

# 2025 Spring Update Training

*Great American Crop Division*





# **2025 Re-Insurance Year Spring Update Training**

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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.



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## 2025 MPCJ SPRING UPDATE TRAINING AGENDA

INTRODUCTIONS AND OBJECTIVES
INDUSTRY/COMPANY UPDATE
CLAIMS REVIEW AND UPDATE
BREAK
POLICY, PROCEDURE REVIEW AND UPDATE
BREAK
POLICY, PROCEDURE REVIEW - CONT
CIVIL RIGHTS – COMPANY AND AGENT
BREAK
COMPLIANCE REVIEW AND UPDATES
ACTUARIAL REVIEW
WRAP UP, REVIEW, QUESTIONS



## Exhibits

### Exhibit 1      Approved Acronyms and Abbreviations

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

**Exhibit 1      Acronyms and Abbreviations (Continued)**

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

**Exhibit 1      Acronyms and Abbreviations (Continued)**

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

**Exhibit 1      Acronyms and Abbreviations (Continued)**

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



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## 2025 Spring Update Trainings



### Disclaimer

The following information highlights specific features of RMA policies and procedures and is not intended to be comprehensive. Coverage may not be available in all 50 states. Coverage is summarized. Please refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. The information presented neither modifies nor replaces terms and conditions of the Policy, General Standards or Crop Insurance Handbooks; Basic Provisions; the crop provisions; or the county actuarial documents.

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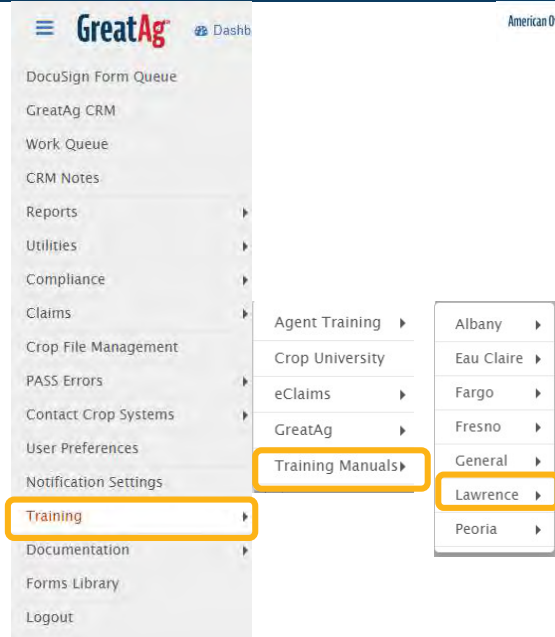
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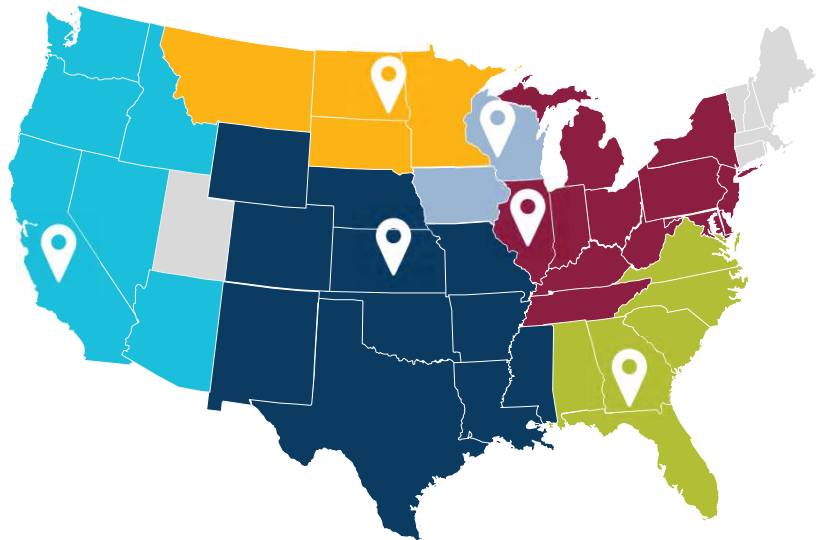
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	<b>Brian Young</b> Divisional Executive VP <a href="mailto:byoung@gaiq.com">byoung@gaiq.com</a>		<b>Jared Jensen</b> Divisional VP Finance <a href="mailto:jjensen3@gaiq.com">jjensen3@gaiq.com</a>		<b>Matt Klein</b> Divisional VP Business Development <a href="mailto:mklein@gaiq.com">mklein@gaiq.com</a>		<b>Rick Bird</b> Divisional Assistant VP Compliance <a href="mailto:rbird@gaiq.com">rbird@gaiq.com</a>
	<b>Ron Rohling</b> Divisional Senior VP <a href="mailto:rrohling@gaiq.com">rrohling@gaiq.com</a>		<b>Dawn Schuster</b> Divisional VP Finance <a href="mailto:dschuster@gaiq.com">dschuster@gaiq.com</a>		<b>Clay Tinnell</b> Divisional VP Technology <a href="mailto:ctinnell@gaiq.com">ctinnell@gaiq.com</a>		<b>Josh Arguelles</b> Divisional Assistant VP Product Development <a href="mailto:jarguelles@gaiq.com">jarguelles@gaiq.com</a>



