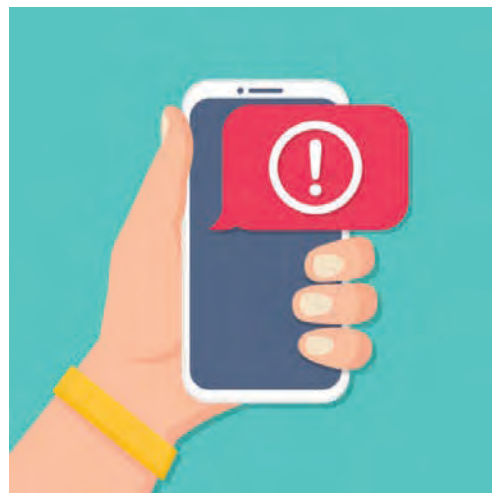
## CLAIM STATUS NOTIFICATION

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

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

Claim status categories

- Claim Received and Assigned
- Claim Paid





## CLAIM STATUS NOTIFICATION

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

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



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

To: claims@agrilence.com

Tuesday, December 12, 2023 at 9:39 PM

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

[Download external images](#) [Go to Settings](#)

Iam Insured (Policy # 2024 – ND – 123456)

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

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

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

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

We appreciate your business!

Great American Insurance Group - Crop Division

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

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

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## CLAIM STATUS NOTIFICATION

- Access to the Proof
  - Mobile

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

Producer

Iam Insured

Policy

123456

Claim Type

Replant

Assigned to

Iam Adjuster

[View Reports](#)

[Notice of Loss](#)

[Proof of Loss](#)

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## DOCUSIGN FOR CLAIMS

### Benefits to Agents and Policyholders

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

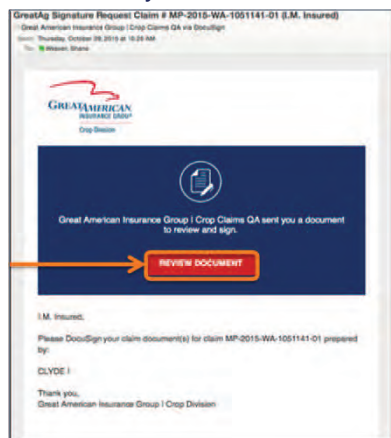
Adjuster will ask if policyholder would like to have the claim finalized through this process

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

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## DOCUSIGN FOR CLAIMS

### Policyholder e-mail



### Policyholder Signature



### Policyholder Print/Save Options

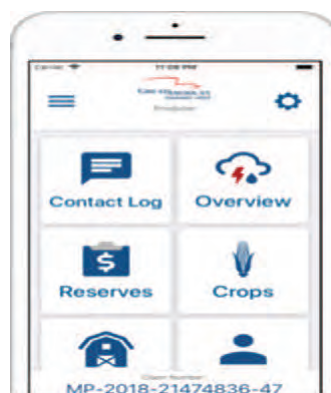


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## CLAIMS TECHNOLOGY

### Adjuster Mobile APP

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

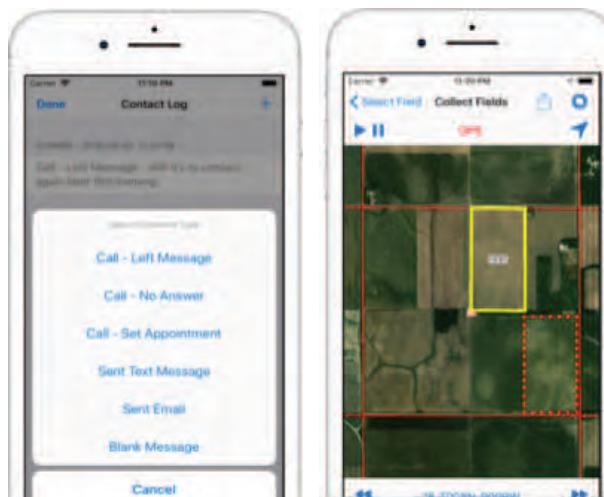


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## ADJUSTER MOBILE APP

Adjusters now have the ability to:

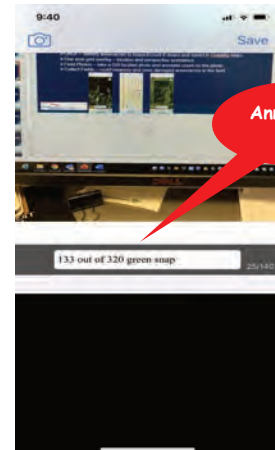
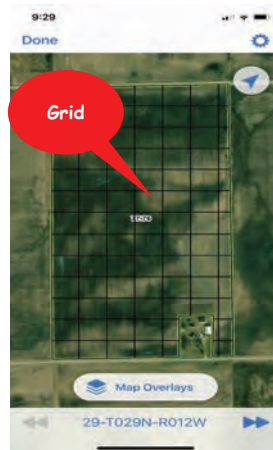
- Update contact logs in real time
- Ability to set reserves quickly
- GPS fields and push measurement to the claim file
- Take photos and push to claim file
- Access maps for directions to field
- Access Weather Information
- Upload documents – production records



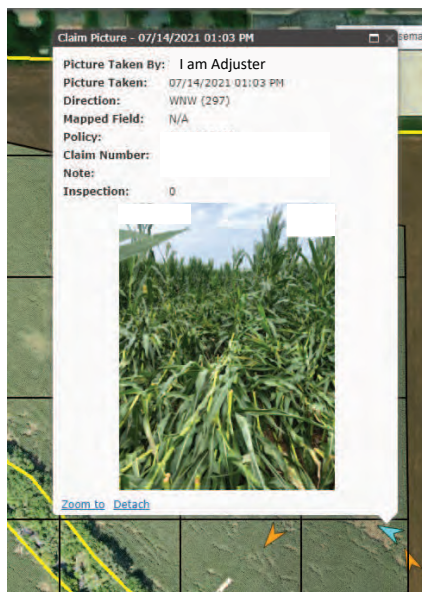
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## CLAIMS TECHNOLOGY



for all the *great* you do®



for all the *great* you do®



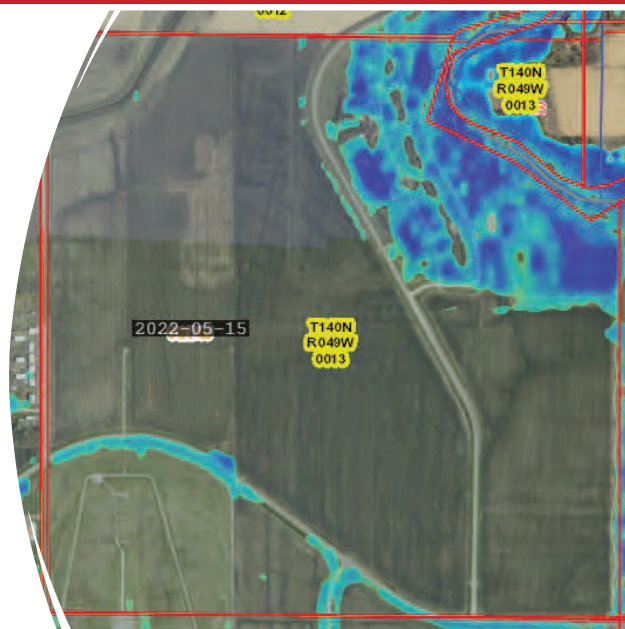
## Flying the Fields



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

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



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







## Great American Insurance Fall 2025CY - Agent Training Material

 GREAT AMERICAN  
INSURANCE GROUP Crop Division

### Disclaimer

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

 GREAT AMERICAN  
INSURANCE GROUP Crop Division

American Owned 

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

- Both are effective for the 2025 crop year

**25-BR**  
(Released June 2024)

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



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

**25-ARPI**  
(Released June 2024)

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



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

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

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



## Key Updates

## CCIP/APRI Basic Provisions

01

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

02

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

03

Expanding Options for Specialty and Organic  
Growers (EOSOG)

04

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



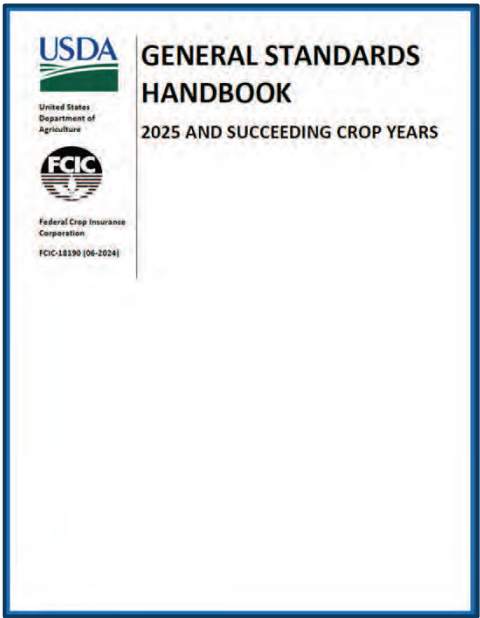




## General Standards Handbook

FCIC-18190  
issued June 26,  
2024

The handbook  
replaces the GSH  
dated November  
16, 2023

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



## Key Updates



- 01

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

**Paragraph 852**  
Assignment of Indemnity – Single Payee Agreement
- 03

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

**Paragraphs 854**  
Signatures

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

## 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

02

New Breaking & Native Sod

03

Crop Policy Changes

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



## 2025 DSSH

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



### DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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



## Key Updates

### Document & Supplemental Standards Handbook (DSSH)

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



## 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](http://www.usda.gov/oascr)
- Outdated website address:
  - ~~[www.ascr.usda.gov/](http://www.ascr.usda.gov/)~~

## 2025 DSSH – Part 5

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

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

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, **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](http://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](mailto:program.intake@usda.gov)

## 2025 DSSH – Part 5

### 503C – Updated NDS – Marketing Materials

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



## 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.



The above applies to the lender signature also.



GSH - 852

## Policy Servicing Requirements Assignment of Indemnity

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

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



GSH - 852

## Policy Servicing Requirements Assignment of Indemnity

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

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

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



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



## 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)



## 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 - 854

## 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.



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”

## Person Types Trusts



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

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



## Person Types Trusts

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

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

[§671. Trust income, deductions, and credits attributable to grantors and others as substantial owners](#)

[§672. Definitions and rules](#)

[§673. Reversionary interests](#)

[§674. Power to control beneficial enjoyment](#)

[§675. Administrative powers](#)

[§676. Power to revoke](#)

[§677. Income for benefit of grantor](#)

[§678. Person other than grantor treated as substantial owner](#)

[§679. Foreign trusts having one or more United States beneficiaries](#)



## 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



Exhibit 4 Person Types and Documentation

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Individual	John C. Doe	John C. Doe	None	SSN of Individual
Individual Operating As a Business	Northam Land Company c/o John C. Doe	<ul style="list-style-type: none"> <li>Northam Land Company by John C. Doe, Sole Owner</li> <li>by John C. Doe, Owner, Northam Land Company</li> <li>Northam Land Company by John C. Doe, Sole Proprietor</li> <li>John C. Doe, DBA Northam Land Company</li> </ul>	None	EIN 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 (Spouse)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual ET, 3
Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant FT, 1, 2, 3 or 4
Joint Ventures, (including Joint Operators Co-Owners)	James L. Smith and John A. Brown, Joint Venture James L. Smith and John A. Brown, Joint Venture James L. Smith, and John A. Brown, Joint Venture	(All must sign) James L. Smith John A. Brown	Note if all sign, or POA authorizing signature	Joint Interest EIN or SSN's ET, 2
Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	<ul style="list-style-type: none"> <li>Jones and Smith, A Partnership By Sam Jones, A Partner</li> <li>by Sam Jones, Partner</li> </ul>	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement signed by all partners	EIN of the Partnership ET, 4

GSH - Exhibit 4



Exhibit 4 Person Types and Documentation (Continued)

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title)  First National Bank of Dallas c/o John H. Doe, (Title)	<ul style="list-style-type: none"> <li>ABC Company, Inc. by Richard Roe, (Title)</li> <li>by Richard Roe, (Title)</li> <li>First National Bank of Dallas By John H. Doe, (Title)</li> <li>John H. Doe, (Title) of First National Bank of Dallas</li> </ul>	Statement where articles of incorporation/organization are filed. Indicate in which State incorporation was filed. Application must be signed by authorized person.	EIN of the Corporation ET, 4
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	<ul style="list-style-type: none"> <li>Jones Farms, LLC by Sarah Jones,</li> <li>by Sarah Jones, President</li> <li>Jones Farms, LLC by Sarah Jones, President</li> </ul>	Statement indicating which state the Articles of Organization are filed. Application must be signed by authorized person.	SSN or EIN for the LLC ET, 4
Estate	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN
Trust	John H. Doe Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>John H. Doe, Trust by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> </ul>	Statement advising where authority can be found	SSN/EIN for Trust: ET, 1, 3, and 4, if applicable
Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>Ralph R. Doe Trust, by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> </ul>	Statement advising where authority can be found	EIN for Trust: ET, 4
Trust - Revocable	John H. Doe, Revocable Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>John H. Doe, Trust, by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee for John H. Doe Revocable Trust</li> </ul>	Statement advising where authority can be found	SSN/EIN for Trust (if applicable) and SSN of Grantor ET, 4
Trust - BIA	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 03 201 0016
Receiver Or Liquidator	XYZ Company c/o John H. Doe, Receiver (or Liquidator)	XYZ Company By John H. Doe, Receiver or Liquidator & Court-Appointed	Statement advising where authority can be found	EIN of Named Insured or Correspondent's EIN

Footnotes for Exhibit 4:

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



GSH - Exhibit 4

## Person Status Change

Exhibit 5 Person Status Change

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



GSH – Exhibit 5

## Application for Insurance Sales Closing Date (SCD)

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

### 832 SCD

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

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



GSH - 832

## 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, disappeared, been judicially declared incompetent, or dissolved (see [Part 2, Section 3](#)); or

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



GSH 833 A(2)

## Determining Share and CLU Reporting Insurable Share

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

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



GSH - 1211 A

## Contract Pricing Update

Revised Special Provisions Statement:

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

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

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



## Contract Pricing Update

Revised Special Provisions Statement:

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

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



- 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](http://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity)



USDA Risk Management Agency  
U.S. DEPARTMENT OF AGRICULTURE

## Contract Price Eligibility by Commodity

Including the Contract Price Addendum (CPA)  
for Organic Crops



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

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

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

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

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



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



JANUARY 2024

[rma.usda.gov](http://rma.usda.gov)

## CONTRACT PRICE ELIGIBILITY BY COMMODITY

2



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

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

\*FL Citrus APH only

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

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

\*Except FL Citrus APH



## CIH 915: Contract Price Option

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



## CIH 915A: Contract Price Option

Other revisions:

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

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

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

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

[(2)-(5) essentially unchanged]



## 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



Exhibit 8 2025 Crop Policy Information

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

YP, RP <sup>21A</sup> , RPHPE <sup>21B</sup> & PRV Crops	Policy	Crop Provisions	LP/PP	Replant <sup>21A</sup>	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) <sup>21A</sup> Whole-Farm (W) <sup>21B</sup>	High-Risk Land Ex. Opt. <sup>21B</sup>
Small Grains: (Barley <sup>21A</sup> , <sup>21B</sup> , <sup>21C</sup> , <sup>21D</sup> , <sup>21E</sup> , <sup>21F</sup> , <sup>21G</sup> , <sup>21H</sup> , <sup>21I</sup> , <sup>21J</sup> , <sup>21K</sup> , <sup>21L</sup> , <sup>21M</sup> , <sup>21N</sup> , <sup>21O</sup> , <sup>21P</sup> , <sup>21Q</sup> , <sup>21R</sup> , <sup>21S</sup> , <sup>21T</sup> , <sup>21U</sup> , <sup>21V</sup> , <sup>21W</sup> , <sup>21X</sup> , <sup>21Y</sup> , <sup>21Z</sup> )	25-BR	25-0011	LP/PP	Yes <sup>21A</sup> , <sup>21B</sup>	bu.	B/O <sup>21A</sup> /E/W	Yes
Canola/Rapeseed <sup>21A</sup> , <sup>21B</sup>	25-BR	25-0015	LP/PP	Yes	lbs.	B/O <sup>21A</sup> /E/W	Yes
Coarse Grains: Corn <sup>21A</sup> , <sup>21B</sup> , <sup>21C</sup> , <sup>21D</sup> , <sup>21E</sup> , <sup>21F</sup> , <sup>21G</sup> , <sup>21H</sup> , <sup>21I</sup> , <sup>21J</sup> , <sup>21K</sup> , <sup>21L</sup> , <sup>21M</sup> , <sup>21N</sup> , <sup>21O</sup> , <sup>21P</sup> , <sup>21Q</sup> , <sup>21R</sup> , <sup>21S</sup> , <sup>21T</sup> , <sup>21U</sup> , <sup>21V</sup> , <sup>21W</sup> , <sup>21X</sup> , <sup>21Y</sup> , <sup>21Z</sup>	25-BR	22-0041	LP/PP	Yes	bu./ton	B/O/E/W	Yes
Cotton <sup>21A</sup>	25-BR	17-0021	LP/PP		lbs.	B/O/E/W	Yes
Peanut	25-BR	20-PT-075	LP/PP	Yes	lbs.	B/O/E	Yes
Pecan Revenue (PRV)	25-BR	23-0020			\$/lbs.	B/O <sup>21A</sup> /E <sup>21B</sup>	Yes
Popcorn <sup>21A</sup>	25-BR	17-043	LP/PP	Yes	lbs.	B by contract/O <sup>21A</sup> /E <sup>21B</sup>	Yes
Popcorn (Revenue)	25-BR	17-PRC-043	LP/PP	Yes	lbs.	B by contract/O <sup>21A</sup> /E <sup>21B</sup>	Yes
Rice <sup>21A</sup>	25-BR	20-0018	LP/PP	Yes	lbs.	B/O <sup>21A</sup> /E/W	Yes
Sunflower Seed <sup>21A</sup>	25-BR	22-0078	LP/PP	Yes	lbs.	B/O/E/W	Yes

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



Crop Division June 2024

GSH - Exhibit 8

FCIC-18190

203

## Rounding Rules Pertaining to Program Administration

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



Crop Division

GSH - Exhibit 9

## 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.**

### L: EHA & Master Yield

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



CIH - 923





## 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



## REVIEW OF UNITS

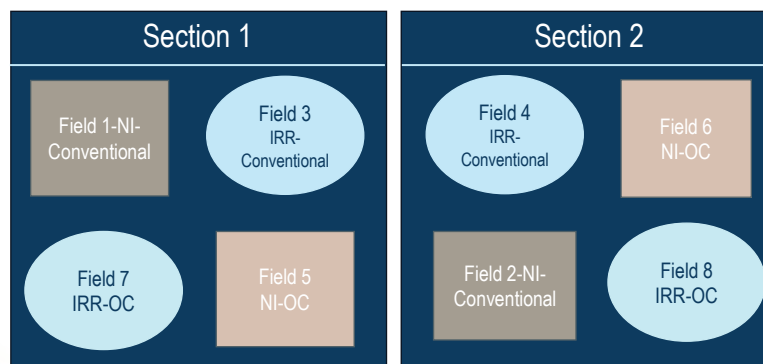
- Optional Units (OU)
  - Section
  - Section Equivalents
  - Separate FSA FSN's
  - Irrigated and Non-Irrigated Practices
  - Organic
  - FAC and NFAC (in select areas)
  - Written Unit Agreement
  - UDGO (ME, GA & TX)
- Whole Farm (WU)
  - One unit for all crops in the county that qualify



CIH – Part 10, Sec 2

## Exhibit 10(O) OU Combination Example

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



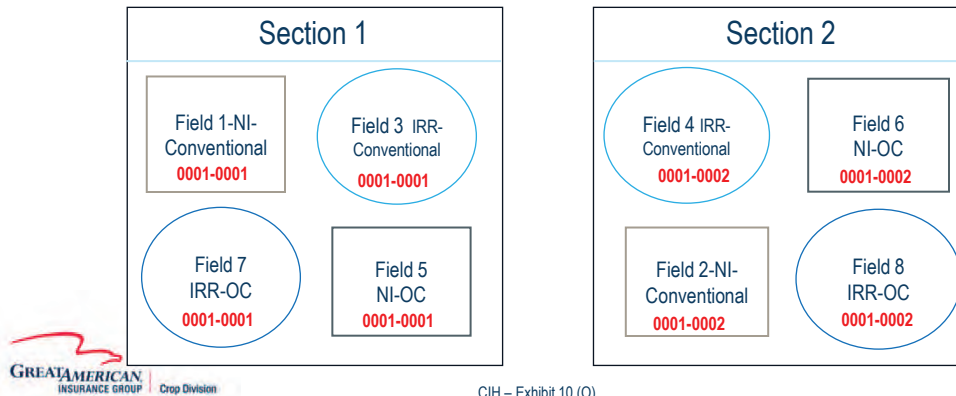
CIH – Exhibit 10 (O)

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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