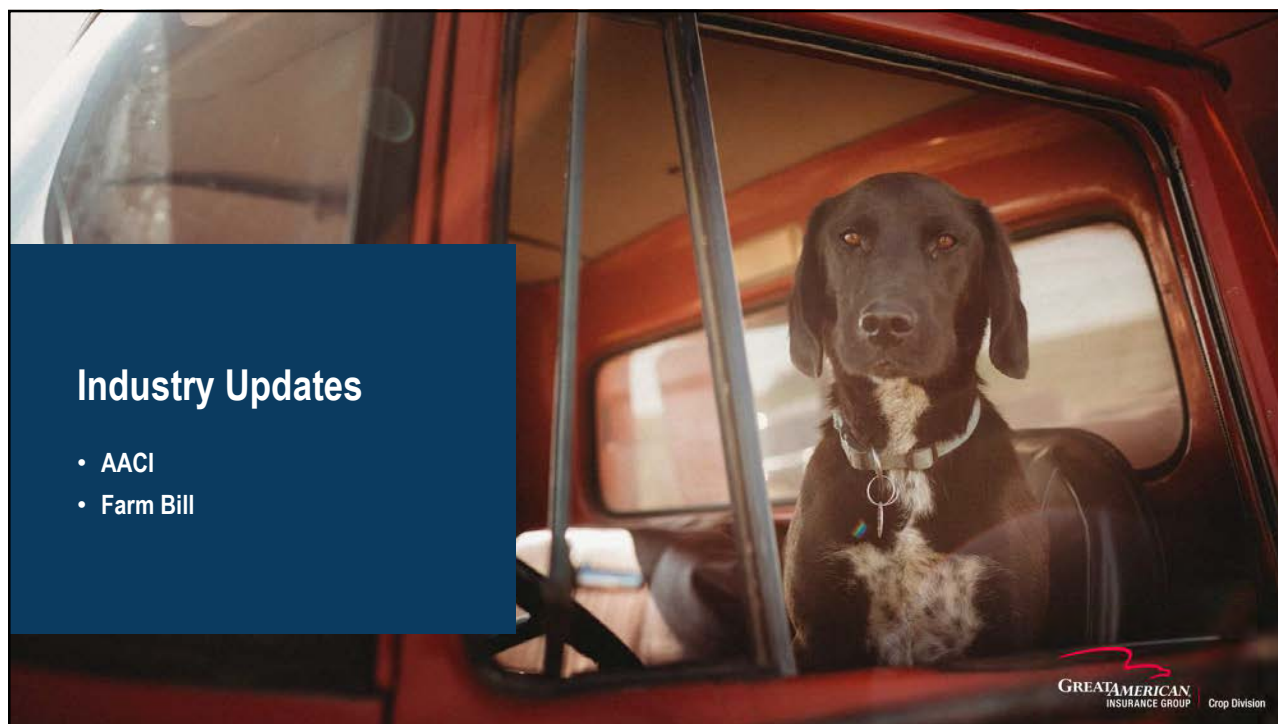
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## Follow Us on Social Media!

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



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## Industry Updates

- AACI
- Farm Bill

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INSURANCE GROUP | Crop Division

“,”

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 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 MPCl & 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.

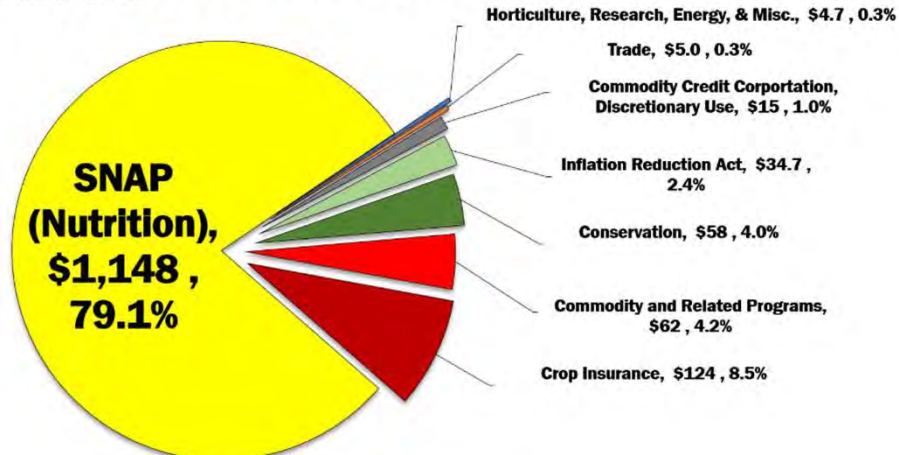


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# Farm Bill

## \$1.5 TRILLION FOR FARM BILL PROGRAMS

Fiscal Years 2024 to 2034, Billion Dollars



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## Committee Leadership – 119<sup>th</sup> Congress

- Secretary of Agriculture: Brooke Rollins
- Senate Ag Committee:
  - Chairman: Senator John Boozman (R-AR)
  - Ranking Member TBD (likely): Amy Klobuchar (D-MN)
- House Ag Committee:
  - Chairman: G.T. Thompson (R-PA)
  - Ranking Member Angie Craig (D-MN)



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## 2025 Farm Bill...third time's a charm?

- Progress will likely be delayed in Q1 / Q2
- Q1 Priority will be reorganizing Congress
- Competing legislative priorities
- Restart the hearing process > updated requests

~~2023 Farm Bill~~

~~2024 Farm Bill~~

**2025 Farm Bill**



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## The Road to the President's Desk



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## RMA Briefing



# Hurricane Relief - Emergency Procedures

**Hurricane Helene and Debby** (Alabama, Florida, Georgia, Kentucky, North Carolina, Ohio, South Carolina, Tennessee, Virginia, and West Virginia)

- **MGR-24-006:** Authorized delayed claims, use of reported acreage in lieu of determined acres, expedited claims procedures, additional time to pay premium, and other relief
- **MGR-24-006.1:** Pecan Tree relief including procedures to expedite claims, waiver of acreage reporting, and additional time to pay premium
- **MGR-24-006.2:** Allowed pecan tree producers to certify they would remove trees so claims can be processed

**Hurricane Milton** (Florida)

- **MGR-24-007:** Authorized delayed claims, use of reported acreage in lieu of determined acres, waiver of acreage reporting, expedited claims procedures, compliance review exemption, additional time to pay premium, and other relief



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# November 30 Final Rule

## PM-24-082 - Flax Revenue and Expanded Unit Options

- Expand revenue protection (revenue protection and revenue protection with harvest price exclusion) to flax, matching available coverage for barley, oats, rye, and wheat
- Allow enterprise and optional units by organic farming practice in:
  - Green Pea Crop Provisions
  - Processing Sweet Corn Crop Provisions
- Combine written agreement deadlines in the Dry Bean Crop Provisions to reduce confusion and administrative complexity when a producer requests a written agreement by more than one criteria
- Make various clarifications and corrections in:
  - Area Risk Protection Insurance Basic Provisions
  - Central and Southern Potato Crop Provisions
  - Dry Bean Crop Provisions
  - Green Pea Crop Provisions
  - Processing Sweet Corn Crop Provisions
  - Small Grains Crop Provisions
- FCIC invites you to submit comments on this rule through the close of business on January 27, 2025, at [regulations.gov](https://www.regulations.gov)



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## FCIC Board – November Updates

Triticale	Controlled Environment	Nursery Value Select	Sesame
<b>508(h) Modification</b> <ul style="list-style-type: none"> <li>Expansion to an additional 257 counties in 16 existing program states and 11 new states.</li> <li>Other minor policy clarifications and updates.</li> <li>6/30/25 CCD</li> </ul>	<b>RMA Pilot Modification</b> <ul style="list-style-type: none"> <li>Expansion to additional counties.</li> <li>Add quarantine as a cause of loss if certain conditions are met.</li> <li>Increase maximum coverage percentage to 85 percent.</li> <li>1/31/25 CCD</li> </ul>	<b>RMA Pilot Modification</b> <ul style="list-style-type: none"> <li>Align carryover producer reporting requirements with those for new applicants to allow premiums to be pro-rated based on when coverage commences.</li> <li>Add a Peak Inventory Endorsement.</li> <li>1/31/25 CCD</li> </ul>	<b>RMA Pilot Modification</b> <ul style="list-style-type: none"> <li>Establish a fallback price using a one-week average daily settlement price of the futures contract for use in the event the producer does not fix the contract price by the acreage reporting date.</li> <li>11/30/24 CCD</li> </ul>



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## Enterprise Units Expansion – 11/30 CCD



### Enterprise Units (EU):

- Green Peas, Processing Beans, Processing Sweet Corn, Pumpkins, and Sugar Beets

### Enterprise Units by Organic Practice (EO):

- Cabbage, Corn, Cotton, Cotton ELS, Dry Beans, Grain Sorghum, Green Peas, Millet, Mustard, Onions, Popcorn (Yield), Potatoes (Northern), Processing Beans, Processing Sweet Corn, Pumpkins, Sesame, Soybeans, Sugar Beets, Sunflower Seed



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## Quality Loss Option (QLO)

### 2024 Expansion:

- Figs
- Grapefruit (TX)
- Millet
- Mustard
- Oranges (TX)
- Pears (CA)

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## 11/30 CCD Releases

- **PM-24-075 - Hemp**
  - Clarify that smoke damage is not a covered cause of loss
  - Allow hemp to be insurable if planted following soybeans in Colorado, Illinois, Indiana, Maine, Michigan, Minnesota, Montana, Nevada, New York, North Dakota, Oregon, Pennsylvania, South Dakota, and Wisconsin
- **PM-24-076 - Processing Pumpkin**
  - Allow enterprise units and enterprise units by organic practice
  - Increase the maximum coverage level from 80% to 85%
  - Convert the policy from pilot to permanent status
  - Allow written agreements
  - Clarify the establishment of optional units

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## 11/30 CCD Releases

### PM-24-078 - Sesame

- Allow the contract price to be derived from a formula

### PM-24-081 - Weaned Calf Risk Protection

- Extend the calving period from 60 days to 90 days
- Modify the projected price discovery period end date from January 15th to January 14th to be consistent with other policies
- Clarify that only 1 county should be listed on each policy application
- Clarify notice and reporting requirements for backgrounding, moving, and weaning calves
- Extend the deadline for insurance companies to complete the Pre-Acceptance Inspection Report from 30 days to 60 days



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## Specialty Crops

### Tribal Wild Rice (St. Paul Region)

- Contractor completed data gathering and RMA is pursuing program development.
- Draft submission package is due April 2025.

### Production & Revenue History Expansion

- RMA has contracted the research and potential development for PRH Fresh Market Beans and PRH Plums where the APH plan is available as an additional option for growers. Listening sessions to gauge interest are underway.
- RMA is planning to take PRH Fresh Market Peppers, Sweet Corn, and Tomatoes to the February 2025 Board meeting for approval

### EU Expansion

- RMA has expanded enterprise units to various specialty and non-specialty crops for recent contract change dates—8/31/24, 10/31/24, and 11/30/24
- RMA is continuing to research expanding enterprise units to various crops for 6/30/25

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## Contracted Studies

### Grain Bag Study

- Agralytica conducted a study of current procedure related to the measurement of production stored in grain bags.
- Agralytica provided recommendations to improve accuracy of measurements. RMA elected the option for development of new/ updated measurement procedures.
- The new procedures would not be incorporated until the 2026 crop year.

### Corn Conversion Factors

- Contract with Agralytica to set up field trials to verify the accuracy of the:
- Current FSA silage conversion factor; and
- CIH bushel tonnage conversion calculation for silage.
- Develop factors for corn insured as grain/silage and harvested as earlage/snaplage.
- Completing second year of field trials.

### Quality Adjustment Factors

- Study on current discount factors – how they were established, how they are currently used, and potential options to more accurately reflect producer discounts.
- The contract was awarded to Agralytica and kicked off in June.
- Agralytica presented to NCIS during the PPLA Committee meeting in October,



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### Replant Study

- Completed by Sigma Ag Risk & Actuarial Services.
  - Project started in June 2023.
- Two goals:
  - Review existing factors and recommend updates if appropriate.
  - Recommend methodology for future factor updates.
- Study focused on coarse and small grains: buckwheat, barley, corn, grain sorghum, flax, oats, soybeans, and wheat. Over 90% of the replant payments are made to these crops.
- Based on the study results, RMA determined it is appropriate to increase replant payments.
- RMA plans to announce the new replant payments in the summer of 2025.



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## Agent Resources

- E&O
- Crop University



## Errors & Omission Program

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

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

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



01

Competitive Annual Premiums

02

Tiered Coverage Options

03

Multiple Limit Options

\$500k - \$2M per claim

04


Low Deductibles

Starting as low as \$5,000 per claim


05

No annual policy aggregate

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# Crop University®

American Owned 

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Topics

☐ GreatAg
 ☐ New
 ☐ Lunchtime Learnings
 ☐ MPC

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2025 MPC 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



01

Visit [GreatAmericanCrop.com](https://GreatAmericanCrop.com)