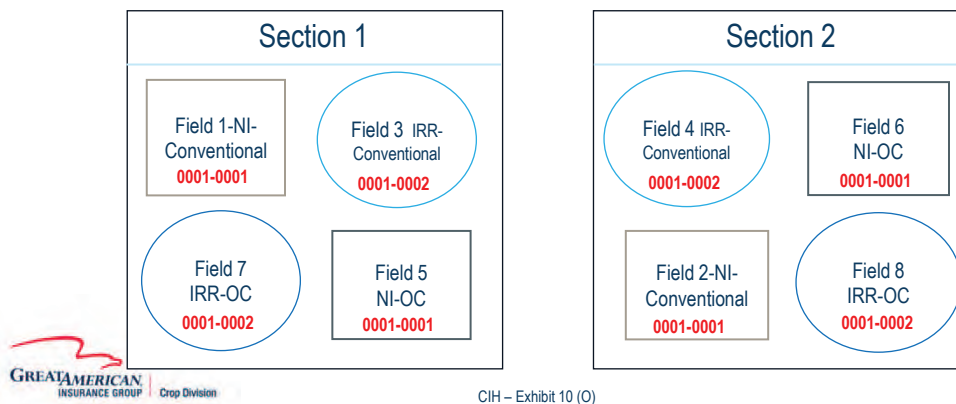


## Exhibit 10(O) OU Combination Example

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

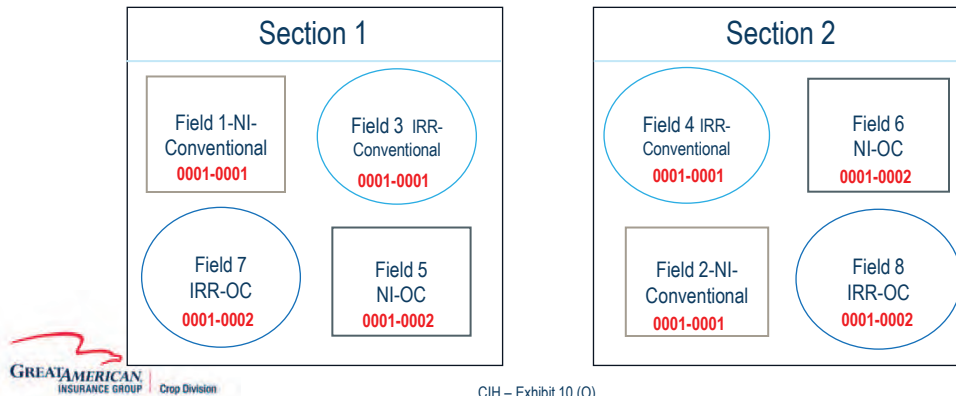


## Exhibit 10(O) OU Combination Example

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

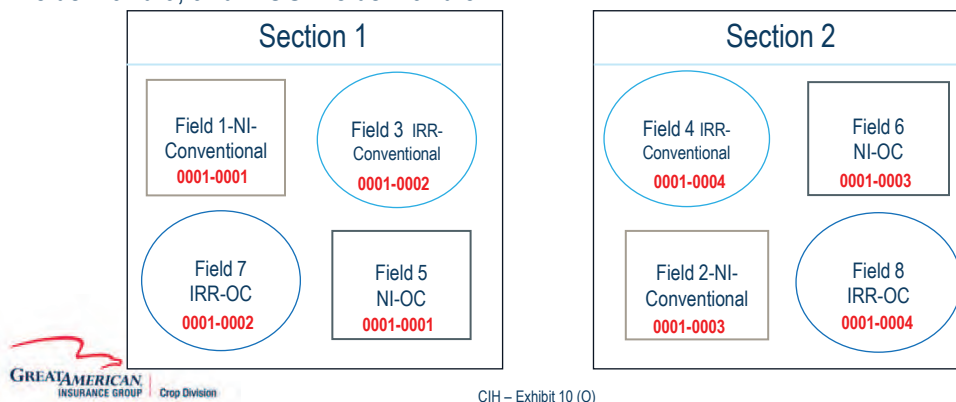


## Exhibit 10(O) OU Combination Example

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

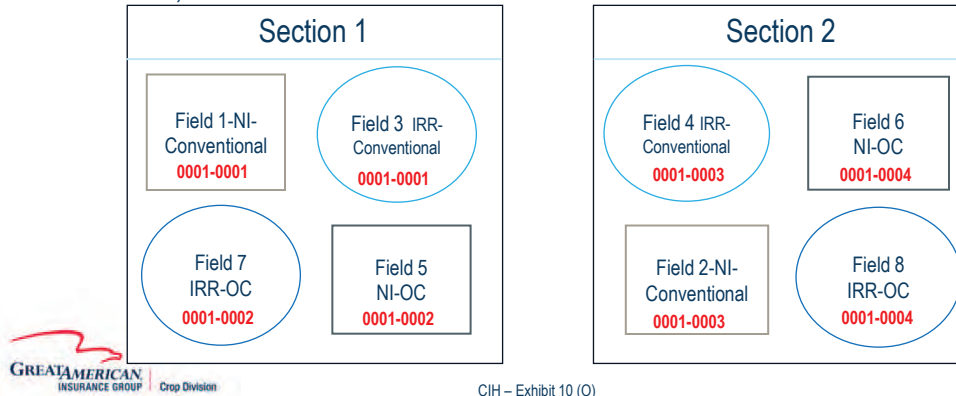


## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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

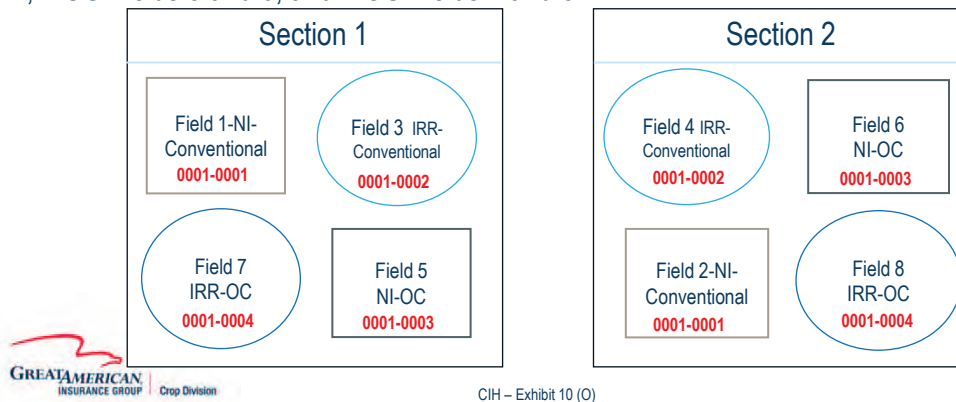


## Exhibit 10(O) OU Combination Example

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



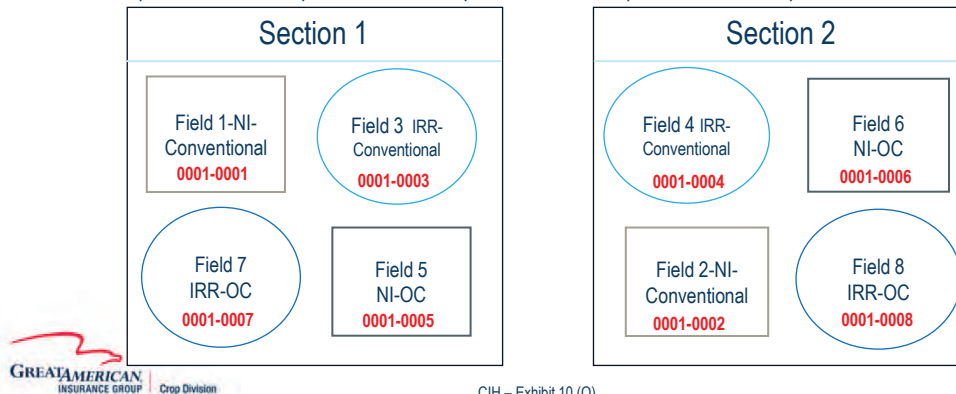


## Exhibit 10(O) OU Combination Example

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



CIH – Exhibit 10 (O)

## What Is an Enterprise Unit?

### Defining an EU

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

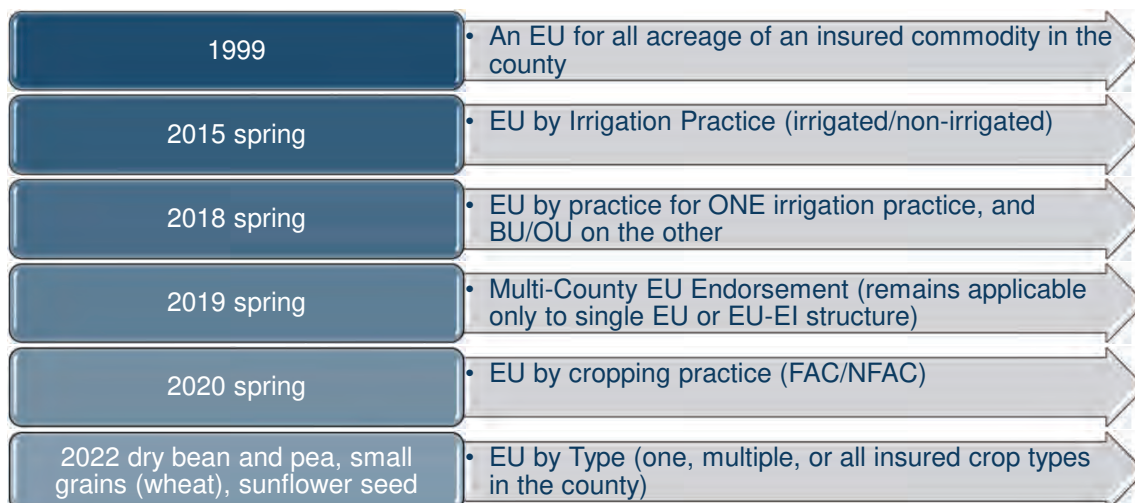
### EU Benefit to a Policyholder

- Higher premium support = lower producer premium

### EU intended trade-off for greater premium support

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

## How Did We Get Here?




## 2025 EU-Related Changes Found In...

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


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

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

- Section 1 –
  - Clarified the definitions of “production reporting date” and “variable T-yield”.
  - In the definition of “enterprise unit,” allowed separate enterprise units by organic and non-organic farming practices, and
  - Added the definition of “New breaking acreage.”
- Section 8 – Added a new paragraph (b)(7) in agency are not insurable
- Section 9 – Reorganized this section for clarity
  - Removed written agreement requirement
  - In paragraph (a), modified the number insured to 1 of the 4 previous crop years
  - In paragraph (a)(1)(i), allowed the an “insured” and
  - In paragraph (b), moved the approval set a new approved yield limit for new Yield, with exceptions.
- Section 15 –
  - In paragraph (a)(7), clarified what do full indemnity for the crop insured unit insured under this policy and another the Federal Crop Insurance Act (but 4
  - In paragraph (b)(7)(i), added a new 4 a crop insured under this policy if 4 =
  - In paragraph (b)(8), added to require insured for dual use under both the 6 Crop Insurance Act for different unit 4
- Section 22 – Reorganized and clarified paragraph whenever policy is kept in force the other part
- Section 29 –
  - In paragraph (d)(1), provided flexibility party if all assignees and you agree 4
  - In paragraph (d)(2) and (e), clarified indemnity when you have failed to do resolution rights and obligations for 4
- Section 34 –
  - In paragraph (a)(2)(i)(C), authorized quality for enterprise units;
  - In paragraph (a)(2)(vi), allowed enter in paragraph (c), created category be establish an optional unit;
- Section 37 – In paragraph (h), corrected the



**USDA**  
United States  
Department of  
Agriculture



**FCIC**  
Federal Crop  
Insurance  
Corporation  
FCIC-18010 (06-2024)

**CROP INSURANCE HANDBOOK**

2025 and Succeeding Crop Years

## NEW: Organic/Non-Organic EU

### • Overview

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

2025 CCIP  
Section 34 (a)

2025 CIH Part  
10, Section 3

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

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



CIH – Part 10, Sec 3

## Updated EU Definition

2025 CCIP Section 1,  
Enterprise Unit Definition

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

**New** →



## CCIP Section 34 EU Updates

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

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

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



## EU Availability Expansion

EU structure expanded to:

- Almonds
- 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

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

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

## EU by Organic/Non-Organic Possible

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

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

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



## No Mixing/Matching, No Subdividing

### Have EU by irrigation practice?

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

#### Consider:

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



### Have EU by cropping practice?

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

#### Consider:

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

### Have EU by type?

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

#### Consider:

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

## No Mixing/Matching, No Subdividing

### Have EU by organic/non-organic practice?

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

#### Consider:

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



## EU by Organic/Non-Organic

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

2025 CCIP Section 34 (a)(2)

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

## EU by Organic/Non-Organic Not Qualify

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

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

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

## EU by Organic/Non-Organic Not Qualify

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

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

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

## Q1: EU by Organic/Non-Organic

### Question

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

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

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

### Answer

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

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

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

## Q2: EU by Organic/Non-Organic and MCEU

2025 CIH  
Para. 919 A

### Question

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

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

### Answer

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


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

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

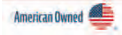
## Actuarial Information Browser

### Sample AIB rates tab

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

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

## EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

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

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



## EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

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

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





## EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

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

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



## EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

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

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



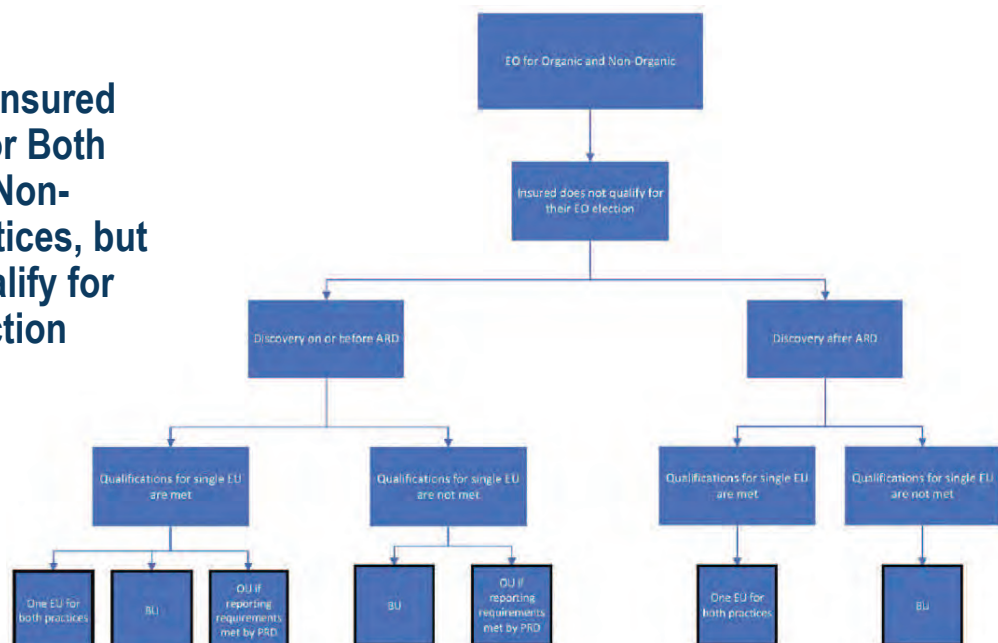
## CIH Exh. 10: Unit Flow Charts, Example

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

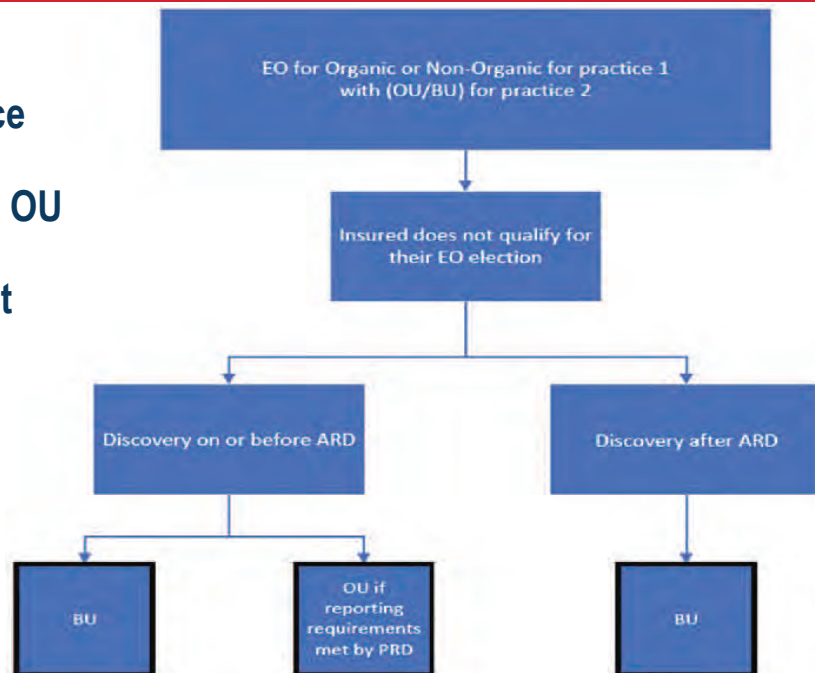
- 10(G): EO for both organic & non-organic practices & doesn't qualify for the EO election
- 10(J): EO for one practice (organic or non-organic) & OU or BU for the other practice & doesn't qualify for the EO election
- 10(O): **Added** OU combination example



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



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



## Question on EO and Optional Units

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

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

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

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

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

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

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

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

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



NCIS – Q & A

## EO, EO-Organic, EO-Non-Organic

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

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

0001-0002 OU	NI
0001-0002 OU	IRR

CANNOT Further Divide Opt. Units by Irrigation Practice

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

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

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

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



## Crop Insurance Handbook (CIH)

GREATAMERICAN  
INSURANCE GROUP Crop Division

American Owned 

### SYPR-Same Year 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.

GREATAMERICAN  
INSURANCE GROUP Crop Division

## 1303E: Production Reports for Other Years

### 1303 Production Reporting Requirements

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

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

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

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



## 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





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

Clarified production report requirements for early-harvested Sugar Beets:

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

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

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

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



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

### A. Use of SA T-Yields

...

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

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

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

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

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

...



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

## Early Harvest Sugar Beet Review

- Applicable only when processor requests early harvest
- By PRD insured must choose by APH database which crop years to apply
- Early harvested acreage must meet or exceed 15% of harvest acreage by unit
  - Previously 10%
- The adjusted production from the early harvested acreage cannot exceed the higher of
  - Approved yield for APH database
  - Actual yield of sugar beets harvested after full maturity from the unit; or
  - Unadjusted actual yield of the early harvested acreage from the unit
- Sugar Beet CP state full maturity is 45 days prior to the EOIP, unless otherwise stated in SP
- Special Provision Statement in Michigan states 65 days prior to EOIP
  - End of Insurance is 12/5

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



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7

## 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 3<sup>rd</sup> party damage the insured must be able to document that the production loss was due to the actions of a 3<sup>rd</sup> 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)

8

## UUF or Third-Party Damage

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

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

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



CIH 1309G(2)

9

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

Production report must be submitted by the PRD to be acceptable

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

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



## 1327: Break in Continuity

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

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

*This would include:*

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

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

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

**Clarified** in 2025 CIH →

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



## 1327 Break In Continuity - Continued

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



## 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.







## 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



## 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.

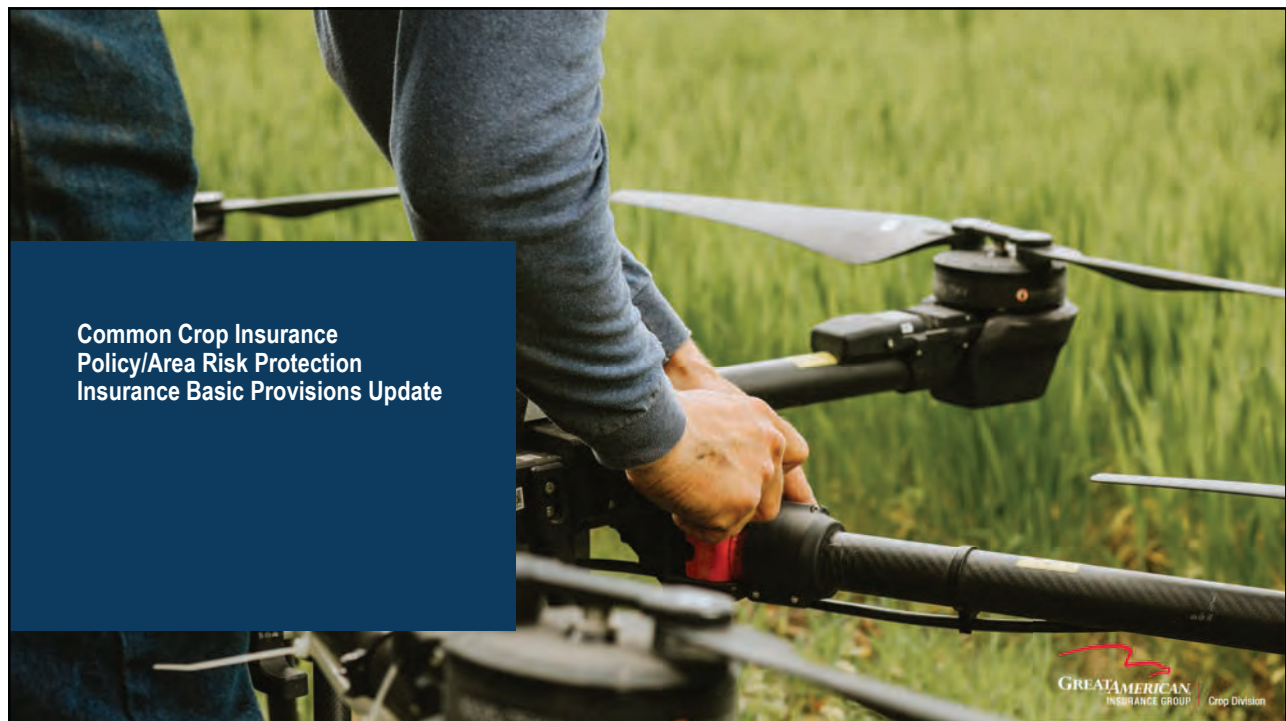
#### **Exh. 15W: Yield Descriptors**

(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).