02

Click on **Pay Online**

03

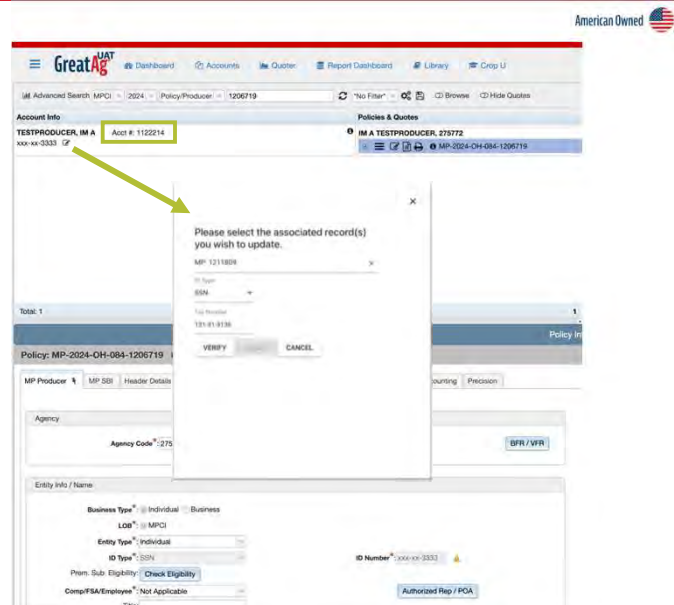
Enter the Required fields, select **Pay Now**



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## Account Numbers

- NEW 7-digit **Account Numbers** have been added to Great Ag
- Each account number is unique to each producer tax number
- A NEW **Account Information** screen is accessible via the pencil & paper icon next to the masked producer tax number
- Going forward, ID Type and ID Number fields will be read-only in the Producer information screen of GreatAg. The editing of these pieces of information will be done on the new **Account Information** screen. Requests for changes should go through UW.
- Select forms will now display the new Account #



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## Coming Spring 2025: Account Numbers in Payer Express



Regional Office: ## - OFFICE  
Producer  
GREAT AMERICAN FARMER  
1234 AGRICULTURE ROAD  
HARVEST CITY, IA 98765

### Statement of Account

Page 1 of 1

Statement Date: 11/18/24  
Includes Transactions Through: 09/01/24  
Reinsurance Year: 2024

ACCOUNT NUMBER: 1303169

Agency 123456  
GAI AGENCY  
PO BOX 321  
HARVEST CITY, IA 52158

Phone: (123) 456-7890 /  
Fax: (987) 654-3210

County	Crop	Plan	Bill Date	Due Date	Term Date	Base Premium	Risk Subsidy	Net Premium	Admin Fees
MPCI Policy #####		Status: Past Due							
Union	WHAAT	107	09/15/24	10/01/24	11/01/24	\$71,125	\$48,366	\$22,760	\$30
	Subtotal					\$71,125	\$48,366	\$22,760	\$30



### PAY NOW

\* Required Fields

\* Account Number

\* Zip Code (5 Digits)

Pay Now



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- Look for **Account Numbers** to begin appearing on bills later this spring.
- Insureds will use this new account number to pay their premiums online through the existing Payer Express

## 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.



Crop Division

Policies new to Great American in 2024 need to re-enroll in EFT. This includes policies that transferred from CRS to Great American.

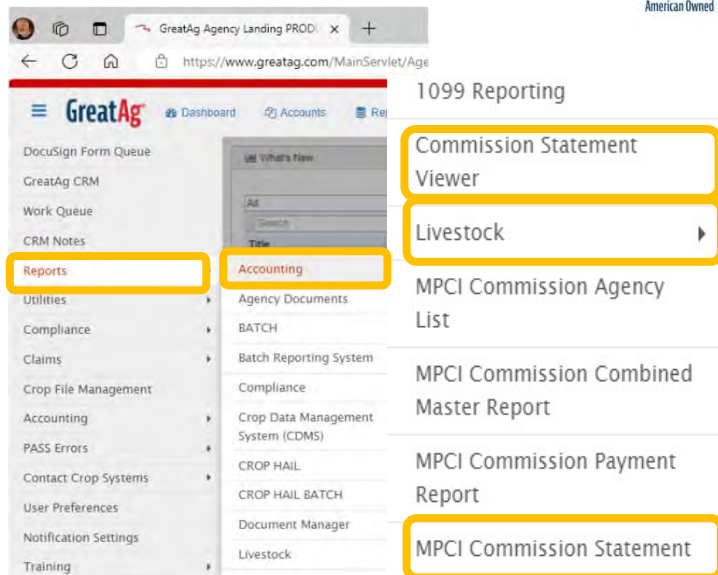
To get started, visit [GreatAmericanCrop.com](https://GreatAmericanCrop.com) and navigate to the grower page or scan the QR Code:



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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 reference 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

MPCl 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

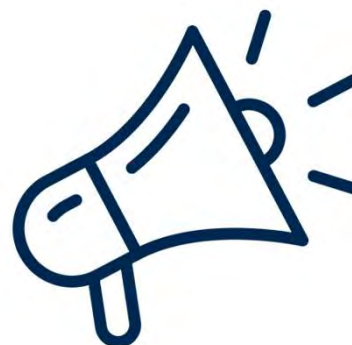
## 2025 White Glove Process

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

\*\*Reminder: Only MPC Data will roll



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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.

Any corrections to production should also be keyed in the current year production in AEROS.

### Will policies require an insured signature?

No, MPC1 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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## CRS to GA Insured 2024 Production Reporting for 2025 RY

### 2024 AEROS Production Entry

- Once the 2024 policy has been imported into GreatAg for 2025
- Enter the 2024 production using the AEROS "Current Production Reporting" tool in Quick Key 2024 claim production data will be updated in the 2024 AEROS APH database
- Any 2024 IPR acreage or production revisions must be MADE IN AEROS. These changes will be updated to the 2025 GreatAg database
- Policies with zero acreage do not have to be updated in 2024 for insured production reporting purposes, simply book the APH in GreatAg for 2025
- A 2025 AEROS Actual Production History report can be generated showing the 2024 production