Common Crop Insurance  
Policy/Area Risk Protection  
Insurance Basic Provisions Update

## 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 2<sup>nd</sup> or more crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area.
    3. Additional coverage insurance is offered in the county on the 2 or more crops that are double cropped
    4. The 2<sup>nd</sup> 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
  - i. Double cropped acreage in at least 2 of the last 4 crop years in which the first insured crop was grown; or
  - ii. The applicable acreage was double cropped (by one or more producers, and the producer(s) will allow insured to use their records) for at least 2 of the last four crop years in which the first insured crop was grown.
- 6. Or, if producer has records that combine production from acreage that they double cropped with records of production from acreage they did not double crop, we will allocate the first and second crop production to the specific acreage in proportion to the liability for the acreage that was and was not double cropped.



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## New Breaking Changes



### 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



## 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

#### A. CCIP

...

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

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

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

(ii) harvested does not include grazing;

(iii) insured includes prevented planting acreage; and

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

(b) ...

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

(a) NB acreage determination:

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

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

### 1216 Insurable Acreage

#### A. CCIP

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

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

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

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

New breaking acreage:

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

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

## 1762: New Breaking Acreage

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

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

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



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

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



## Exh. 17D: New Breaking Example 3

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

### Initial Year:

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

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

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

### Subsequent Year:

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



## 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.



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## Acreage Emerging from USDA Program



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

### 1216 Insurable Acreage

#### A. CCIP

...

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

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



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## Native Sod Changes



## Native Sod and Conservation Compliance

### Insurability of Native Sod Acreage

Removed written agreement requirements for native sod acres

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

## Native Sod and Conservation Compliance

### Native Sod Documentation

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



# Native Sod and Conservation Compliance-Native Sod Documentation



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

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

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



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

GSH 409

## Q & A: Native Sod

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



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

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

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



## Para. 1866B: Native Sod Acreage

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

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



## Exh. 17D: Native Sod Example 4

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

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

**Year 1:**

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

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

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

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



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

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

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

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



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## ACREAGE REPORTING



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



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

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



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

### 1216 Insurable Acreage

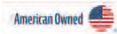
#### A. CCIP

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

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

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

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



## 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)



## 1219: Unreported Acreage or Units

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

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

### 1219 Unreported Acreage or Units

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

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

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

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

...

B. Unreported Acreage in a Reported Unit

...

C. Late Planted Unreported Acreage

...



## 1232A: Acreage Report Revisions (CCIP)

### *Clarified* AR Revision Guidelines

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



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

### 1232 Acceptable Revisions for CCIP

#### A. Acreage Report Revision Guidelines

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

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



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

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

## 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 situations...

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

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

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

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



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

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

## 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.**





## MISCELLEANOUS

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

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

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

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

## Organic Practice

NEW



New guidelines which must be provided to all organic producers

Producers with certified or transitional organic practices



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



## 1011C: Organic Farming Practice

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

Grown under an organic farming practice; &

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

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

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





## Section 37 – Organic Farming Practices

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

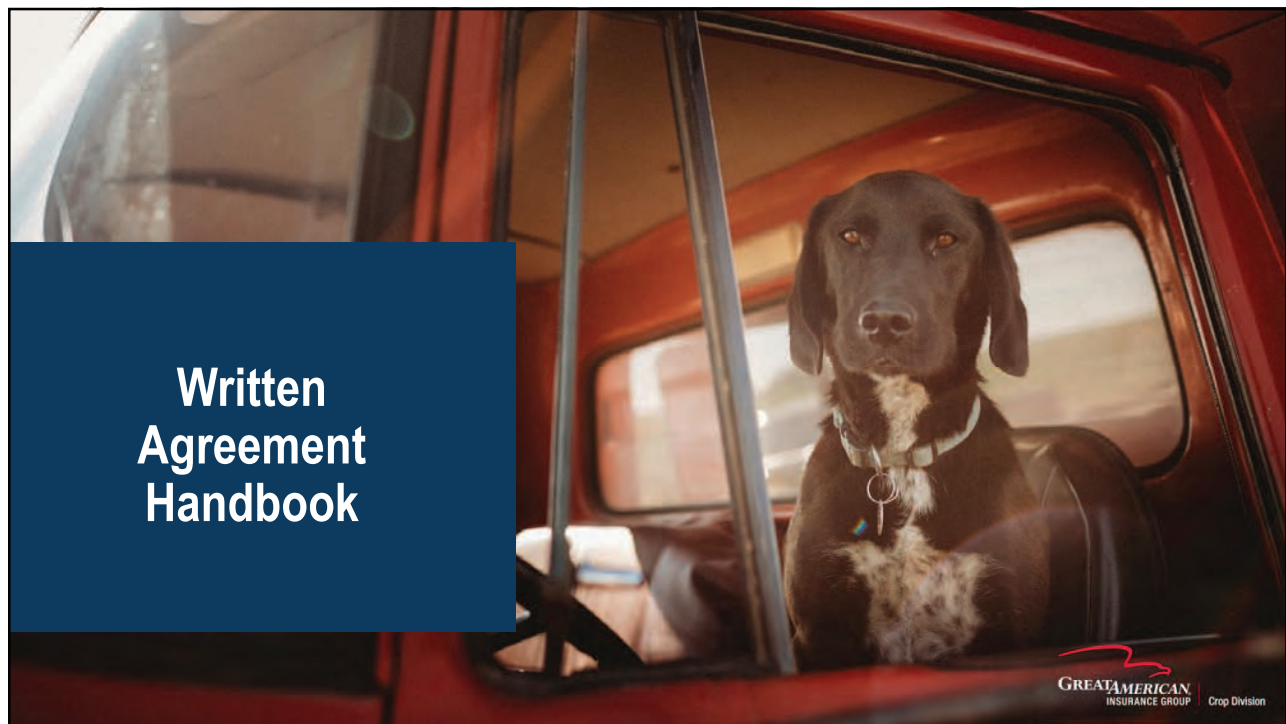
(h) In lieu of the provisions contained in section 17(f)(1) that specify prevented planting acreage within a field that contains planted acreage will be considered to be acreage of the same practice that is planted in the field, prevented planting acreage will be considered as organic farming practice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



## 1923B: Sugar Beets

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





## 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.

## 22 Required Information for WA Requests

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

### B. Renewal WA Requests

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

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



## 61 WA Cancellation, Errors, and Changes

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

### A. Multi-Year WA Cancellation

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

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

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



## RO Notices Addressed to Producer

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

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

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

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

### A. **Availability**

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

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

## **83 TD Type – Dry Bean Types**

Section added to identify when TD type requests are available.

### **A. Availability**

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



## **84 TP Type – Unrated P/T**

Section added to identify when TP type requests are available.

### **A. Availability**

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



## 85 XC Type – County Without AD

Section added to identify when XC type requests are available.

### A. Availability

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



## Exhibit 4 Deadlines, Documentation, and WA Availability Summary

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

### C. Crops Which Do Not Allow WA

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





## Exhibit 5 Similar Crop Chart

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

### B. Nationwide Similar Crops

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

## Great American Insurance Guidelines for Processing Written Agreements

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

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

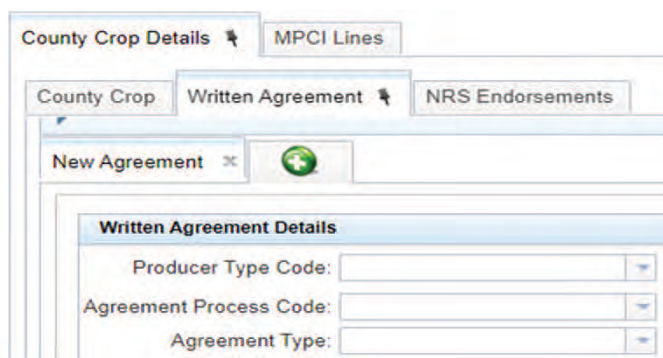
## Using GreatAg to submit Written Agreement Requests

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



## Using GreatAg to submit Written Agreement Requests

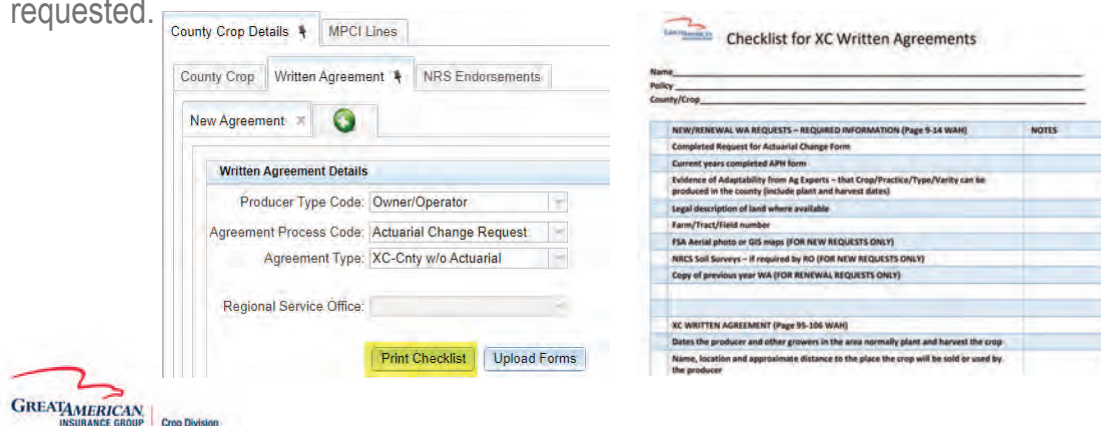
- On the County/Crop Tab in Policy Maintenance, click on the Written Agreement Tab and select the Producer Type (Landlord; Operator; or Owner/Operator), Agreement Process code (Actuarial Change Request; Determined Yield; Nursery Catalog) and Agreement Type and then SAVE.



The screenshot displays the 'County Crop Details' and 'MPCI Lines' tabs. The 'Written Agreement' tab is selected, showing a 'New Agreement' button with a green plus icon. Below this, the 'Written Agreement Details' form is visible, containing three dropdown menus: 'Producer Type Code', 'Agreement Process Code', and 'Agreement Type'.

## Using GreatAg to submit Written Agreement Requests

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



The screenshot shows the GreatAg interface with the 'Written Agreement' tab selected. The 'New Agreement' button is highlighted. Below it, the 'Written Agreement Details' section shows the following information:

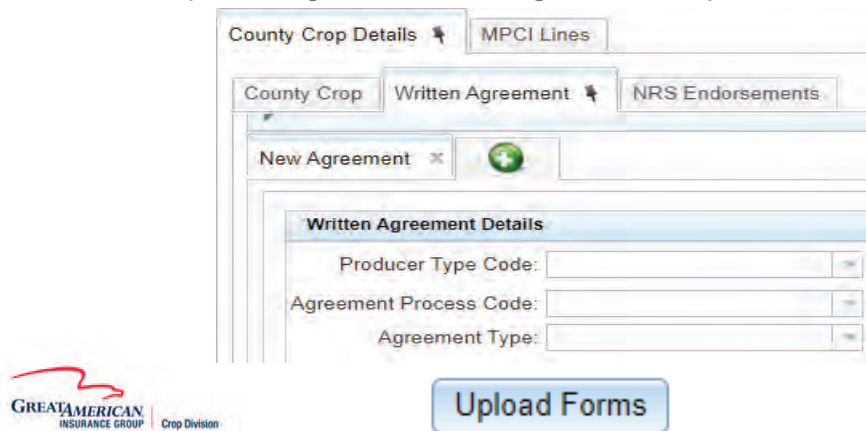
- Producer Type Code: Owner/Operator
- Agreement Process Code: Actuarial Change Request
- Agreement Type: XC-Cnty w/o Actuarial
- Regional Service Office: [Empty field]

At the bottom of this section are two buttons: 'Print Checklist' and 'Upload Forms'.

To the right, a 'Checklist for XC Written Agreements' is displayed. It includes a table with columns for 'NEW/RENEWAL WA REQUESTS - REQUIRED INFORMATION (Page 9-14 WAH)' and 'NOTES'. The table lists various required documents and information, such as 'Completed Request for Actuarial Change Form', 'Current years completed APH form', 'Evidence of Adaptability from Ag Experts', 'Legal description of land where available', 'Farm/Tract/Field number', 'FSA Aerial photo or GIS maps (FOR NEW REQUESTS ONLY)', 'NRCS Soil Surveys - If required by RO (FOR NEW REQUESTS ONLY)', 'Copy of previous year WA (FOR RENEWAL REQUESTS ONLY)', and 'XC WRITTEN AGREEMENT (Page 95-106 WAH)'. The bottom of the checklist includes a section for 'Dates the producer and other growers in the area normally plant and harvest the crop' and 'Name, location and approximate distance to the place the crop will be sold or used by the producer'.

## Using GreatAg to submit Written Agreement Requests

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



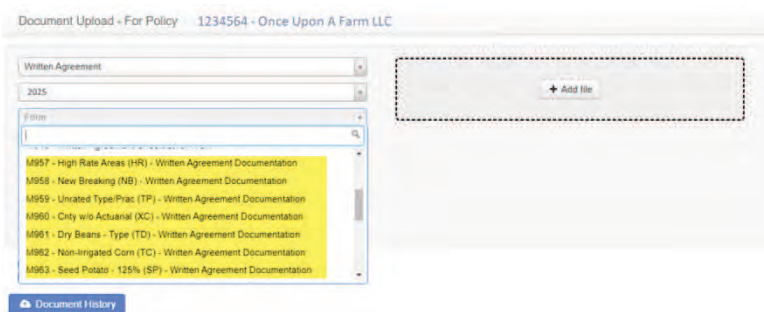
The screenshot shows the GreatAg interface with the 'Written Agreement' tab selected. The 'New Agreement' button is highlighted. Below it, the 'Written Agreement Details' section shows the following information:

- Producer Type Code: [Empty field]
- Agreement Process Code: [Empty field]
- Agreement Type: [Empty field]

At the bottom of this section is a large blue button labeled 'Upload Forms'.

## Using GreatAg to submit Written Agreement Requests

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



## Livestock Updates for the 2025 RY

### Changes for the 2025 RY



1

## Livestock Risk Protection

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



2

## Livestock Risk Protection

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



3

## Livestock Risk Protection

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



4



## Livestock Risk Protection

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



5

## Livestock Gross Margin

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



6

## Livestock Gross Margin

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



7

## Dairy Revenue Protection

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



8

## Livestock Reminders

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



**2025**

# MARGIN PROTECTION



for all the *great* you do™



## 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 margin, not bushels, price, or costs.



## MARGIN PROTECTION

### MARGIN PROTECTION

The Expected costs are based on local agronomic conditions to determine the amount of critical inputs, not on any one grower's actual expenses incurred.

Expected Costs are based on the relationship between expected county yield and the volume of input needed to grow a bushel.



## MARGIN PROTECTION

### Expected Costs

- **Allowed inputs subject to price change** are those for which Projected and Harvest Prices can be obtained from markets.
- Inputs subject to price change are identified with an average quantity used per acre.

Crop	Allowed Inputs Subject to Price Change
Corn	Diesel, Urea, Diammonium Phosphate price (DAP), Potash, Interest
Soybeans	Diesel, DAP, Potash, Interest
Rice	Diesel, Urea, DAP, Potash, Interest
Wheat	Diesel, Urea, Monoammonium Phosphate(MAP), Potash, Interest



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## MARGIN PROTECTION

### Expected Costs

**Allowed inputs not subject to price change** are identified as a specific dollar amount per acre and are not specifically identified. Only the dollar amount for all such inputs is specified. Some examples of typically included costs are provided by crop on the right.

Crop	Allowed Inputs not Subject to Price Change (Examples only)
Corn	Pre-harvest Machinery, Seed, Lime, Herbicide, and Insecticide Costs
Soybeans	Pre-harvest Machinery, Seed, Lime, and Herbicide Costs
Rice	Maintenance, Chemicals, and Application Costs
Wheat	Seed, Maintenance, Chemicals, and Lubrication



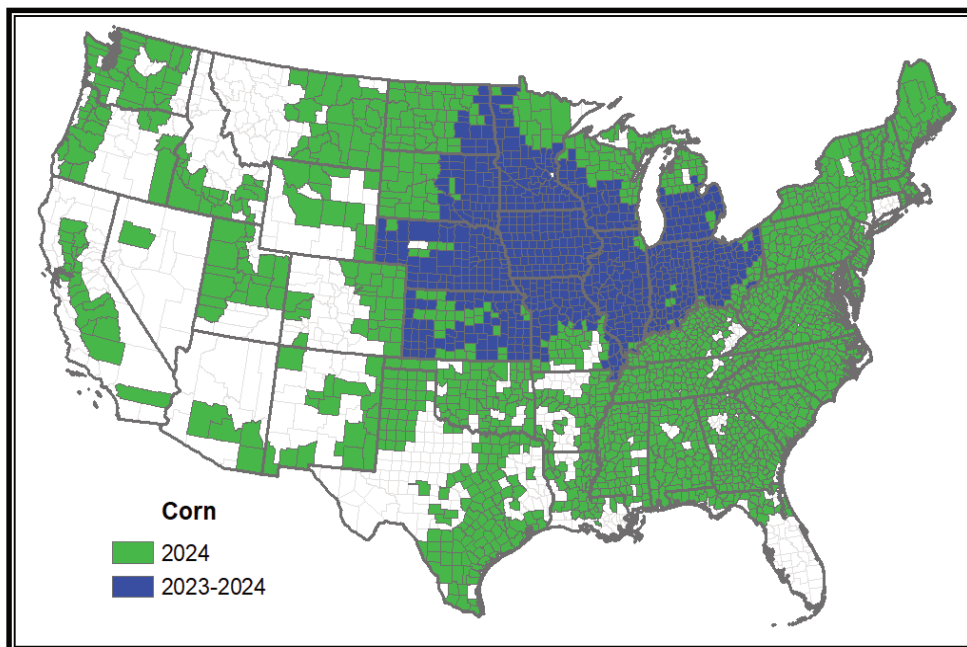
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## MARGIN PROTECTION

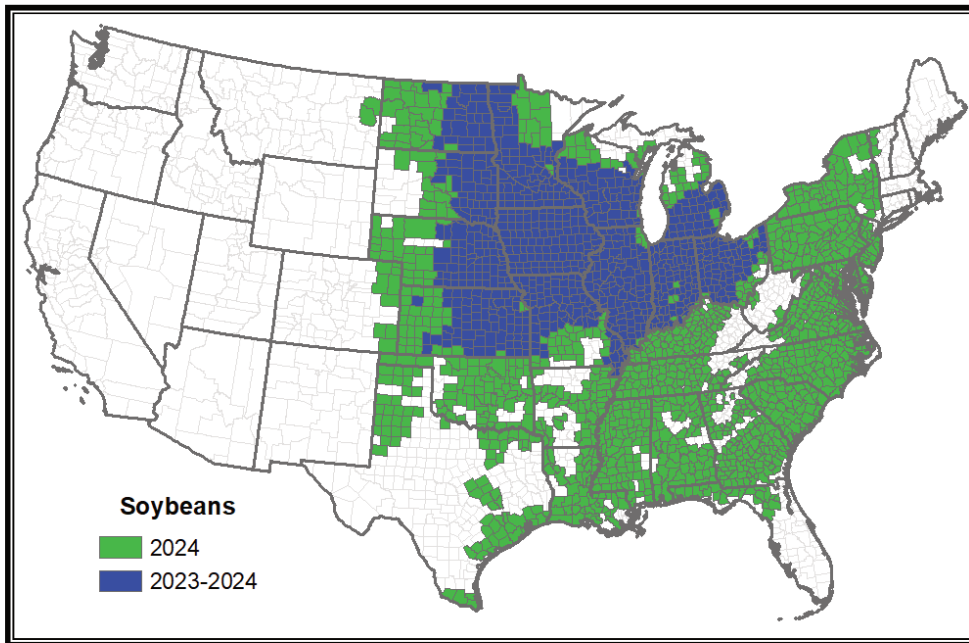
### Where is MP available?

- 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 "[www.marginprotection.com](http://www.marginprotection.com)" at section titled "Downloadable content" and in our Actuarial presentation.