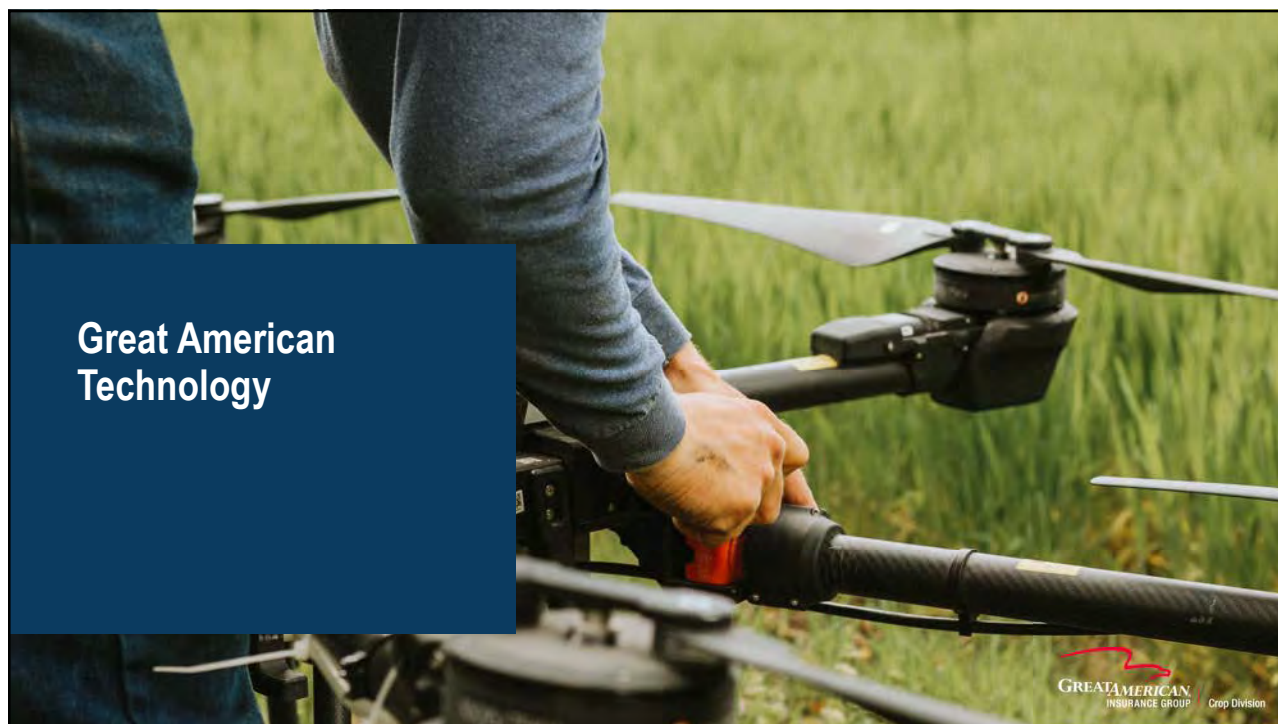
### 2025 GreatAg Updating

- Agents will be locked out of updating the 2025 GAAPH database until the 2024 production is entered (step 1 above)
- A nightly file will update the 2025 GreatAg APH database with the 2024 crop year data (including any claim related production)
- Any other changes for the 2025 APH database can then be made in GreatAg and once completed can be booked to establish the approved APH for 2025

### Actual Production Reporting Forms

- The 2024 production reporting signature form must be uploaded in AEROS under the 2024 policy and can also be uploaded in GreatAg under the 2025 policy if desired.
- 2025 GreatAg Approved APH forms can be printed individually or batched

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processing system**

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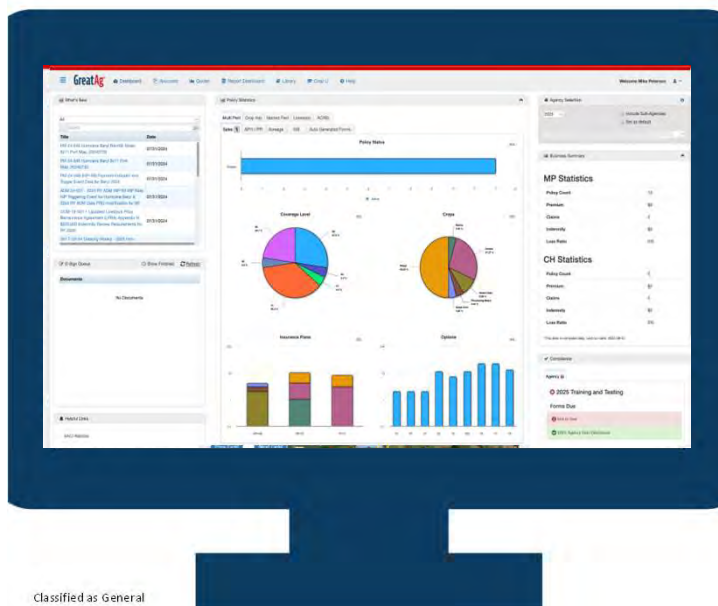


- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSign
- Grower Communications
- Training and Compliance

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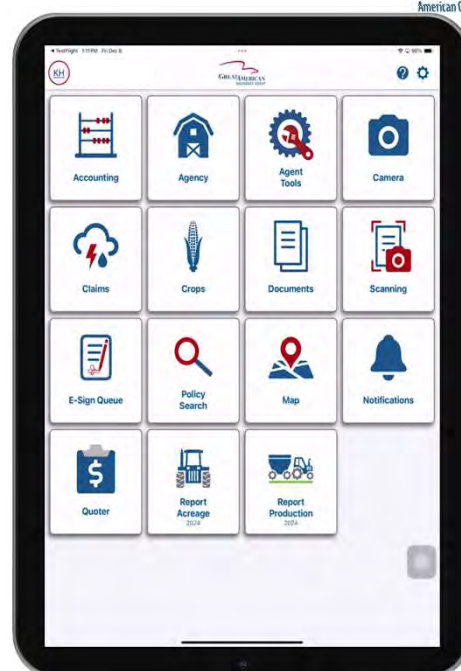
## Agency Dashboard

- 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



## 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



## Policyholder Access in GreatAg®



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



Access MPCl and Crop  
Hail claims tabs



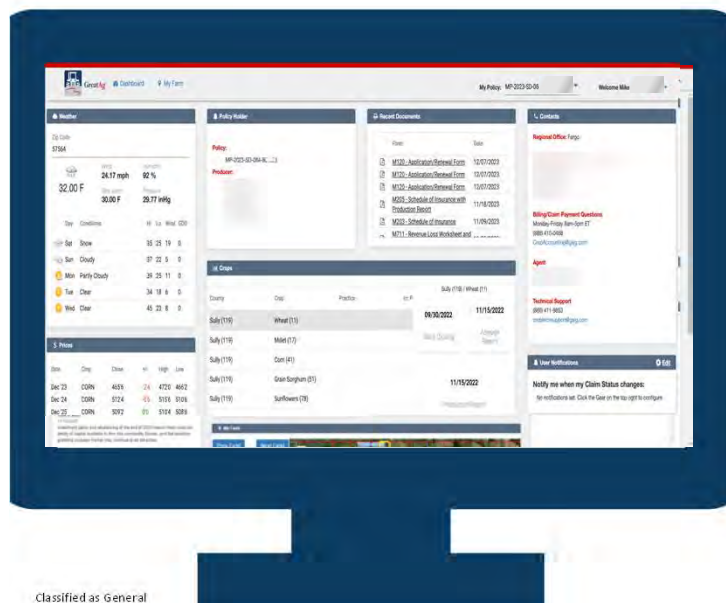
Manage online bill  
payment and sign up for  
EFT claim payments