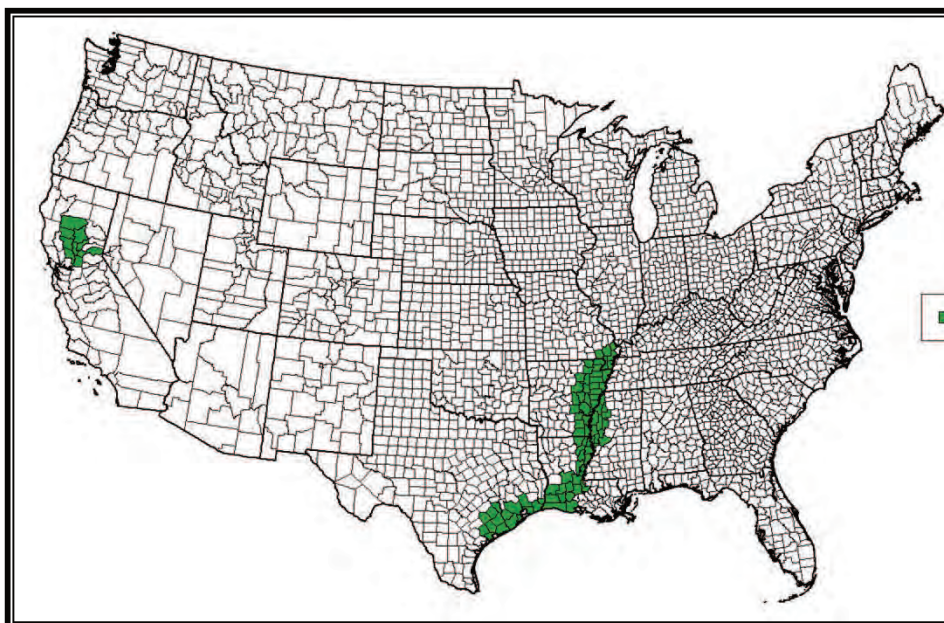


**2024  
Margin  
Protection  
for CORN** (no  
expansion for 2025)



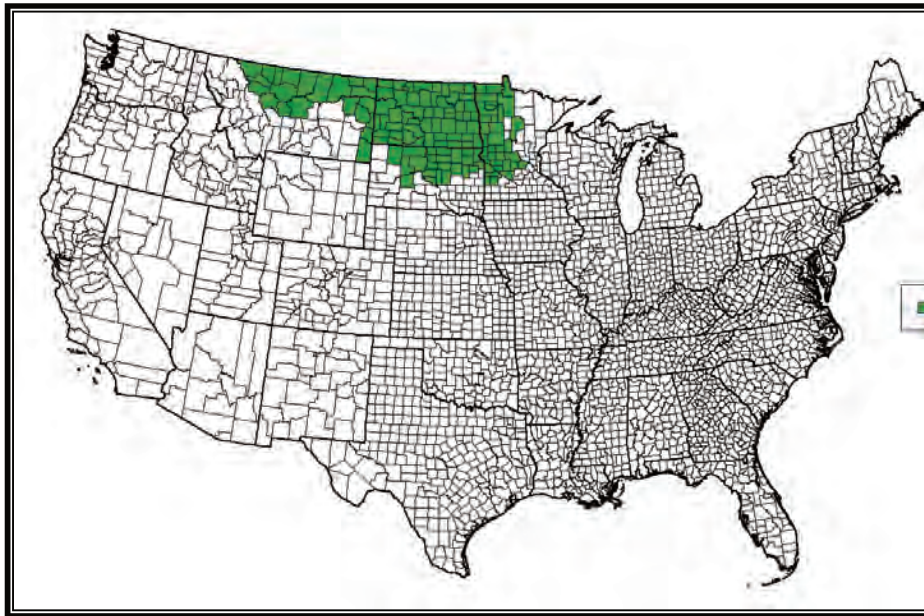


## 2024 Margin Protection for SOYBEANS (no expansion for 2025)



## 2024 Margin Protection for RICE (no expansion for 2025)





**2024 Margin  
Protection for  
SPRING  
WHEAT**  
(no expansion for 2025)



## **MARGIN PROTECTION**

### **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?

## MARGIN PROTECTION

### 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 1<sup>st</sup> crop/2<sup>nd</sup> 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<sup>th</sup>** 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.

## MARGIN PROTECTION

### 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.
- If HIP-WI is elected, then 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.

## MARGIN PROTECTION

### 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>



# 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		
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>



# MARGIN PROTECTION

## LOSSES

- The MP portion of the coverage protects against increases in production costs, decreases in the national price of the insured commodity, or reductions in yield at the county level.
- You may have a loss under your base policy but not under your MP policy, a loss under your MP policy but not your base policy, a loss under both, or no loss under either policy.
- Losses are determined separately. Base policies are paid near the time the loss occurred and MP loss payments are not paid until Final Area Yields are available.
  - Base policy indemnity will be subtracted from any loss under the MP Policy.
    - Does not include payments received for PP or Replant.
  - MP Indemnity larger than Base policy indemnity
    - Indemnity paid is difference of total Base policy indemnity and total MP indemnity as long as the difference is less than total liability.
    - If MP indemnity is smaller, no indemnity is due under MP.



# MARGIN PROTECTION

## LOSSES

- When are Losses paid for MP?
  - Wheat losses are generally paid no more than 30 days after the date the Final County Yield is determine.
  - Final County Revenue and Final County Yields are determined generally on or about April 1st following the crop year.
- **Corn, Rice and Soybeans** the Final County Revenue and Final County Yields are determined around June 16th following the crop year.
  - Losses will generally be paid no more than 30 days after the date the Final County Yield is determined.





# MARGIN PROTECTION

## 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

## MARGIN PROTECTION

Can I buy a Yield Protection policy or Revenue Protection policy (Base Policy) at the CAT coverage level if I buy MP?

Q & A

Yes, if the Yield Protection policy also contains planted acres insured at the buy-up level within the county. For example, you may buy a Yield Protection policy that qualifies as a base policy and insure any high-risk acres at the CAT level as allowed by the Basic Provision. MP will attach to the buy-up acres, but not to any CAT acres. This question does not apply to Revenue Protection policies that are base policies, because CAT coverage is not offered for a Revenue Protection policy. MP cannot be purchased for a crop for which all acres of the crop planted in a county are insured under a CAT policy.



## MARGIN PROTECTION

What are the premium subsidies for MP?

Q & A

MP offers the same premium subsidies as other existing area-based plans, which vary by coverage level, as follows:

- For 70 percent coverage, the subsidy factor is 0.59;
- For 75 percent and 80 percent coverage, the subsidy factor is 0.55;
- For 85 percent coverage, the subsidy factor is 0.49; and
- For 90 and 95 percent coverage, the subsidy factor is 0.44.





## MARGIN PROTECTION

If I plant my crop in the late planting period, is my MP coverage affected? What about if I plant after the final planting date?

Q & A

Late planting does not affect your MP coverage, so long as the crop is planted prior to the MP final planting date. The MP final planting date is published in the MP actuarial documents, and it is set to the Late Planting date for the base policy crop. Any acreage planted during this period retains the same MP guarantee as acreage planted prior to that date. However, any acreage planted after the MP final planting date must be reported as uninsurable. These are the same terms that apply to ARPI.



## MARGIN PROTECTION

Can I insure Seed Corn, Popcorn, or Corn for Silage under MP?

Q & A

Consistent with the ARPI program, coverage under MP is extended only for the types listed in the AIB. Seed Corn and Silage types are listed in counties where these practices are insurable under APRI. Popcorn is not insurable under MP at the current time.



## MARGIN PROTECTION

How are MP Projected and Harvest Prices determined?

Q & A

The MP projected and harvest prices are determined by futures contracts or swaps market prices from commodity exchange markets. The specific contract, market, and time period used in a given crop and county are listed in the Margin Price Provisions. For more information on the Margin Price Provisions go to the Risk Management Agency website.



## MARGIN PROTECTION

What is the basis for coverage under MP? Could you give an example of how a producer's MP coverage is determined?

Q & A

- The dollar amount of insurance per acre is the amount determined by multiplying the expected revenue by the coverage level you chose and by the protection factor you chose. For example, if the expected county yield is 175 bushels per acre, the projected price is \$4.00 per bushel, and you chose a coverage level of 90 percent and a protection factor of 1.100, the dollar amount of insurance per acre is  $175 \times \$4.00 \times 0.90 \times 1.100 = \$693$ .
- The protection factor used to "scale" the dollar amount of insurance per acre must be at least 0.80 (80 percent) but less than or equal to 1.200 (120 percent). This allows you to better personalize the insurance amount relative to the county average. The protection factor may vary by each type and practice.
- If you choose the Harvest Price Option (MP-HPO), the dollar amount of insurance per acre will be recalculated to be higher if the harvest price is greater than the projected price.





## MARGIN PROTECTION

What happens if the trigger margin is zero or negative?

Q & A

The policy functions in the same manner, whether the margin is positive or negative. In very low price environments, it is possible that prior to planting the expected revenue per acre can be less than expected costs. Based on the design of the MP product, coverage is extended based on the potential change in margin relative to expectations. Even if expected margins are negative, commodity prices could continue to fall, yields could come in below expectations, and input prices could increase. MP is designed to protect farmers from these events even in years when expected outcomes are already negative.



## MARGIN PROTECTION

What effect does a loss under the base policy have on MP?

Q & A

Generally, any indemnity payments made for the base policy will occur first, with any remaining MP indemnity payments occurring later (the following spring) after final area yields become available. The indemnity from the base policy, and any endorsement, is subtracted from the MP indemnity. If the MP indemnity is larger than the base policy indemnity, the amount of the MP indemnity paid will be the difference between the MP indemnity and the base policy indemnity, but not to exceed the total liability under MP. If the MP indemnity is smaller than the indemnity for the base policy, then no additional indemnity will be paid for the MP policy. Payments received for replanting or prevented planting from a base policy, and any acreage insured under the base policy that is not eligible for MP will not be considered.



# MARGIN PROTECTION

Could you give an example of how to calculate a loss under MP?

Q & A

NOTE: We figured the Deductible based on the Higher Expected Revenue and subtracted it from the Expected Margin.



## Trigger Margin:

Expected Revenue  
X (1.00 – Coverage Level)  
Margin Deductible

Expected Margin  
- Margin Deductible  
Trigger Margin

Using 95% Coverage Level

\$620.31 x .05 = \$31.02 Deductible  
\$338.62 - \$31.02 = \$307.60 Trigger Margin

## Margin Liability:

Expected County Yield  
Projected Price  
X Protection Factor  
Margin Liability

Note: Margin Liability > Margin Trigger

148.4 x 4.18 x 1.2 x 95% (Coverage Level) =  
\$707.16 (Margin Liability) x 200 (Acres) x 100%  
(Share) = \$141,431 Max

This establishes the upper limit on MP indemnity, regardless of price and yield outcomes.

# MARGIN PROTECTION

CONTINUE: Could you give an example of how to calculate a loss under MP?

Q & A



## Calculating an MP Indemnity:

Harvest Margin  
(Harvest Yield x Harvest Price) – Harvest Cost

County Harvest Yld is 132 X Harvest Price \$3.60/bu  
= \$475.20/acres HARVEST REVENUE

## Costs come in at:

Diesel 8.4 gallons @ \$2.05 =	\$17.22
Potash 61.8lbs @ 298.00/ton = \$.15lbs =	\$9.27
Urea 268lbs @ 270.96/ton = \$.135/lbs =	\$36.18
DAP 113lbs @ \$302.00/ton = \$.151/lbs =	\$17.06
Other = Flat Cost	\$206.90
TOTAL	\$286.63
Interest = 7.6% (Charged 6 months, not 12)	\$10.89
TOTAL HARVEST COST	\$297.52
\$475.20 - \$297.52 =	\$177.68

Harvest Margin is \$177.68

Lowered both yield and price at harvest time  
raised Diesel and Urea Price and raised Interest.



# MARGIN PROTECTION

**CONTINUE:** Could you give an example of how to calculate a loss under MP?

Q & A

## Margin Loss:

### Trigger Margin – Harvest Margin

Trigger Margin \$307.60 – Harvest Margin \$177.68  
= \$129.92

## Margin Indemnity:

### Margin Loss X Protection Factor

\$129.92 X 1.20 = \$155.90/acre  
\$155.90 X 200 acres X 100% share = \$31,180  
Payable on Standalone Margin Protection Policy



# MARGIN PROTECTION

What happens if a margin projected price cannot be calculated according to the Margin Price Provisions?

Q & A

If the margin projected price cannot be calculated by the procedures outlined in the Margin Price Provisions, the margin projected price will be determined by RMA and released by the date specified in the applicable projected price definition in the Margin Price Provisions. The margin harvest price is set equal to the margin projected price RMA establishes. The expected revenue is then calculated by multiplying the expected county yield (by crop, unit, type, and practice) by RMA's determined projected price. The harvest revenue would be calculated by multiplying the final county yield (by crop, unit, type, and practice) by the same RMA determined price.





# MARGIN PROTECTION REMINDERS



Margin Protection makes no effort to measure any individual grower's actual costs incurred or actual revenue from their crops.



Instead, assumptions are made based on the local agronomic conditions to establish the quantity of key inputs. These are based on the relationship between expected county yield and the volume of an input needed to grow a bushel.



Expected and Final Revenue amounts are based off the area that is being used by RMA for the county/crop.

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## Example of Quote

County: Mahaska [123]		Plan: RP [02]		Cov Level: 75%		Unit Structure: EU		Options: QLTAYA						
Crop: Corn [41]				Price %: 100%				BFR: No						
		UOM: BU		Endorsement(s): None		Weighted Average APH: 223.00 (NI)								
La	Unit Sel Unit Struct Appl Unit Struct	Legals FSN Farm Name Line Notes	Type/Variety Practice Est. Total Base Line Prem/Acre	Acres Share Price	Map Area Options Vol Fctr	Yield Rate/Yield Adjusted Yield Prior Yr Yld Cupped? Guar Factor	Level / Range	Guar Per Acre Amt (bu)	Guar Per Acre Amt (\$)	Total Guarantee Amt (\$)	MP Liab/ Acre	MP Tot Prem/ Acre	MP Prod Prem/ Acre	Effective Rate ***
2	00020002 EU EU/0.6890		GSG [016] NON IRR [003] \$42.27	222.74 1.0000 \$4.66	TA 0.19	223.00/208.00 208.00 No	75%	167.30	\$779.62	\$173,652.11	\$779.62	\$35.75	\$8.22	1.1%
<b>Margin Protection Coverage</b>														
	Line	Expected Data	Est. Total Base Line Prem/Acre	Margin Price	Trigger	Level / Range	Total Guarantee Amt(\$)	Margin Liab/Acre	Margin Prod Prem Without Credit/Acre	Est. Margin Premium Credit	Margin Prod Prem/Acre	Est. MPCl Producer Prem/Acre	Total Margin * Est MPCl Prem/Acre	
	2	Exp City Yld: 196.70 Exp Rev/Acre: \$1,001.20 Exp Costs/Acre: \$0.00 Exp Margin/Acre: \$627.73	\$35.75	\$5.09	\$327.61	90% 75%	901.08	\$901.08	\$31.94	\$5.93	\$26.01	\$8.22	\$34.23	
	(3)													

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

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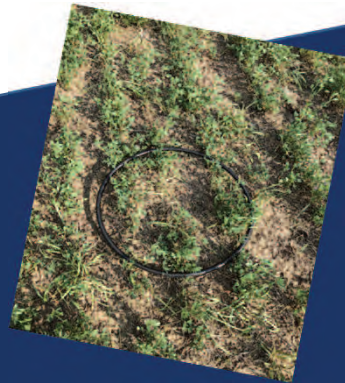


2025 Corn in Iowa - some dates will differ for different states and crops





# 2025 Forage Training



## 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 30<sup>th</sup> is required to have enterprise units apply to the county and crop



## Forage Production Timeline

- September 30<sup>th</sup> Sales Closing & Cancellation Date - Applications must be signed by this date (APH & AYP)
- October 16<sup>th</sup> Insurance attaches. Forage Underwriting report is due in our office.
- November 14<sup>th</sup> Actual Production History (APH) - production must be certified by this date
- November 15<sup>th</sup> Acreage Reporting (APH & AYP) Insurable and uninsurable acreage must be reported (new seeding also)
- May 22<sup>nd</sup> Acreage Reporting - ND, SD, and MT only! For Spring planted acreage following the year of seeding for 90-100 or 60-89



## Application Completion

- Application - Sales Closing 9/30/2024
- Forage Production is not allowed to have the Added County Election
- Options Available
  - YA (Yield Adjustment 60%)
  - BU (Basic Unit Discount)
  - HF (Hail and Fire Exclusion)
  - YE (Yield Exclusion check actuarials for availability)
  - SCO/ECO
  - Enterprise Units (new for 2024)
- 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

<i>Establishment Date</i>	<i>Example: Year of Establishment</i>
<b>Spring Seeded</b> <b>Before July 1<sup>st</sup></b>	Seeded May 15, 2024. <u>2024</u> is Year of Establishment
<b>Fall Seeded</b> <b>After June 30<sup>th</sup></b>	Seeded August 15, 2024. <u>2025</u> is Year of Establishment

The period between seeding and when the forage crop has developed an adequate stand. Insurance during the year of establishment may be available under the forage seeding policy. Insurance under this policy does not attach until after the year of establishment. The year of establishment is determined by the date of seeding.



## Forage Seeding Policy

- Insurance during the year of establishment may be available under the forage seeding policy.
- Dollar Policy – No APH
- Year of Est. production CAN NEVER be used for production under the Forage Production policy



## Section 7 Insurance Period - Forage Production

<b>Example:</b>												
<b>Forage Seeded May 2024 (covered under Forage Seeding Policy)</b>												
<b>2024</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
<b>2025</b>	Jan	Feb	Mar	Apr	May 21st	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2024 is the Year of Establishment since planted before 7/1/2024												
<b>Forage Production (First year after year of establishment)</b>												
<b>2025</b>	Jan	Feb	Mar	Apr	May 22nd	Jun	Jul	Aug	Sept	Oct 15th	Nov	Dec
<b>Forage Production (Second and subsequent years after the year of establishment)</b>												
<b>2025</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct 16th	Nov	Dec
<b>2026</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct 15th	Nov	Dec



## 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)
- North Dakota - Plan is APH (90)
  - Alfalfa \$113.00 per ton (2024-\$114)
  - Alfalfa Organic \$136.00 per ton (2024-\$137)
- South Dakota - Plan is APH (90)
  - Alfalfa \$141.00 per ton (2024-\$151)
  - Alfalfa Organic \$169.00 per ton (2024-\$181)





## Forage Production 2025 Prices

- 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)
- Montana - Plan is APH (90)
  - Alfalfa \$176.00 per ton (2024-\$205)
  - Alfalfa Organic \$211.00 per ton (2024-\$246)
- Iowa - 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

Red Clover	2020	2021	2022	2023	2024				
Seeded After June 30, 2020	Year of Establishment								
Alfalfa & Alfalfa Grass	2021	2022	2023	2024	2025	2026	2027		
Red Clover	2021	2022	2023	2024	2025				



\* Overage, not insurable for the type/practice.



## Minnesota and Wisconsin 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	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

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Alfalfa 25-59	6.0	4.0	3.0	3.0	3.0	*
Red Clover	12.0	8.0	8.0	*	*	*

\*Overage, not insurable for the type/practice.



## North & South Dakota & Montana Insurable Chart Years

Seeded before July 1, 2017	Year of Establishment	1	2	3	4	5	6	7	8
Alfalfa Irrigated 90-100	2017	2018	2019	2020	2021	2022	2023	2024	2025**
Alfalfa Non-Irr 90-100	2017	2018	2019	2020	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	2017	2018	2019	2020	2021	2022	2023	2024	2025**

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



## North & South Dakota & Montana Insurable Chart Years

See Asterisks  
at the bottom

Seeded After July 1, 2017	Year of Establishment	1	2	3	4	5	6	7	8
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 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 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.



## Montana 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	2.5	1.7	1.2	1.2	1.2	1.2	1.2	**
Alfalfa 1-24/Irr	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**
Alfalfa 25-59/Non-irr	2.0	1.3	1.0	1.0	1.0	*	*	**
Alfalfa 1-24/Non-irr	0.2	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 or Alfalfa 25-59 type and must be insured as Alfalfa 1-24 type.



## ND, SD & MT Actuarial Statements

### Type

- \*5 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.
- \*7 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.

### Date

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 16<sup>th</sup>** (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 **live** 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 was planted.
  - 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



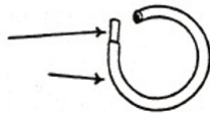
## Forage Underwriting Report

- 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
- 1/2 Plastic Hose



**Example:** 15 Plants within the 3 square foot hoop:  
 $15 \text{ plants} / 3 \text{ sq. feet} = 5 \text{ plants per square foot}$





## 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.



4 Taproots =  
4 Plants



## 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).

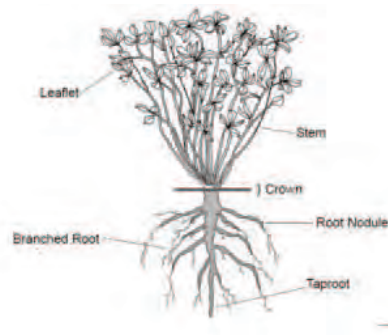
**Step 4:** Enter separate plant counts for each type that applies.