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## Grower Dashboard

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



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## Grower Mobile

**Farm Map** view farming operation maps

**Report Acreage** enter acreage using GEAR

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

**Contact Us** view contact information

**Give Access** grant access to other users

**Notice of Loss** open claims or inspections

**Accounting** MPC1 and Crop Hail

**Documents** view, scan or eSign documents

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

**Notifications** history of notifications

**Load Logs** grower can enter their 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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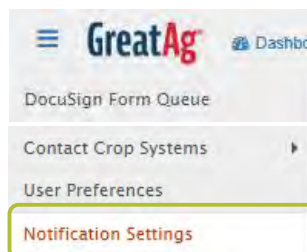
## Grower Notifications

Enroll your growers in Notifications to receive a notice when various actions occur in GreatAg. Those actions include:

- Claims Status
- Automatic Renewal
- Auto Generated Forms

### Claims Status Notifications

- Agents and Policyholders can elect to receive real-time notifications as their claims move through our system
- Notification via e-mail and/or text
- Claim status categories:
  - Claim Received and Assigned
  - Claim Paid



Notification Settings

I want to setup notifications for: **My Insurance**

2021 ALL 118493 - GREAT AGENCY Associated Agent Product

Receive notifications from your agent regarding automatic policy renewal

Search	Email	Mobile	Claim Status	Automatic Renewal	Auto Generated Forms
FARMER, GRANT R MR-2021-SO-084-99990133	<input type="checkbox"/>	(126-0025)	<input type="checkbox"/> Claim <input type="checkbox"/> Status	<input type="checkbox"/> Email <input type="checkbox"/> Mobile	<input type="checkbox"/> Email <input type="checkbox"/> Mobile
FARMER, GREAT MR-2021-SO-084-99990123	<input type="checkbox"/>	(701) 799-8071	<input type="checkbox"/> Claim <input type="checkbox"/> Status	<input type="checkbox"/> Email <input type="checkbox"/> Mobile	<input type="checkbox"/> Email <input type="checkbox"/> Mobile
FARMER TWO, GREAT EVER MR-2021-SO-084-99990102	<input type="checkbox"/>	(701) 799-8071	<input type="checkbox"/> Claim <input type="checkbox"/> Status	<input type="checkbox"/> Email <input type="checkbox"/> Mobile	<input type="checkbox"/> Email <input type="checkbox"/> Mobile

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## Forms Library

The forms library has been updated with a new interface, yet it continues to serve the same purpose: directing you to where you can access blank forms for downloading and printing.

The changes include:

1. The forms library folders can be clicked to open up the contents of the folder. The PDF file contents are shown as red icons.
2. Right click the form that you want to download or use the upper left download, which will download the form you have hi-lighted.
3. The name and modified date columns can be clicked to sort in ascending or descending order.
4. The search will search for file names based on what folder you have hi-lighted. If you want to search all contents, make sure to click the files folder then search. The search results will show the path of where the files are located.
5. You can choose between displaying large icons or a detail listing of the forms.



GreatAg Forms Library

Download

Files

- Accounting Forms
- Auto-Hail Application Forms
- Combo Application Forms
- Compliance Forms
- Crop-Hail Forms
- Daily Revenue Protection
- Livestock Forms
- MPCI Forms
- Named Peril Forms
- Production Plan Application Forms
- Production Revenue History
- Rainfall Index Forms
- WRP Forms

Search:  Modified

Large Icons

File Name	Modified
Acquire & Transfer Form (09/24)	12/31/1969 06:00 PM
Actual Revenue Reporting Form (09/24)	12/31/1969 06:00 PM
Added Land New Crop/Practice/Type Request (09/24)	12/31/1969 06:00 PM
Added Land or Uninsurable Acreage Reporting Form (09/24)	12/31/1969 06:00 PM
Agreement to Combine Optional Units (11/24)	12/31/1969 06:00 PM
Annual Request to Exclude Hail and Fire (09/24)	12/31/1969 06:00 PM
APR Production Report (09/24)	12/31/1969 06:00 PM
Application and Renewal Form (08/24)	12/31/1969 06:00 PM
Assignment of Indemnity (09/24)	12/31/1969 06:00 PM
Assignment of Indemnity (NCS Version) (11/22)	12/31/1969 06:00 PM

Print:  (Livestock Forms/LSP Forms)

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## 2025 Spring Claims Department Update



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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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## 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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## 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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## CLAIM TYPES

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

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## CLAIM TYPES

### NORMAL

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

Submit Loss / Inspection
Close

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

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## SUBMISSION EXAMPLE

Steps to submit a Normal Claim:

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

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

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## SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

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

☒ Farmer, Don

CONTINUE

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

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

11. Click CONTINUE

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

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Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

**Success**

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

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

☒ FARMER, DON

GENERATE RECEIPT

**Loss Submission Receipt**

Year: 2023 Producer: FARMER, DON

Loss Type: Normal Immediate Inspection:

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

Loss Submission ID #: 105721

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

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

Comments:

## SUBMISSION EXAMPLE CONTINUED

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

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## Claims Submission



## Key Points

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

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## Agent dashboard

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## 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

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

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor	Claim Date	Paid Date
123456-01	Paid Normal Claim	\$8888	\$1447	\$7541	Iam Adjuster	Iam Supervisor	03/14/2022	07/05/2022

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

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## ACCESSING A PROOF OF LOSS

Claim 123456-01

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

Output: ☒ PDF Version: ☐ Official ☒ Draft Options: ☐ Include Zero Acre Lines ☐ Use Comment Screen

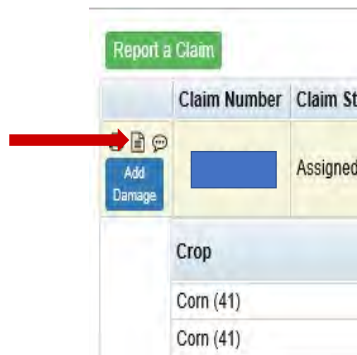
Forms

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

for all the great you do\* **SUBMIT**

## PAID CLAIM DOCUMENTS

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



The screenshot shows a web interface with a green button labeled 'Report a Claim'. Below it is a table with columns 'Claim Number' and 'Claim St'. A red arrow points to a blue button labeled 'Add Damage' which is positioned next to a row in the table. Below the table, there is a section labeled 'Crop' with a list showing 'Corn (41)' twice.



The screenshot shows a web interface titled 'I am Farmer'. It has a 'Filter' section with a dropdown arrow and a 'Sort Order' section with a dropdown arrow. Below these are several expandable folders for the years 2024, 2023, 2022, 2021, 2020, and 2019. Under the 2023 folder, there is a 'Policy' folder and a 'Claims' folder. The 'Claims' folder is expanded, showing two items: 'Claim 123456-01' and 'Claim 123456-02'.

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## REPLANT REMINDERS

### Submit a timely Replant notice

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

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

### Self Certifications

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

### 20/20 Rule

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

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# 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.

## 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.

## Options for Indemnity Check Distribution

- Claim checks sent to agencies are based on a daily combined agency total for all check amounts and are mailed accordingly:
  - Under \$50K – Checks are sent regular USPS mail
  - \$50K - \$1M – Checks are sent Priority Mail (Tracking #)
  - \$1M + - Checks are sent UPS Overnight

\*\* We have limited control over these guidelines as they are set at the Corporate level.

## 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

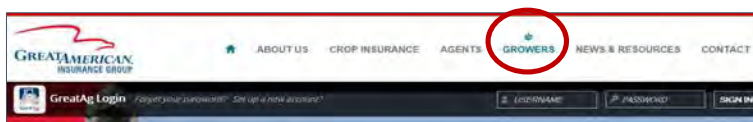
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## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

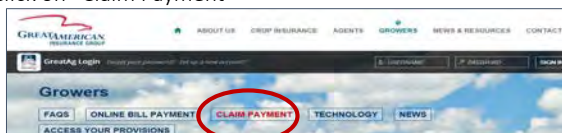
Encourage customers to sign up for Direct Deposit for claim payments.

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

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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 2278  
Cincinnati, OH 45201

**REQUEST FOR ELECTRONIC PAYMENTS**

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

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

Claims with an Assignment of Indemnity must have the cardholder's authorization to have bank 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 Kane  
P.O. Box 2278  
Cincinnati, OH 45201-2278

If you have any questions, you may email us at [Claims@greatamerican.com](mailto:Claims@greatamerican.com) or call us at 1-800-447-6666.

Name: \_\_\_\_\_  
(used for the name on the bank account)

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

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

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

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

Check if account is: ☐ Checking ☐ Savings

Product Line: ☐ Crop-Hail ☐ Named Peril ☐ MPCP ☐ Assignment of Indemnity: ☐ AIA

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

By signing below, I authorize the cardholder authorize Great American Insurance Company to directly deposit my MPCP, Crop-Hail and Named Peril Claims 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 MPCP (Multiple Peril Crop Insurance), Crop-Hail and Named Peril claims to our policyholders via ACH (Automated Clearing House) transactions.

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

Note: Electronic Claim payments can be made for accounts with an Assignment of Indemnity only after an Assignment of Indemnity Authorization form has been completed in full and authorized by the Assignment of Indemnity cardholder.

<https://www.greatamerican.com/webdata/ElectronicPaymentRequest.pdf>

Frequently Asked Questions

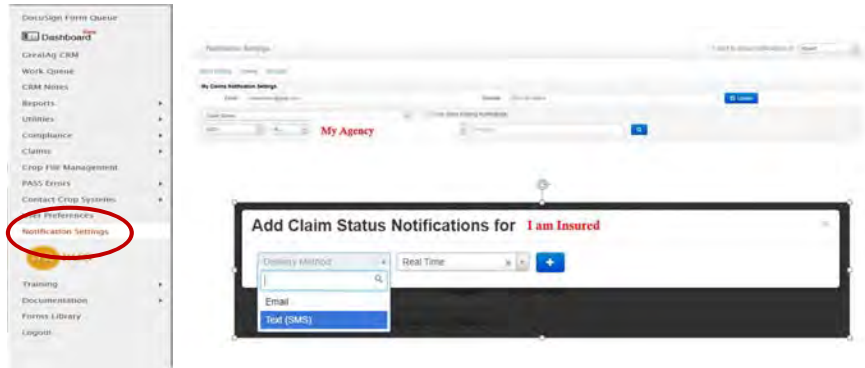
Name: \_\_\_\_\_

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

For assistance with this service:  
CONTACT US

## CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



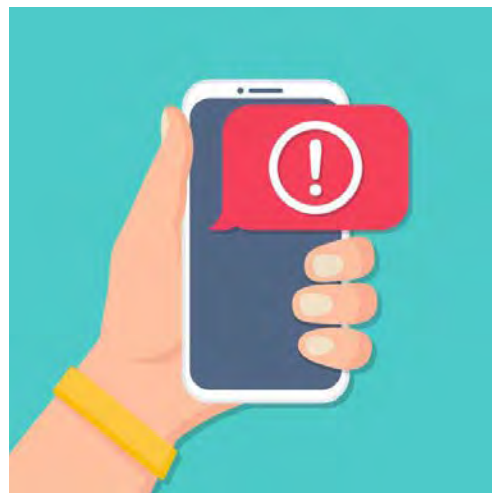
## CLAIM STATUS NOTIFICATION

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@gaig.com>

To: claims@grillence.com

Tuesday, December 12, 2023 at 8:28 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

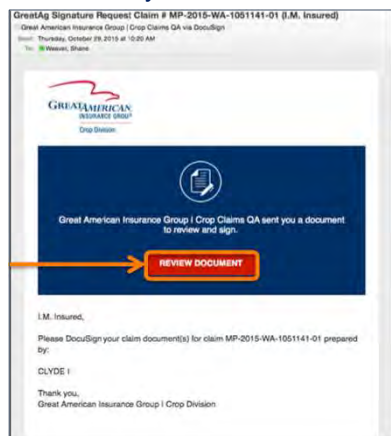
Adjuster will ask if policyholder would like to have the claim finalized through this process