## 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**



## 13 STEMS/FT ~ 1-24 Type



## 23 STEMS/FT ~ 25-59 Type



## 27 STEMS/FT ~ 25-59 Type



## 33 STEMS/FT ~ 25-99 Type

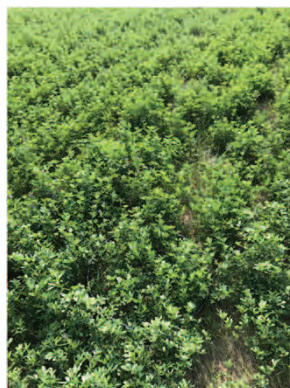


## 53 STEMS/FT ~ 60-89 Type





# 53 STEMS/FT ~ 60-89 Type



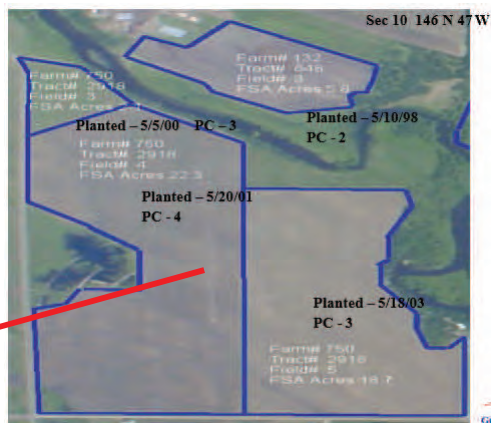
Very Close to 90-100, but many gaps and just moving the hoop 6" count would be lower.



## Forage Underwriting Report

Use Maps to indicate plant dates, plant counts and/or % of Alfalfa (MN, IA). Transfer this to the UW report.  
(next slide)

12	13	14
Date Seeded Mo/Yr	Forage Plants Per Sq.Ft. AlfClover/Other	% of Ground Cover AlfClover/Other



# Forage Production UW and Acreage Report



# 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.

The logo for Great American Insurance Group, featuring a stylized red arrow pointing right above the text "GREAT AMERICAN" and "INSURANCE GROUP" in a smaller font.

GREAT AMERICAN  
INSURANCE GROUP



## 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

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
Alfalfa 25-59	6.0	4.0	3.0	3.0	3.0	*
Red Clover	12.0	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).

Line #	Unit Struct Code	Type Practice	APH Yield Area (Map) Class	AL or PTV	Insured Share	Shareholder/Farm Name	Acres - Acreage Type* (See legend)	Legals Desc/ Other Land ID	Field Reporting							Plants Per Sq. Ft. / % Ground Cover / Stems Per Sq. Ft.			Plants Other
									GMF	Field Name	FSN	Tract	Field	Sub	Acres	Date Seeded MD/YY	Alf	Clov	
1	0001 0001	AA901 00	5.00		1.0000	East Crn, West Pivot, South Mile Long, West Crn, Over, East Pivot, Dale's North		29-121N-052W	G12		4898	683	1	34.19	8.5. 2020	95	25		
	OU	NON IRR						30-121N-052W	G50		4899	685	1						



# Nursery Value Select

## 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:
    - June 1 – May 31
    - October 1 – September 30
- OLO
- 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



## What are the Insurability Requirements?

You must understand that the following plants are uninsurable:

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



## What are the Important Dates?

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



## Gulf Coast States, Atlantic Coast States, and West Virginia

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

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



## All Other States

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

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



## All Other States

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

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



## New Policy Applications

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



## What Documentation is Required for Coverage

### Crop insurance application

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



## What is my deadline to submit the required documentation?

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

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



## Catalogs

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



## Catalogs

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





## Catalogs

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



## Catalogs

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



## How do I report my insurable plants?

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

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



## Must I insure all my plants?

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



## What unit structures are available?

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

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



## Premium Billing

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



## End of Insurance Period

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



## How is my amount of insurance determined?



### Selected Value (SV)

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



## How is my amount of insurance determined?

For additional levels of coverage, your SV is:

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



## Amount of insurance Example?

### • MUVP

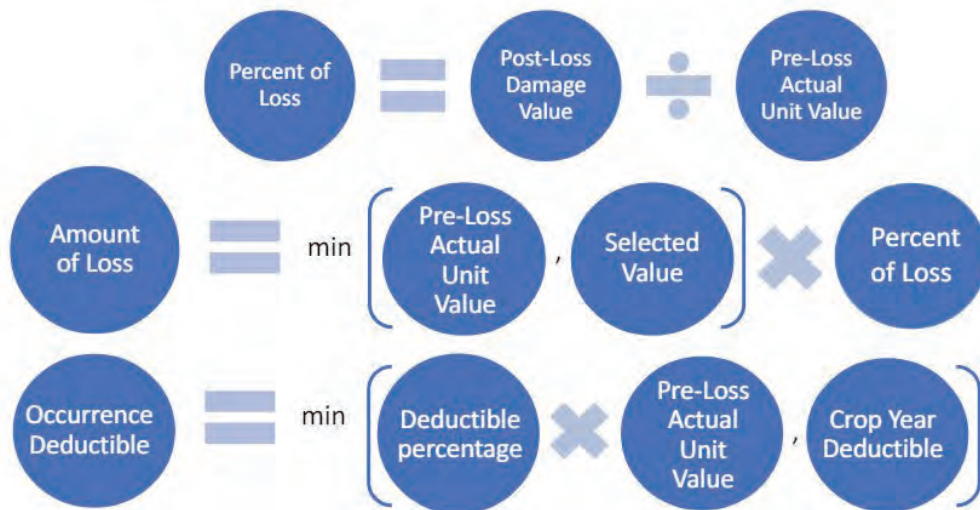
Plant Category	Highest Monthly Value	June	July	August	September	October	November
008	\$1,100,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000	\$1,100,000
Plant Category	December	January	February	March	April	May	SV
008	\$1,000,000	\$900,000	\$800,000	\$700,000	\$600,000	\$500,000	\$900,000

Example:

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



## How is my loss calculated?



## How is my loss calculated?



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

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





## What are the damage factors?

### ***Damage Factors – For Liners and Annual Plants Plant Categories***

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

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



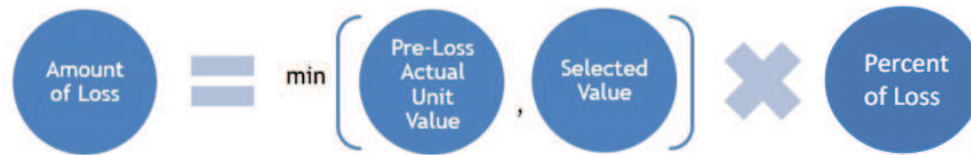
## What are the damage factors?

### ***Damage Factors – For All Other Plant Categories***

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



## How is my loss calculated?



Lesser of

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



## How is my loss calculated?



Lesser of

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



## How is my loss calculated?



Amount of loss – occurrence deductible

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



## Indemnity Example

SV based on your MUVP = \$900,000

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



## How is my loss calculated?

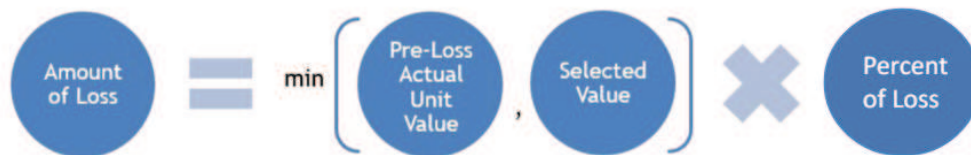


SV based on your MUVP = \$900,000

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



## How is my loss calculated?



SV based on your MUVP = \$900,000

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



## How is my loss calculated?



Lesser of

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

SV based on your MUV = \$900,000

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



## How is my loss calculated?



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

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



## What About Premium?

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

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

Show Results In Grid

☒ Liability Amount

☐ Total Premium Amount

☐ Producer Premium Amount

☐ Subst

### Liability Amount

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

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

Data valid as of: 7/21/2024



## What About Premium?

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

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

Show Results In Grid

☐ Liability Amount

☐ Total Premium Amount

☒ Producer Premium Amount

☐ Subst

### Producer Premium Amount

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

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

Data valid as of: 7/21/2024





## What About Premium?

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

Show Results In Grid


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

With OLO

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

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

Data valid as of: 7/21/2024



## What options and endorsements are available for NVS?

### OLO

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

## OLO Example

SV based on your MUVP = \$900,000

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



## What options and endorsements are available for NVS?

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

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



## Where can I find more information about NVS?

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

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



United States Department of Agriculture  
Risk Management Agency

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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



A photograph showing a person's hands operating a drone. The person is wearing a blue long-sleeved shirt. The drone is black with four propellers. The background is a lush green field. A dark blue rectangular box is overlaid on the left side of the image, containing white text.

## Document & Supplemental Standards Handbook (DSSH)

 GREATAMERICAN  
INSURANCE GROUP / Crop Division

### Disclaimer

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

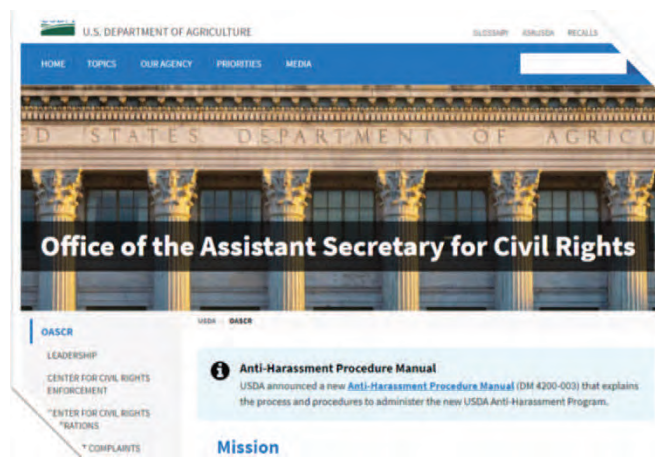
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## 2025 DSSH – Part 1

1C – Updated website reference:

- From: [www.ascr.usda.gov](http://www.ascr.usda.gov)
- To: [www.usda.gov/oascr](http://www.usda.gov/oascr)



## 2025 DSSH – Part 1

1D – Related Handbook minor updates

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, <a href="#">CCIP BP</a> , and <a href="#">ARPI BP</a> .
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations; <a href="#">CCIP BP</a> , including the <a href="#">CAT</a> Endorsement; the <a href="#">ARPI BP</a> ; the <a href="#">STAX</a> Plan of Insurance; the Rainfall Index Plan; and the <a href="#">WFRP</a> Pilot Policy.
ITS	This handbook provides the official FCIC-approved standards for use in reporting, administering, and maintaining the Ineligible Tracking System, identifying, and notifying ineligible persons, and implementing RMA and AIP reinstatement.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
NISH	Provides instructions for administration of the nursery crop provisions.
RI	This handbook provides the official FCIC-approved underwriting, administration, and review standards for the Rainfall Index plan of insurance.
STAX	This handbook provides the official FCIC-approved <a href="#">standards and procedures</a> for administering STAX.
WAH	This handbook provides the <a href="#">official FCIC-approved</a> standards and criteria for WAs, and instructions for each RMA RO and AIP to process WA requests.
WFRP	This handbook provides <a href="#">the official FCIC-approved</a> information, procedures, and instructions for administering the WFRP program, including Micro Farm.

## 2025 DSSH – Part 3

304 – Moved signature language to Para. 854 of the General Standards Handbook (GSH)

If a form requires a signature to be obtained, that signature must be a pen-and-ink signature and in the hand of the person whose signature is required or an acceptable electronic (digital) signature in accordance with the AIP's established EBIP. The Electronic Signatures in Global and National Commerce Act (15 USC §7001 - §7006). Rubber stamps, signature or date stamps are not acceptable. See the GSH for more information regarding signature and signature authority.

If multiple forms have been combined into one form, but the information reported by the insured is collected at different times, a signature must be obtained at the time of collection from the insured consistent with the signature guidelines required for each form.

## 2025 DSSH – Part 6

### 604A – Conflict of Interest (COI) Disclosure Statements

#### Old language:

Discloser is an owner/operator of a business or a commission-based employee of a business, that provides goods or services not related to farming operations, excluding insurance services, for which the discloser receives revenue as the owner/operator or direct commission as an employee with respect to any insured whose policy the discloser services for the AIP.

#### New language:

Discloser has a business, familial, financial, or legal relationship that has not been identified above with any insured by the Company.



## 2025 DSSH – Exhibit 21

Policy Transfer/Application:

- Updated “~~Insured's~~ **Applicant's** Printed Name, Signature and Date”



## 2025 DSSH – Exhibit 24

Acreage Report:

- Clarified AR elements may be pre-populated by the AIP & verified by the insured when the information has been previously provided or is otherwise determined by the AIP
- Noted “Date Planting Completed” is non-substantive for API & PRF only.



## 2025 DSSH – Exhibit 39

**NEW**



AOI – Single Payee Agreement Form Sections:

- Insured Information:
  - Standard Insured Information
  - Crop Year, Crop, State/County
- Assignee Information:
  - Name & Address Info
- Agreement & Payee Information:
  - Identification of single payee



## 2025 DSSH – Exhibit 39

**NEW**



AOI – Single Payee Agreement:

- Required Statements:
  - Privacy Act Statement
  - Non-Discrimination Policy Statement
- Required Signatures:
  - Insured
  - Assignee #1, #2, #3, etc.
  - AIP Representative



## 2025 DSSH – Exhibits 52

### Production Report (PR):

- Clarified that the PR collects “current” as well as prior year(s)’ production
- Added fields in the Crop Information section for:
  - “Early Harvested Adjusted Total Production” (may replace “Pre-Quality Total Production Field”)
  - “Early Harvested Adjusted Actual Yield” (may replace “Pre-Quality Actual Yield”)
- Only substantive if Early Harvest Adjustment is selected for sugar beets



## 2025 DSSH – Exhibits 53

### APH Database:

- Added fields in the Crop Information section for:
  - “Early Harvested Adjusted Total Production” (may replace “Pre-Quality Total Production Field”)
  - “Early Harvested Adjusted Actual Yield” (may replace “Pre-Quality Actual Yield”)
  - Only substantive if Early Harvest Adjustment is selected for sugar beets
- Added field for New Breaking (NB) / Native Sod (NS) “Program Indicator”



## 2025 DSSH – Exhibit 70

NEW



### Organic Practice Guidelines:

- Modeled similarly to Irrigated Practice Guidelines
- Five sections:
  - A. *Definitions*
  - B. *Requirements*
  - C. *Important Consideration for the Organic Practice in the Event of Damage or Loss*
  - D. *Good Farming Practices*
  - E. *Contract Pricing*



## 2025 DSSH – Exhibit 70

NEW



### Organic Practice Guidelines (cont'd):

- AIPs must provide a copy to all insureds for whom Organic Certified (OC) and Organic Transitional (OT) practices may apply.
- *Substantive in their entirety.*



## 2025 DSSH – Exhibit 85

### Loss Adjustment Notice of Damage or Loss

- Combined elements C6 & D4:

#### 2024 C6:

"I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure and to use my load records, structure markings, or combine monitor records to determine production between units or production from insured/uninsured acreage. Do you agree to follow your insurance provider's written criteria and instructions to do this? ☐ Yes ☐ No (Check One)"

#### 2024 D4:

"I understand that authorization for commingling production must be received from my approved insurance provider before production can be commingled. I also understand that if authorization is given, my approved insurance provider will provide (or has provided) written criteria and instructions for the use of load or combine monitor records to separate such production, and if I fail to follow all instructions, my optional unit structure will be collapsed."

**Note:** Include instruction for insured to initial this statement.



## 2025 DSSH – Exhibit 85

### Loss Adjustment Notice of Damage or Loss

- Combined elements C6 & D4

#### 2025 C6:

I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure. I understand that authorization for commingling production must be received from my approved insurance provider before production can be commingled. I also understand that if authorization is given, my approved insurance provider will provide (or has provided) written criteria and instructions for the use of structure markings, load, combine monitor, or other acceptable records to separate such production. If I fail to follow all instructions, my optional unit structure will be collapsed.

Do you agree to follow your insurance provider's written criteria and instructions to do this? ☐ Yes ☐ No (Check One)



## 2025 DSSH – Section 6

**NEW**

- Created Section 6 in DSSH for “Written Agreement Forms”
- Moved three forms from Written Agreement Handbook (WAH) into DSSH:
  - Request for Actuarial Change
  - Non-Irrigated Corn Grain Request (TC) Worksheet
  - Crop Never Planted Certification Statement

## 2025 DSSH – Exhibit 101

- Request for Actuarial Form
- Exh. 101B(9) – Explanation verbiage updated slightly

Explanation of **requested** actuarial change. ~~for which a WA is requested.~~ **Be specific and provide reasons which support this actuarial change.**

If additional space is needed, attach a separate page to ~~the~~ **this** form containing the producer's name, state, county, and policy number. ~~on the additional page(s) for identification.~~ For UA type WA requests only, ~~this section must also require the identification of~~ **identify** the request numbers of any existing WUAs.



## 2025 DSSH – Exhibit 101

### Request for Actuarial Form

- Exh. 101B(11)(a) – NB reference removed & other minor updates

#### 2024 WAH (Exh. 3A(9)):

This item must include space for any other applicable information. Where a, b, c, or d is applicable, list the line number from item 6 for which the required information is applicable.

- (a) Date land cleared (include method used for NB) or reclamation complete.
- (b) If irrigated: water source and method of irrigation.
- (c) If irrigated: Is there a reasonable expectation of receiving adequate water to carry out a good irrigation practice for acreage reported under the irrigated practice? Yes \_\_\_ No \_\_\_
- (d) Dry bean variety: \_\_\_\_\_



#### 2025 DSSH (101B(11)(a)):

Any other applicable information (thoroughly describe any land improvements such as, drainage, levee elevation, pump capacities, etc.). If additional space is needed attach a separate page to this form. Where a, b, c, or d is applicable, list the line number from item 6 for which the required information is applicable.

- (a) Date land cleared or reclamation complete: \_\_\_\_\_
- (b) If irrigated: water source and method of irrigation: \_\_\_\_\_
- (c) If irrigated: Is there a reasonable expectation of receiving adequate water to carry out a good irrigation practice for acreage reported under the irrigated practice? Yes \_\_\_ No \_\_\_
- (d) Dry bean variety: \_\_\_\_\_

\*\*\*

## 2025 DSSH – Exhibit 101

### Request for Actuarial Form

- Exh. 101B(12-13) – Reworded pending loss question and added a **Note**:

"Do any pending losses for the requested crop and acreage exist? If so, explain (if additional space is needed attach a separate page to this form):"

"Note: A request is not considered timely received unless legible minimum documentation is included."



## 2025 DSSH – Exhibit 102

- Non-Irrigated Corn Grain Request (TC) Worksheet
- Exh. 102B(2) – Slight wording change:
  - ~~the~~ Most recent **3 or 4** ~~three (minimum) or four~~ Years of **Corn Planted By Year (Minimum 3 Years)**
  - Other minor wording adjustments, but no new or removed content.

## 2025 DSSH – Exhibit 103

### Crop Never Planted Certification Statement

- Requirements for WHEN this must be completed have not changed.
- 2<sup>nd</sup> Certification Statement Updated:
  - “I have not planted \_\_\_\_\_ in \_\_\_\_\_ County or the area within the **most recent last** 10 crop years.”
- Added Required Statements:
  - Privacy Act Statement
  - Non-Discrimination Statement

# UNDERWRITING FORMS

<u>MPCI UW Forms</u>	<u>New Form</u>	<u>Replaces Form</u>
Nursery/Nursery Value Select (NVS) Catalog Checklist	779_Rev 05-2024	779_Rev 05-2022
RMA RO Determined Yield Request	869_Rev 05-2024	869_Rev 02-2021
RI Lease Certification Form	919_Rev 05-2024	919_Rev 12-2023
Expected Value and Yield Source Document Certification Worksheet	965_Rev 05-2024	965_Rev 01-2022
Weaned Calf Report	1003_Rev 05-2024	1003-23



## Actuarial Update



## Disclaimer

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



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2

## 6/30 Insurance Offer Changes

- Rye
- Soybeans



## Rye – YP, RP, RP-HPE



This type and practices were added in Minnesota

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

Refer to IMAP for counties affected.

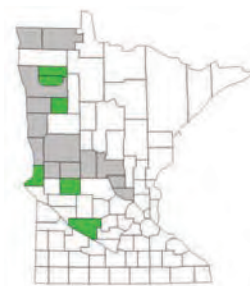


## MN – RYE – YP, RP, RP-HPE

Is now available in these counties for this type and practices:

Mahnomen	Pennington
Pope	Red Lake
Renville	Traverse

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



## Soybeans — MP, MP-HPO

Is now available in additional Montana & South Dakota counties:

091 – COMM	002 – Irrigated
	003 – Non-Irrigated

Refer to IMAP for counties affected.



## MT – Soybeans – MP, MP-HPO

Is now available in Roosevelt County for this type and practices:

091 – COMM	002 – Irrigated
	003 – Non-Irrigated

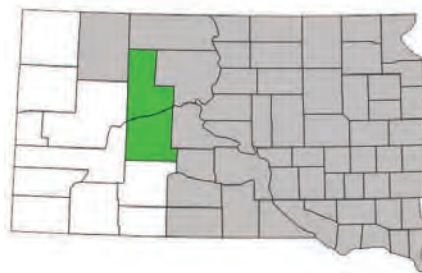


## SD – Soybeans – MP, MP-HPO

Is now available in these counties for this type and practices:

Haakon      Ziebach

091 – COMM	002 – Irrigated
	003 – Non-Irrigated



## 6/30 Yield Changes



## 6/30 Yield Changes

### T-Yield Changes

- Cultivated Wild Rice - APH
- Forage Production - APH

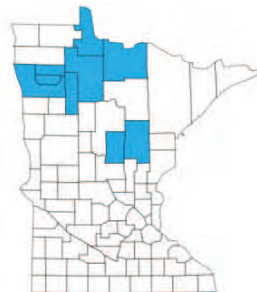
### M-Yield Changes

- Forage Production - APH

## Cultivated Wild Rice – T-Yield Changes

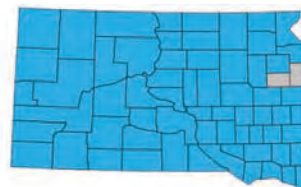
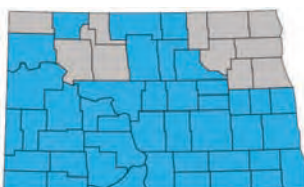
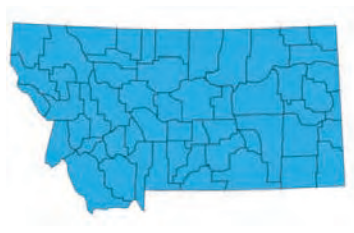
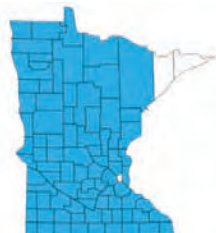


- Minnesota



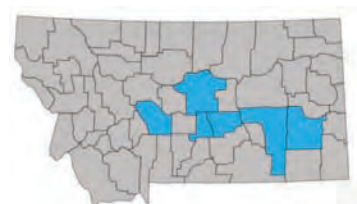
## Forage Production – T-Yield Changes

- Minnesota
- North Dakota
- Montana
- South Dakota



## Forage Production – M -Yield Changes

- Minnesota
- Montana



## 6/30 SP Statement Changes



## 6/30 SP Statement Changes

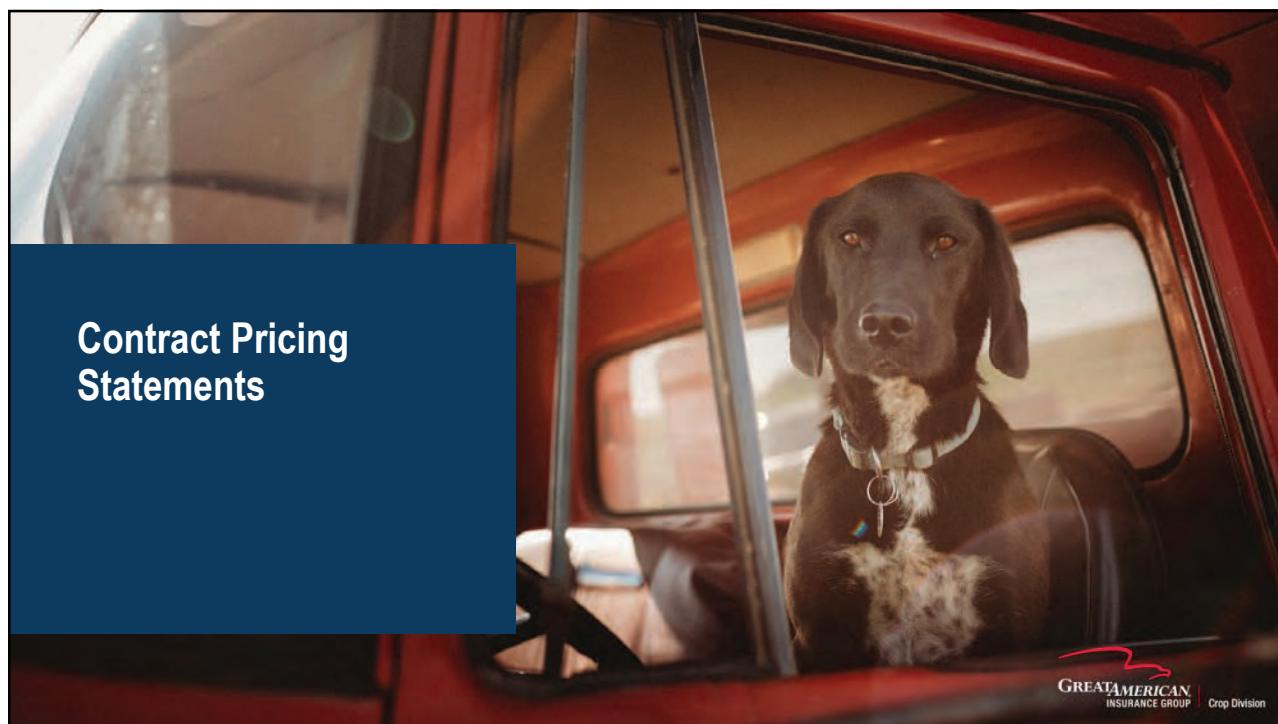
- Alfalfa Seed
- Barley
- Camelina
- Canola
- Cultivated Wild Rice
- Dry Pea
- Forage Production
- Grass Seed
- Mint
- Oats
- Onions
- Potatoes
- Rye
- Sugarcane
- Triticale
- Wheat

## 6/30 SP Statement Changes – Main Buckets



## 6/30 SP Statement Changes – Main Buckets

- Contract Price Statements
- 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:

- Alfalfa Seed
- Cultivated Wild Rice
- Grass Seed



## Contract Price Statement Added

Contract price:

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

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

1. Special Provisions, separate from this statement, which authorizes the use of the Contract Price Addendum (CPA);
2. Crop Provisions; or
3. CPA.

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

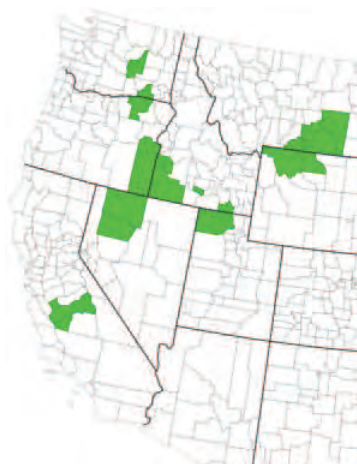
1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.



## Alfalfa Seed - Contract Price Statement

The new contract price statement was added in:

- Montana

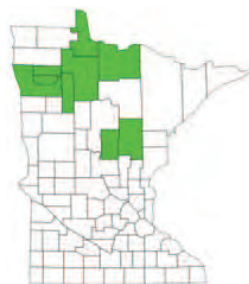




## Cultivated Wild Rice – Contract Price Statement

The new contract price statement was added in:

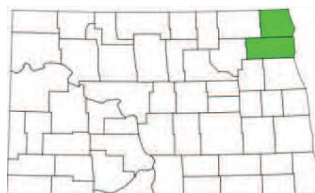
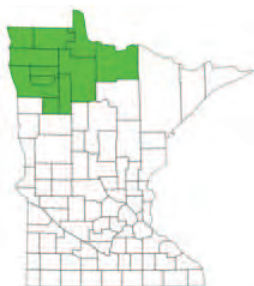
- Minnesota



## Grass Seed – Contract Price Statement – APH

The new contract price statement was added in:

- Minnesota
- North Dakota



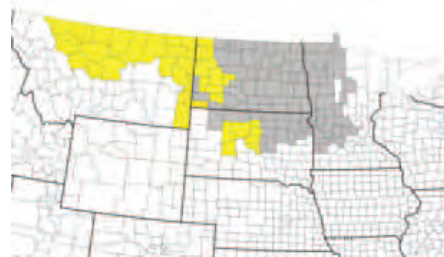
## Summerfallow Statements

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### Wheat – Summerfallow Statement – MP, MP-HPO

Revised Summerfallow statement in counties in MT, ND, & SD.

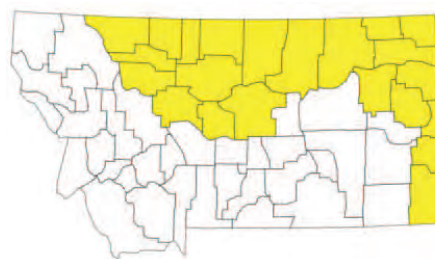
- (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), ~~Conservation Reserve Program acreage~~, must be terminated a full crop year before planting a crop, and.....



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## MT - Wheat – Summerfallow Statement – MP, MP-HPO

- Revised Summerfallow statement in counties in all MT counties where Margin Protection is available.
- (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.....

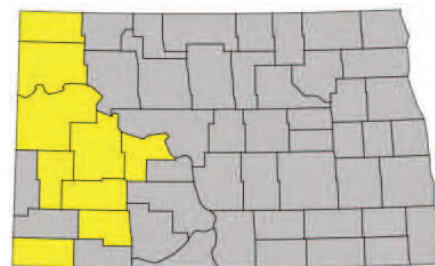


## ND - Wheat – Summerfallow Statement – MP, MP-HPO

Revised Summerfallow statement in counties in the following ND counties:

Billings	Bowman	Divide	Dunn	Hettinger
McKenzie	Mercer	Stark	Williams	

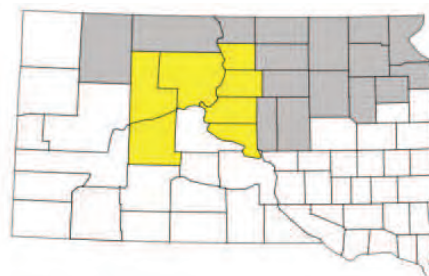
- (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), ~~Conservation Reserve Program acreage~~, must be terminated a full crop year before planting a crop, and.....



## SD - Wheat – Summerfallow Statement – MP, MP-HPO

Revised Summerfallow statement in counties in the following SD counties:

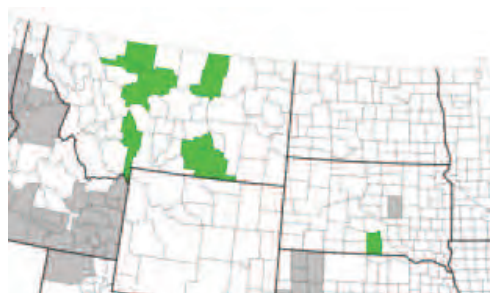
Dewey	Haakon	Hughes	Potter
Sully	Walworth	Ziebach	



- (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.....

## Triticale – Summerfallow Statement - APH

Revised Summerfallow statement in counties in all MT counties & Tripp County, SD.

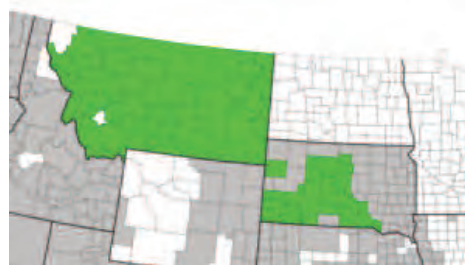


- (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), ~~Conservation Reserve Program acreage~~, must be terminated a full crop year before planting a crop, and.....

## Wheat – Summerfallow Statement - YP, RP, RP-HPE, AYP, ARP, ARP-HPE

Revised Summerfallow statement in counties in MT & SD.

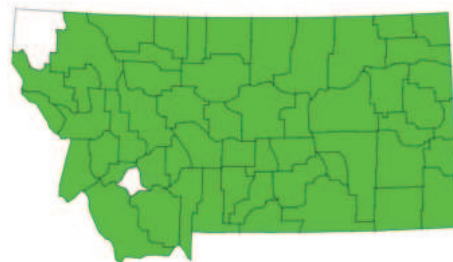
- (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), ~~Conservation Reserve Program acreage~~, must be terminated a full crop year before planting a crop, and.....



## MT - Wheat – Summerfallow Statement - YP, RP, RP-HPE, AYP, ARP, ARP-HPE

Revised Summerfallow statement in counties in MT.

- (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.....



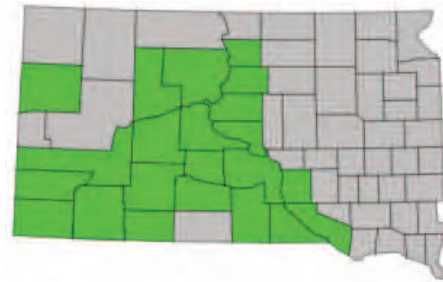


## SD - Wheat – Summerfallow Statement - YP, RP, RP-HPE, AYP, ARP, ARP-HPE

American Owned 

Revised Summerfallow statement in counties in 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.....



  
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## QA Factor Changes



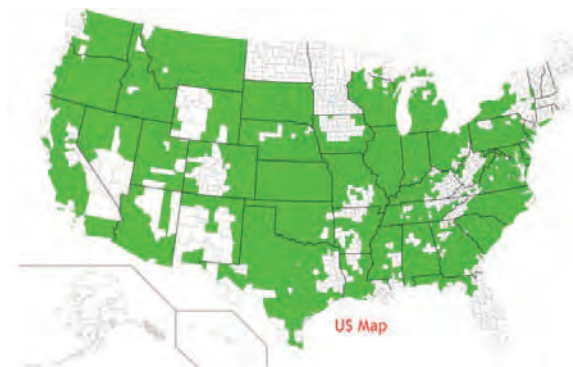
  
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## Wheat – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where wheat coverage is available:

- Grade Discounts
- Test Weight Discounts
- Defects Discounts
- Sprout Damage Discounts
- Fall Numbers Discounts
- Special Grade Discounts
- Sample Grade



## Wheat – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF	DF	DF	DF	DF
	HRW, HWW	SWW	HRS	DUM	SRW
U.S. No. 5	<del>0.112</del> 111	<del>0.101</del> 095	<del>0.119</del> 103	<del>0.147</del> 127	<del>0.288</del> 285
U.S. Sample Grade	<del>0.224</del> 222	<del>0.186</del> 180	<del>0.220</del> 204	<del>0.264</del> 237	<del>0.321</del> 316

## Wheat – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts: (HRS & White Club Wheat)

Test Weight Pounds	DF
50 and above	None
49-49.99	0.006
48-48.99	0.013
47-47.99	0.019
46-46.99	<del>0.026</del> <u>0.025</u>
45-45.99	0.032
44-44.99	<del>0.042</del> <u>0.041</u>
Below 44	See Section B

## Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: (SRW, HRW, & HWW classes)

Defects %	DF	Defects %	DF	Defects %	DF
15 and below	None	23.01-24	<del>0.087</del> <u>0.085</u>	32.01-33	<del>0.173</del> <u>0.171</u>
15.01-16	<del>0.010</del> <u>0.009</u>	24.01-25	<del>0.096</del> <u>0.095</u>	33.01-34	<del>0.183</del> <u>0.180</u>
16.01-17	0.019	25.01-26	<del>0.106</del> <u>0.104</u>	34.01-35	<del>0.192</del> <u>0.190</u>
17.01-18	<del>0.029</del> <u>0.028</u>	26.01-27	<del>0.115</del> <u>0.114</u>	Above 35	See Section B
18.01-19	0.038	27.01-28	<del>0.125</del> <u>0.123</u>		
19.01-20	<del>0.048</del> <u>0.047</u>	28.01-29	<del>0.135</del> <u>0.133</u>		
20.01-21	<del>0.058</del> <u>0.057</u>	29.01-30	<del>0.144</del> <u>0.142</u>		
21.01-22	<del>0.067</del> <u>0.066</u>	30.01-31	<del>0.154</del> <u>0.152</u>		
22.01-23	<del>0.077</del> <u>0.076</u>	31.01-32	<del>0.163</del> <u>0.161</u>		

## Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: SWW, HRS, and DUM classes

Defects %	DF	Defects %	DF	Defects %	DF
10 and below	None	20.01-21	<del>0.179</del> 177	31.01-32	<del>0.285</del> 282
10.01-11 *1	<del>0.074</del> 070	21.01-22	<del>0.189</del> 187	32.01-33	<del>0.295</del> 291
11.01-12 *1	<del>0.083</del> 082	22.01-23	<del>0.199</del> 196	33.01-34	<del>0.304</del> 301
12.01-13	<del>0.096</del> 095	23.01-24	<del>0.208</del> 206	34.01-35	<del>0.314</del> 310
13.01-14	<del>0.109</del> 108	24.01-25	<del>0.218</del> 215	Above 35	See section B
14.01-15	<del>0.122</del> 120	25.01-26	<del>0.228</del> 225		
15.01-16	<del>0.131</del> 130	26.01-27	<del>0.237</del> 234		
16.01-17	<del>0.141</del> 139	27.01-28	<del>0.247</del> 244		
17.01-18	<del>0.151</del> 149	28.01-29	<del>0.256</del> 253		
18.01-19	<del>0.160</del> 158	29.01-30	<del>0.266</del> 263		
19.01-20	<del>0.170</del> 168	30.01-31	<del>0.276</del> 272		

## Wheat – QA Factor Updates – YP, RP, RP-HPE

Sprout Damage Discounts:

Sprout Damage Percent	DF
10 and below	None
10.01 - 11.0	<del>0.114</del> 116
11.01 - 12.0	<del>0.125</del> 127
12.01 - 13.0	<del>0.136</del> 138
13.01 - 14.0	<del>0.147</del> 149
14.01 - 15.0	<del>0.158</del> 160
Above 15.0	See Section B

## Wheat – QA Factor Updates – YP, RP, RP-HPE

### Falling Numbers Discounts:

#### All Other Classes:

Falling Number Range	DF
299-275	<del>0.048</del> <u>047</u>
274-250	<del>0.080</del> <u>079</u>
249-225	<del>0.112</del> <u>111</u>
224-200	<del>0.144</del> <u>142</u>
Below 200	See Section B

#### Durum:

Falling Numbers Range	DF
299-275	<del>0.080</del> <u>079</u>
274-250	<del>0.160</del> <u>158</u>
249-225	<del>0.240</del> <u>237</u>
224-200	<del>0.321</del> <u>316</u>
Below 200	See Section B



## Wheat – QA Factor Updates – YP, RP, RP-HPE

### Special Grade Discounts:

Ergoty Percentage	
.060 - .069	<del>0.010</del> <u>009</u>
.070 - .079	0.019
.080 - .089	<del>0.029</del> <u>028</u>
.090 - .099	0.038
.100 - .109	<del>0.048</del> <u>047</u>
.110 - .119	<del>0.058</del> <u>057</u>
.120 - .129	<del>0.067</del> <u>066</u>
.130 - .139	<del>0.077</del> <u>076</u>
.140 - .150	<del>0.087</del> <u>085</u>
> .150	<del>0.240</del> <u>237</u>

Light Smutty	0.032
Smutty	<del>0.064</del> <u>063</u>
Garlicky	<del>0.065</del> <u>067</u>



## Wheat – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:

Musty Odor	<del>0.048</del> 047
Sour Odor	<del>0.048</del> 047
COFO	<del>0.090</del> 081

High-Risk Statements

## Unrated High-Risk Statement – 26638

Old Statement – 00009

- Any acreage ~~in this county without a rate or~~ designated as ~~uninsurable or unclassified~~ **unrated** on the actuarial map will be insurable only by written agreement, ~~unless such acreage is otherwise classified in the actuarial documents~~. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.



New Statement - 26638

- Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

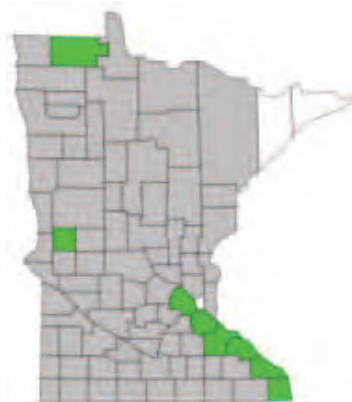
## Unrated High-Risk Statement – 26638

- Forage  
Production
- Rye
- Wheat



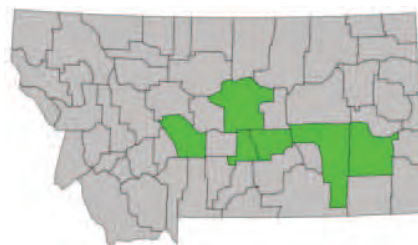
## MN - Forage Production – HR Stmt – 26638 - APH

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



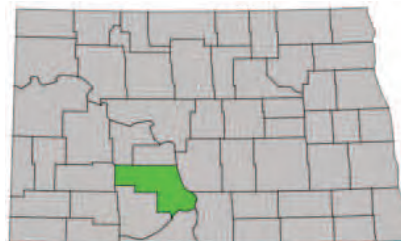
## MT - Forage Production – HR Stmt – 26638 - APH

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



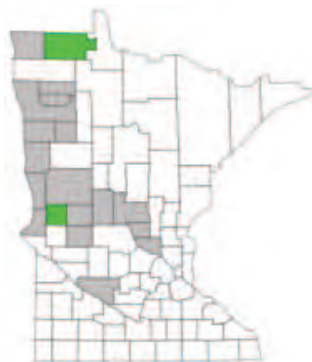
## ND - Forage Production – HR Stmt – 26638 - APH

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



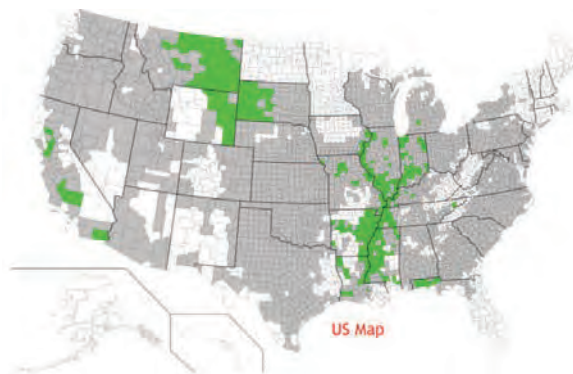
## MN - Rye – High-Risk Stmt – 26638 YP, RP, RP-HPE

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



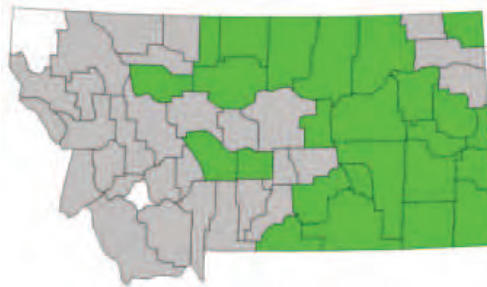
## Wheat – High-Risk Stmt – 26638 YP, RP, RP-HPE

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



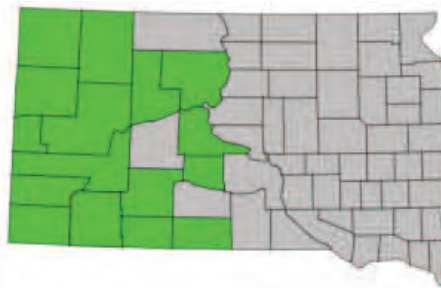
## MT – Wheat – High-Risk Stmt – 26638 YP, RP, RP-HPE

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



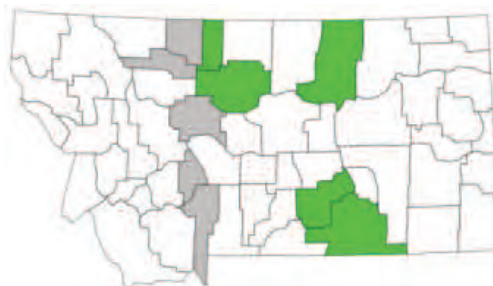
## SD – Wheat – High-Risk Stmt – 26638 YP, RP, RP-HPE

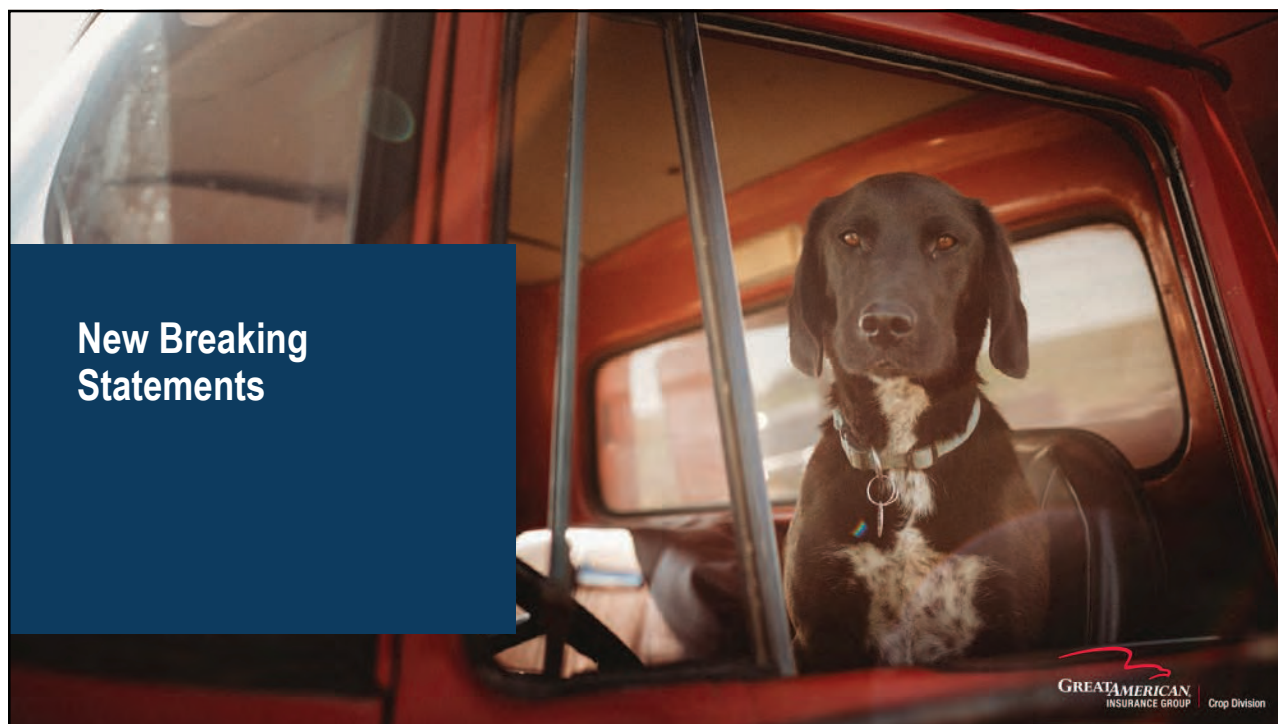
- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.



## MT – Triticale – High-Risk Stmt – 26639 APH

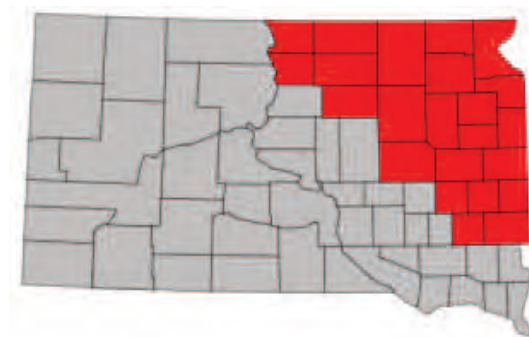
- Any acreage designated as unrated on the actuarial map will not be insurable.
- Old Statement Removed (25510): “Any acreage in this county without a rate or designated as uninsurable or unclassified on the actuarial map will not be insurable.”





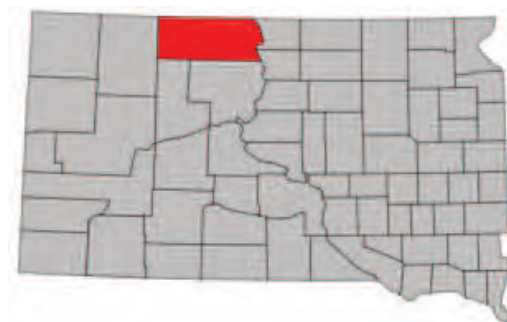
## Wheat – Deleted NB Stmt – 02075 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for wheat in SD.



## Wheat – Deleted NB Stmt – 02078 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for wheat in Corson County, SD.



## Deleted NB Statement – 03927

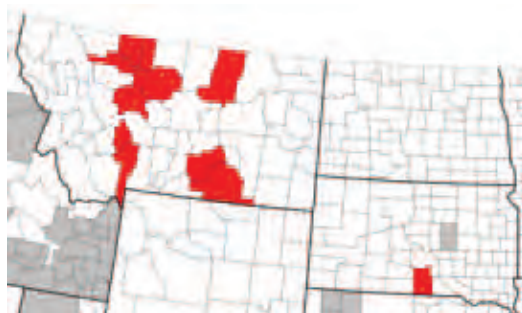
Deleted New Breaking (NB) statement for the following crops/states:

Crop	State
Triticale	MT, SD
Wheat	MT, SD



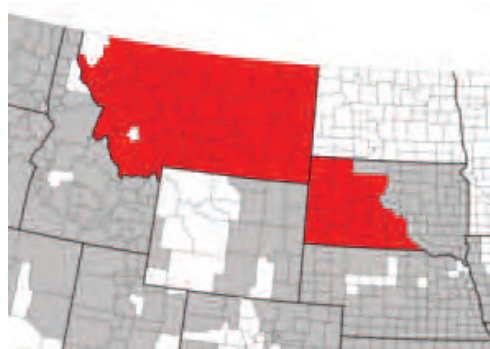
## **Triticale – Deleted NB Stmt – 03927 APH**

Deleted New Breaking (NB) statement for triticale in all MT counties and Tripp County, SD.



## **Wheat – Deleted NB Stmt – 03927 YP, RP, RP-HPE**

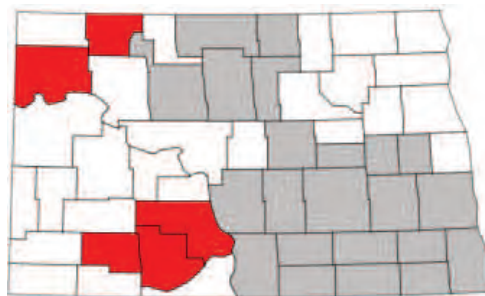
Deleted New Breaking (NB) statement for wheat in all MT counties and 21 counties in SD.



## Rye – Deleted NB Stmt – 03928 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for rye in five counties in ND.

- Burke
- Grant
- Hettinger
- Morton
- Williams



## Deleted NB Statement – 03929

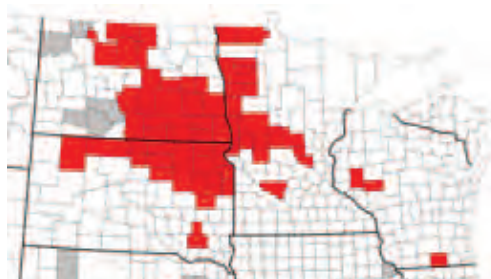
Deleted New Breaking (NB) statement for the following crops/states:

Crop	State
Rye	MN, ND, SD, WI
Triticale	SD
Wheat	SD

## Rye – Deleted NB Stmt – 03929 YP, RP, RP-HPE

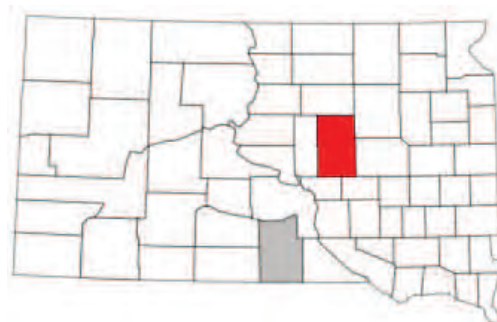
Deleted New Breaking (NB) statement for rye in:

- Minnesota
- North Dakota
- South Dakota
- Wisconsin



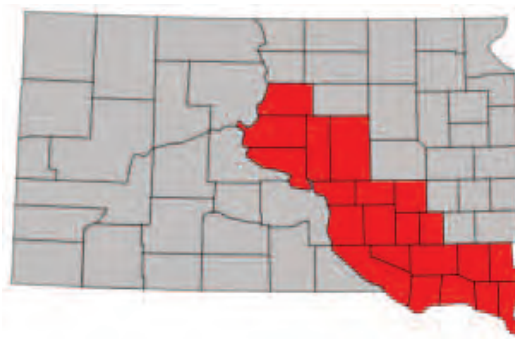
## Triticale – Deleted NB Stmt – 03929 APH

Deleted New Breaking (NB) statement for triticale in Hand County, SD.



## Wheat – Deleted NB Stmt – 03929 YP, RP, RP-HPE

Deleted New Breaking (NB) statement for wheat in 21 SD counties.



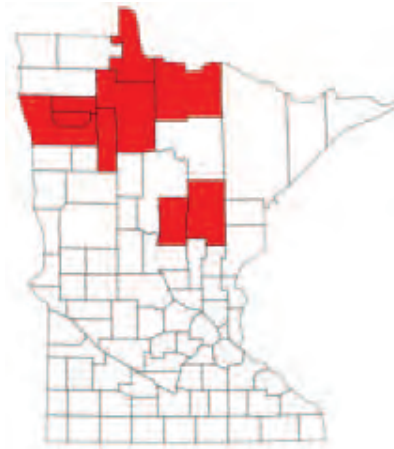
## Deleted NB Statement – 11903

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

Crop	State
Cultivated Wild Rice	MN

## Cultivated Wild Rice – Deleted NB Stmt – 11903 – APH

Deleted New Breaking (NB) statement for cultivated wild rice in MN.

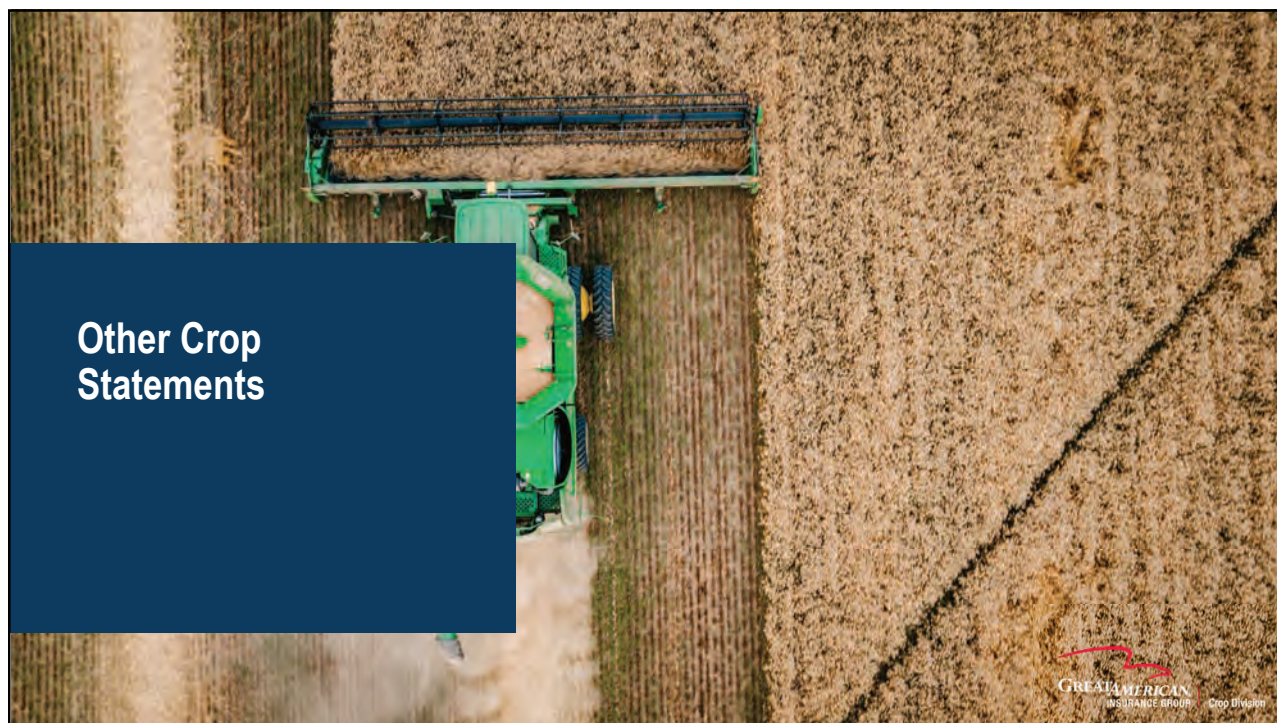
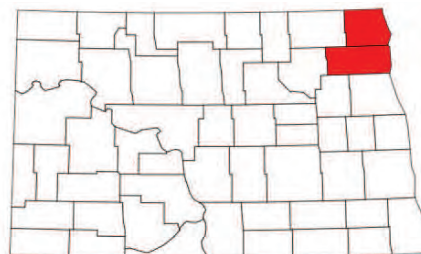
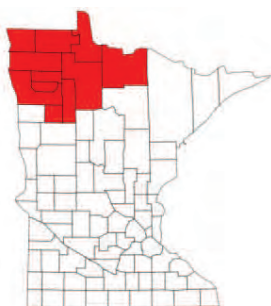


## Enterprise Unit (EU) Statements



## Grass Seed – EU Statement Removed - APH

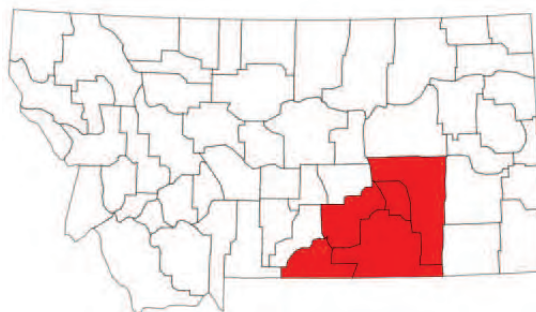
Removed statement regarding availability of EU in the county in MN, and ND.





## Alfalfa Seed – PRD Statement Removed

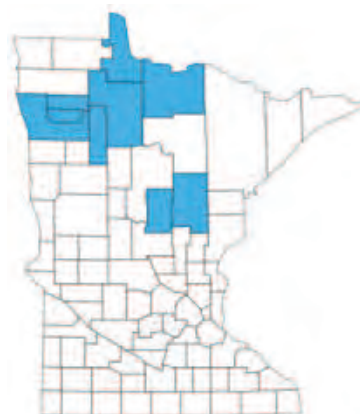
- Production reporting date (PRD) statement has been removed in MT
- “The production reporting date will be the earliest acreage reporting date.”



## Cultivated Wild Rice – OU Statement CHANGED

The following statement was changed in MN:

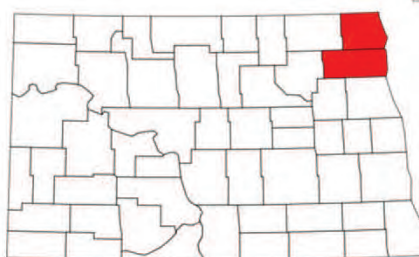
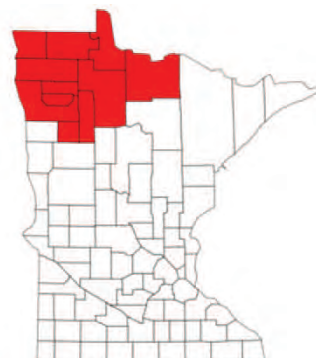
- “In lieu of section 34(b) of the Basic Provisions, optional units are not available for Cultivated Wild Rice.”



## Grass Seed – PRD Statement Removed

Production reporting date (PRD) statement has been removed in MN and ND:

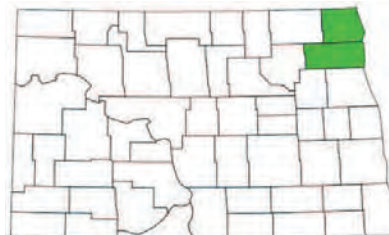
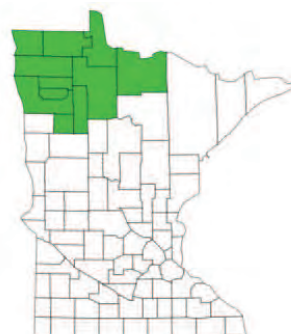
- “The production reporting date will be the acreage reporting date.”



## Grass Seed – Base Price Statement Added

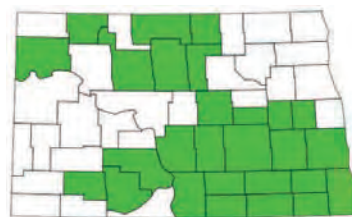
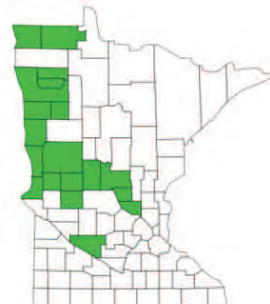
The following base price statement has been added in MN and ND:

- “The Base (contracted) Price will not include added value attributable to hauling expenses beyond the local marketing area or post production operations such as processing (cleaning/drying), sorting, packaging, etc.”



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

- Statement updated for crop year references and additional approved varieties in MN and ND :
- Acreage planted to the approved high yielding rye varieties listed below may be insurable under the winter type for the ~~2024~~2025 crop year or producers may request a higher yield by an unrated practice/type (TP) type written agreement under a new high yielding type. For the ~~2025~~2026 crop year moving forward, all approved high yielding varieties will transition to the high yielding type and be insurable only by written agreement. The high yielding characteristic of these varieties will be considered; higher yield offers may be approved as part of the written agreement. Written agreement requests must contain documentation (e.g. seed purchase receipt) of the high yielding variety(ies) the producer is planting. Approved High Yielding Winter Varieties: Bono, Serafino, Tayo, Receptor, Brasetto, **SU Performer, SU Cossani; additional hybrid varieties will be considered with at least two years of trial yield data results and an approved agricultural expert recommendations as required by the Regional Office.**



# Underwriting Reminders

Fall 2025



For Agent/Broker Use Only

## Underwriting Reminders

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



2

# Underwriting Reminders

- Please remember to mark the Native Sod Statement

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(a) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 451.3g).

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

**NATIVE SOD STATEMENT:** (Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota) ☐ **HAVE** or ☐ **HAVE NOT** broken native sod after February 7, 2014. For any native sod acreage broken after December 20, 2018, identify the year it was broken separately for each parcel.

I understand that if I list native sod acreage, I will be assigned a reduction in yield guarantee and premium subsidy. These reductions occur in the crop year that my total native sod acreage listed exceeds 5 acres in any one crop year. I understand that if I list native sod acreage, I will be assigned a reduction in yield guarantee and premium subsidy. These reductions occur in the crop year that my total native sod acreage listed exceeds 5 acres in any one crop year.

# Underwriting Reminders

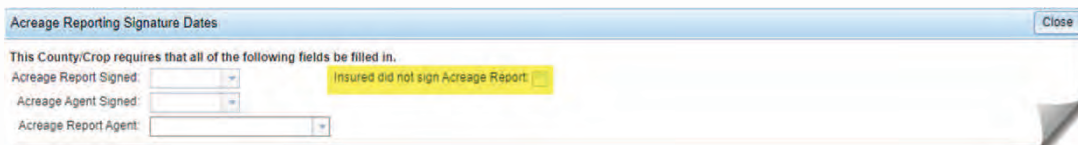
- IPR
  - Production Record Types
    - List all that apply on the production reporting form
    - Key the type with the majority
    - Not keying one will cause the line not to book & can lead to an LPR
  - Need to report **AND** key Uninsurable Production
  - Counties with Winter Wheat and Spring Wheat
    - ALL production is to be reported by the Fall PRD (SD, MT)

# Underwriting Reminders

- Fall Forage Seeding
  - Don't forget to key
  - Only book fall lines (similar to Winter and Spring Wheat)
- Forage Underwriting Reports (FUR)
  - Due in our office on or before 10/16
- PRF policies are rolled later than other fall crops

# Underwriting Reminders

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





# Underwriting Reminders

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

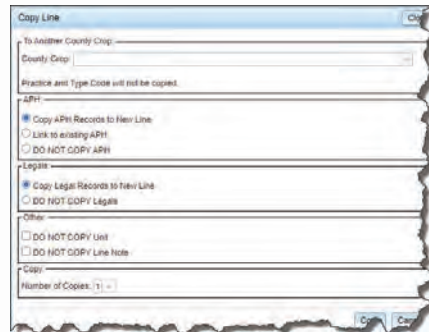
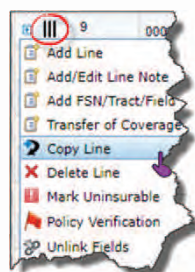
# Underwriting Reminders

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

# Underwriting Reminders

## • Keying Uninsured lines

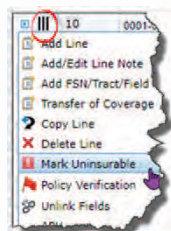
- Please do not make an existing line Uninsured (unless NLF)
- Existing line
  - Copy existing line
    - 3 Bars > Select Copy Line > Select Copy APH



# Underwriting Reminders

## • Keying Uninsured lines

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

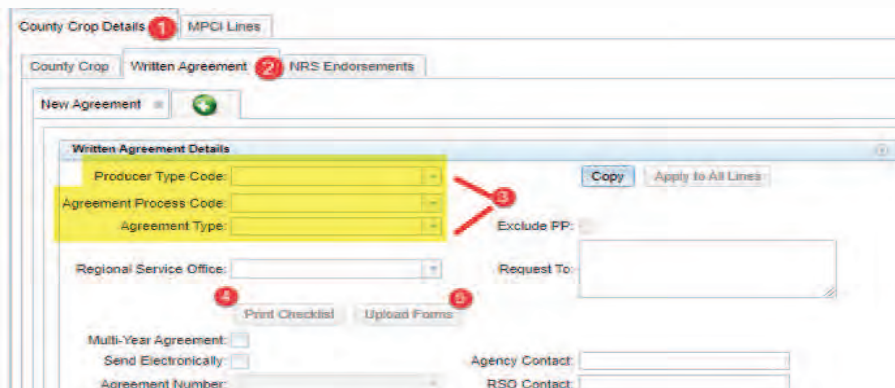


# Underwriting Reminders

- Agents are responsible for uploading ALL pages of documents timely
    - Please DO NOT email to your underwriter
- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>▪ Application</li> <li>▪ Production Reports</li> <li>▪ Acreage Reports</li> <li>▪ Acreage Revisions</li> </ul> | <ul style="list-style-type: none"> <li>▪ Forage Underwriting Report (FUR)</li> <li>▪ Assignment of Indemnity (AOI)<br/>***Coming Soon a separate Email Address</li> <li>▪ Written Agreement (use tab on C/C tab)</li> </ul> |
|---|---|

# Underwriting Reminders

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



# Underwriting Reminders

- Agents are responsible for printing AND distributing
  - Dec Sheets
  - Approved APH
  - SOI
- Agents/Keyers
  - Need to key signed dates for ALL crops (not just planted)
    - Zero production reports
    - Production imported from claim
    - Zero Acreage reports
  - Need to book ALL crops (not just planted)
  - Double check that all lines are booked
    - IPR
    - APH
  - Upload forms when your done keying

# Underwriting Reminders

- Finding Dates

Policy: MP-2024-SD-

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

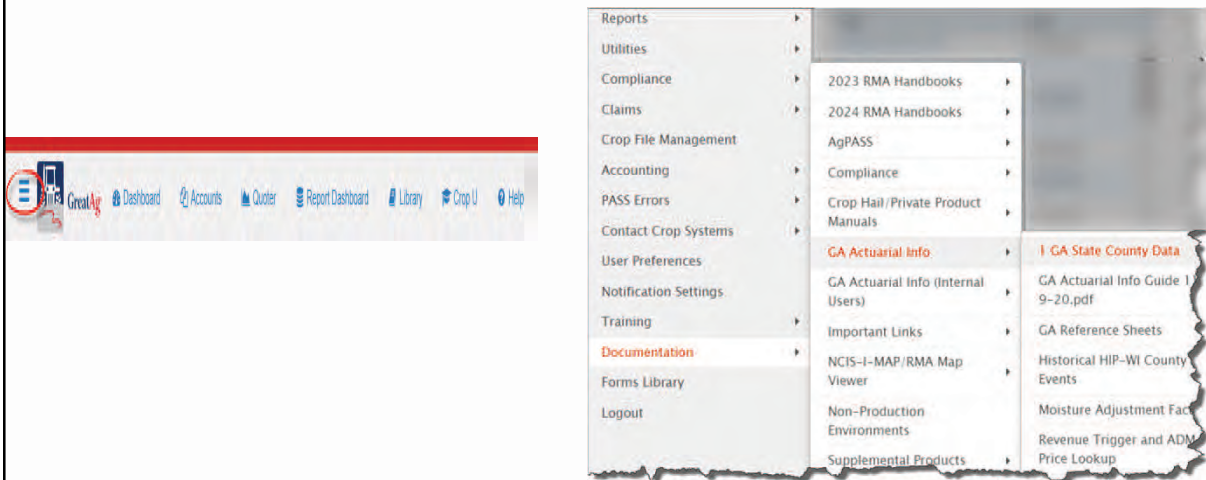
# Underwriting Reminders

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

# Underwriting Reminders

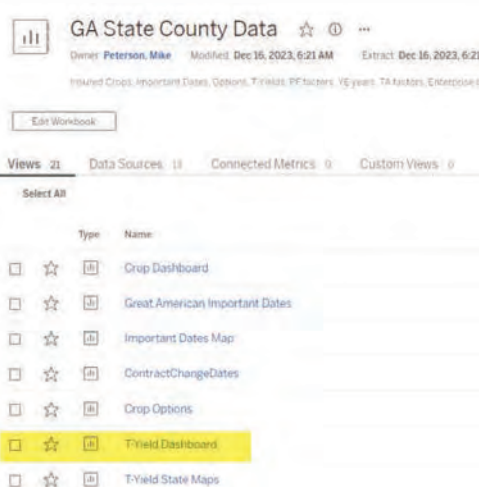
- WA needed to insure Forage Type Wheat Varieties
  - Only wheat harvested as grain is insurable
  - Provisions state that anything for forage or seed needs a WA
  - Agents should ask what the intention is
    - If grown for forage or seed the acres should be listed as uninsurable on the AR

# Underwriting Reminders



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# Underwriting Reminders



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# Underwriting Reminders

# FAQ



For Agent/Broker Use Only

# Omega 3 Canola

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

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

# Transitional & Organic Grower Assistance

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

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

## Transitional & Organic Grower Assistance

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

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

## Enterprise Unit vs Optional Unit Question

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

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

# Margin Protection (MP)

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

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

# Written Agreement Question

What is considered a complete APH, for a 2025 CY written agreement request?

- ☐ The APH must include 2024 acreage and production
  - ☐ Printed or handwritten.
  - ☐ If actual production is not available, then a J yield would be used.
  - ☐ The APH will not be accepted as complete without 2025 acreage and production.

# XC Written Agreement Question

## What are the requirements for a new XC written agreement?

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

# Thank You!!



# Civil Rights & USDA Outreach

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## TOPICS

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



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## CIVIL RIGHTS

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

## “AND JUSTICE FOR ALL” POSTERS

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





## PRODUCER ACCOMMODATIONS

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

These accommodations may include:

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

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## CIVIL RIGHTS

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

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## USDA NON-DISCRIMINATION STATEMENT

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

Example GAIC Crop Division Website



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## USDA NON-DISCRIMINATION STATEMENT

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

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

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## COMPLAINT OF DISCRIMINATION

- USDA Office of the Assistant Secretary for Civil Rights
- Complete the USDA Program Discrimination Complaint Form found at:  
<https://www.usda.gov/oascr/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

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## COMPLAINT OF DISCRIMINATION

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

USDA through the Federal Relay Service

(800) 877-8339

- or -

(800) 845-6136 (Spanish)

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## COMPLAINT OF DISCRIMINATION

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

Contact USDA's TARGET Center at  
(202) 720-2600 (Voice and TTY)

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## LIMITED RESOURCE FARMER

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

A Limited Resource Farmer:

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

AND

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

[https://lrftool.sc.egov.usda.gov/LRP\\_Definition.aspx](https://lrftool.sc.egov.usda.gov/LRP_Definition.aspx)

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## LIMITED RESOURCE FARMER

- Online tools and resources can be found at:  
<https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2022>

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

### Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information
SELECT STATE ▼

Step 2: Select your county or area from the list.

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information
*Required

Step 4: Print your results.

Print Results

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## USDA OUTREACH PROGRAM

- USDA has established the Office of Partnerships and Public Engagement (OPPE) to develop and maintain partnerships focused on solutions to challenges facing rural and underserved communities
- OPPE offers education and resources through targeted marketing activities
- Underserved customers include:
  - Minority Farmers/Ranchers
  - New or Beginning Farmers/Ranchers
  - Small Specialty Crop Farmers, Organic Farmers, and Other Farmers with production practices that are different to the area



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

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## USDA OUTREACH PROGRAM

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

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



### Contact Us

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

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

Sign up for OPPE updates

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## USDA OUTREACH PROGRAM

### USDA Mission Statement:

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

### RMA Equity Action Plan

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

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## USDA OUTREACH PROGRAM

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

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## 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](https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full_report)

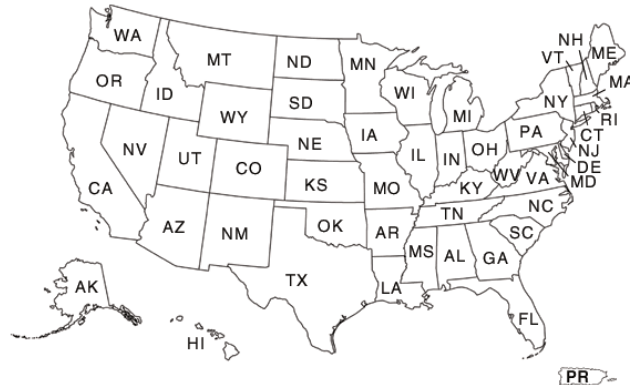
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## USDA AG CENSUS

The census data can  
be viewed by  
state or county.

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



[https://www.nass.usda.gov/Publications/AgCensus/2022/Full\\_Report/Volume\\_1, Chapter\\_1\\_State\\_Level/](https://www.nass.usda.gov/Publications/AgCensus/2022/Full_Report/Volume_1, Chapter_1_State_Level/)

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## LIMITED ENGLISH PROFICIENCY (LEP)

### Who is a LEP Individual?

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

### AIP LEP Plan:

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

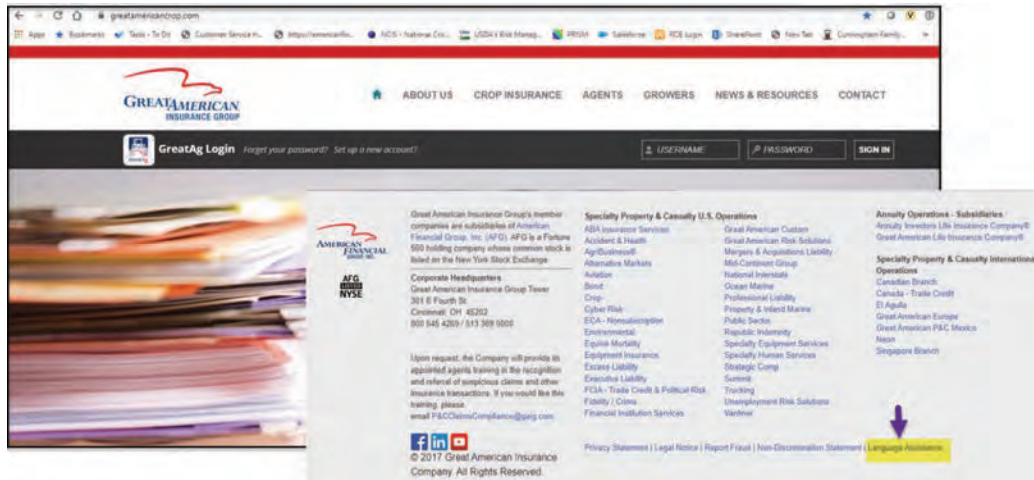
Contact your GAIG Compliance staff for details or visit our website:

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

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## GAIG LEP WEBPAGE



## GAIG LEP WEBPAGE

The website contains:

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



## GAIG LEP PROFIT CENTER CONTACTS

### Cincinnati, OH

Carolyn Cunningham, LEP  
Coordinator  
515-681-0574  
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## RACE, ETHNICITY, AND GENDER (REG)

- RMA Statement initiated with the 2022 Document and Supplemental Standards Handbook, Paragraph 606, FCIC-24040
- One time agent certification form disclosing three categories:
  - Race
  - Ethnicity
  - Gender
- Individuals have the ability to opt-out of this information
- Initial collection has been completed for all active agents
- **Newly appointed agents will need to complete going forward**

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2025 MPCl Fall TRAINING

# Compliance Update



## 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



## GAIC COMPLIANCE CONTACTS

### Field Offices

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## RMA REBATING LANGUAGE

Definition per the SRA:

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



## 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.



## PRODUCER RECORD KEEPING REQUIREMENTS

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



## PRODUCER RECORD KEEPING REQUIREMENTS

Crops associated with Farm Management records

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



## PRODUCER RECORD KEEPING REQUIREMENTS

- Production Record Types
- These are the record types that will be requested in the event of an APH audit

Yield Description:	1) Multi Crop Year Reporting Reason Legend:	2) Production Record Type Legend:
A=Actual Yield I=Special T Yield for New Producer IL=Special T Yield for New Producer & Added Land L=SA T-Yield for Added Land T=Transitional Yield Z=Zero Acres Planted -C=Verified By Audit -L=Signed Loss Production Information	(1) Certification of crop years not previously certified (2) Correction (3) Replacement of temporary yield (4) Replacement of assigned yields (5) Certified by new Insured (6) Certified using another producer's history for new acreage (7) Recertification for new actuarial offer (8) Recertification for new unit structure (9) Other	(A) Harvested Production: sold/commercial storage. (B) Harvested Production: farm stored/measured by insured. (C) Harvested Production: pick/daily sales records. (D) Harvested Production: automated yield monitoring system. (E) Harvested Production: farm stored/measured by authorized representative. (F) Harvested Production: livestock feeding records. (G) Harvested Production: field harvest records. (H) Harvested Production: other. (I) Unharvested and destroyed. (ARPI only) (J) Unharvested and put to another use. (ARPI only) (K) Unharvested and production appraised by AIP (ARPI Only). (L) Unreported production. P26 Only. (M) Claim for indemnity. For CCIP policies only. (N) Appraisal (non-loss). For CCIP policies only. (O) UUF or third party damage (P) Unharvested with Harvest incomplete. (ARPI only). (Q) Zero production when no claim/appraisal/UUF/3rd party or production record. For CCIP policies only. (R) Harvested Production: Actual production allocated using pre-harvest appraisals (S) Appraisal (uninsured cause of loss not UUF or 3rd party). Actual production. For CCIP policies only. (T) No production. Unharvested, delayed claim or records unavailable from processor (not for ARPI). (Z) Zero Planted Acres



## PRODUCER RECORD KEEPING REQUIREMENTS

### Commingled Production

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

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

*2024 CIH 1005 APH Databases Below BU Level*

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

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

Acres Plant Date (Late - Factor)	Premium Base Insured's	2020 Production & Record Type *
11.54 5/11/2020	\$883 \$507	10,620 <input checked="" type="checkbox"/> Commingled Prod
80.88 5/7/2020	\$5,536 \$2,491	<input checked="" type="checkbox"/> Commingled Prod

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## PRODUCER RECORD KEEPING REQUIREMENTS

- Production Reporting Errors
  - 2024 CIH Paragraph 1684/1685 Outlines Production Reporting Errors
- 1684 Determining if Acres and Production Evidence Support the Production Report

*When conducting an APH Review, the reviewer shall determine if the insured's acreage and production evidence support the amounts certified on the production report. Production reported on a production report is supported when the actual yield matches or is within RMA established tolerances...*

- RMA established tolerance is 5%

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## PRODUCER RECORD KEEPING REQUIREMENTS

### Soybean Example

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

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



## PRODUCER RECORD KEEPING REQUIREMENTS

### Production Reporting Errors

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

#### **1600 Assigned Yields**

##### **B. Replacing an Assigned Yield**

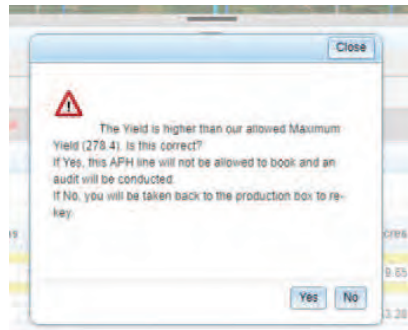
*...If an insured wants to recertify their production report in a subsequent year to replace an assigned yield, the insured must provide hard copy records of acceptable production evidence, supporting their certification, to the AIP...*



## RMA EXCESSIVE YIELDS

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

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



## APPENDIX IV REVIEWS

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

## RMA COMPLIANCE FORMS

2025 RY\*\* (Calendar Year Starting 1/01/24)

### Reporting Forms for RMA Compliance

RMA Required Form	Due Date Collected by AIP	Agent or Agency Level	Current RY Collecting	Start Collect
AFG Code of Conduct	March 21, 2024	Employee	2024	01/01/24
Non-Disclosure Certification Statement	March 15, 2024	Agency	2025	01/01/24
RMA COI Form	June 30, 2024	Emp./Adj.	2025	04/01/24
RMA COI Form	Earliest AR Date	Agent	RY for AR	90 days prior due
Controlled Business Practice	90 days after annual settlement (due 12/1/24)	Agency and/or Agent	2023	09/01/24
Covenant Not Sue	Upon Appt.*	Agent		
Race Ethnicity Gender	Upon Appt. New Hire	Agent and Adjuster		

\*CMTS 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



### MPCI Conflict Of Interest (COI)

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

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

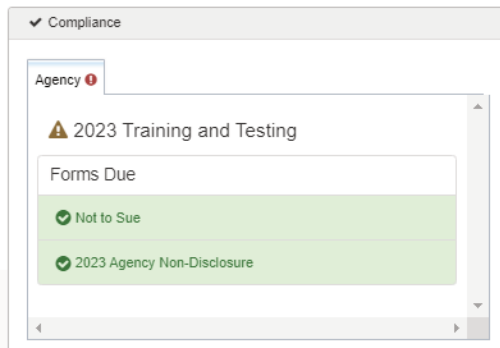
If you did not provide Great American with this email address, please ignore this email.





## 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 verifiable lease or written proof of ownership supporting the share you reported for the insured acreage on your acreage report;*
- Definition of Lease (per policy)

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

*For BLM acreage, shares will be determined based on the producer's active use AUM'*



## RAINFALL INDEX

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



THANK YOU FOR YOUR TIME



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