- 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

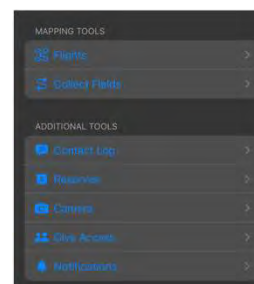


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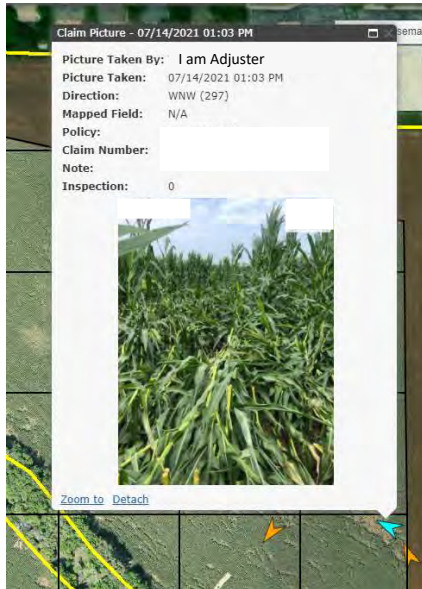
## ADJUSTER MOBILE APP

Adjusters now have the ability to:

- Request Flights
- GPS fields and push measurement to the claim file
- 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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Administered by:  
Great American Insurance Company  
greatamericancrop.com

## Aerial Survey Report

### 1 Scouting Details

Producer: [Redacted]  
Claim Number: [Redacted]

Farm-Tract-Field

Flight Comments



Appears to be more damage on the Northern Edge of the field.

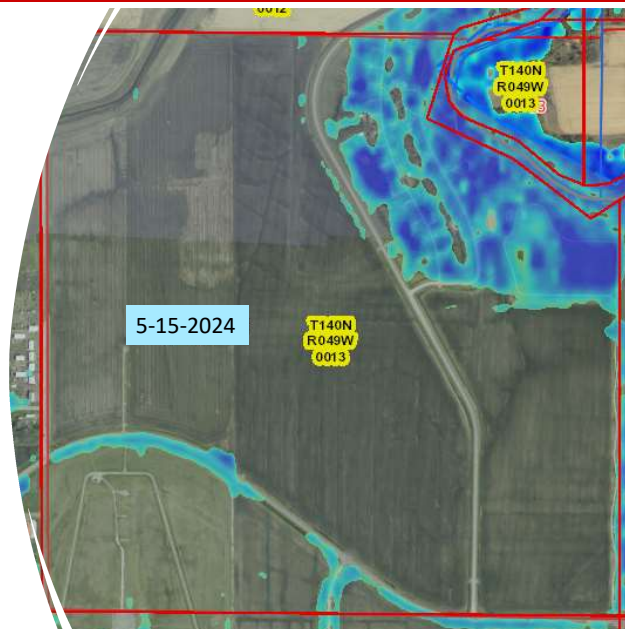
Date Taken: 10/05/2024 05:38:17 PM

GPS Coords.: 85°56'20.725"S, 38°31'12.467"E

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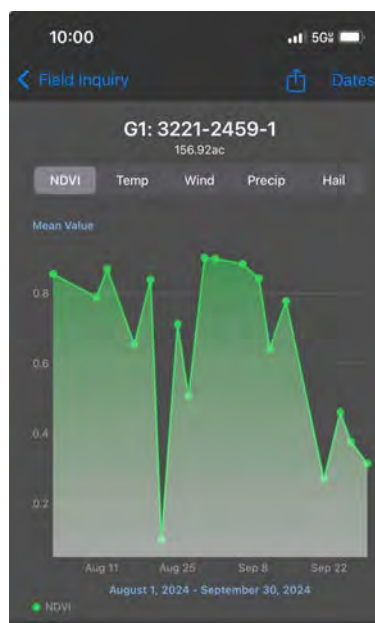
## CLAIMS TECHNOLOGY SATELLITE IMAGERY (NDVI, SAVI, MOISTURE INDEX)

- 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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## FARM INSIGHTS



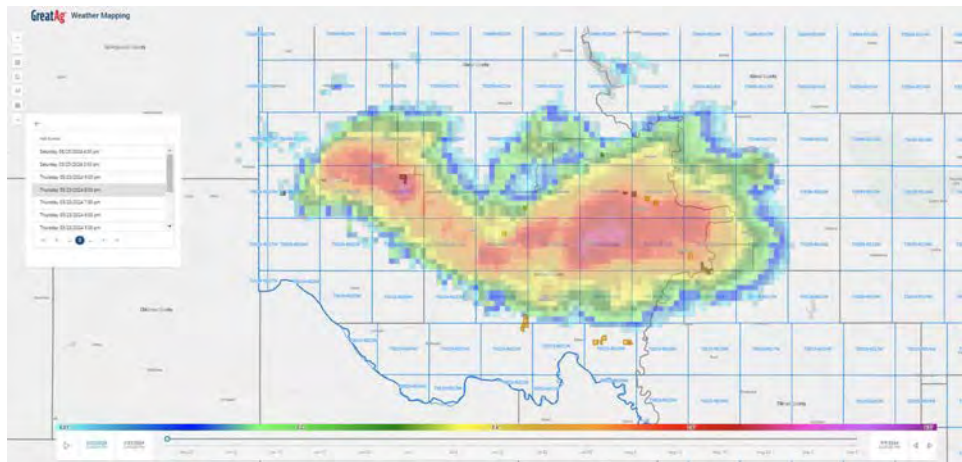
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## FARM INSIGHTS



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## GREAT AG WEATHER MAPPING



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



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## Great American Insurance Spring 2025CY - Agent Training

American Owned 

### Disclaimer

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

## 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.

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

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

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



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

This insurance policy is reinsured by the FCIC under the provisions of Subtitle A of the Federal Crop Insurance Act (7 U.S.C. 1501-1524) (Act). All provisions of the policy and rights and responsibilities of the parties are specifically subject to the Act. The provisions of the policy may not be waived or varied in any way by us, our insurance agent or any other contractor or 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

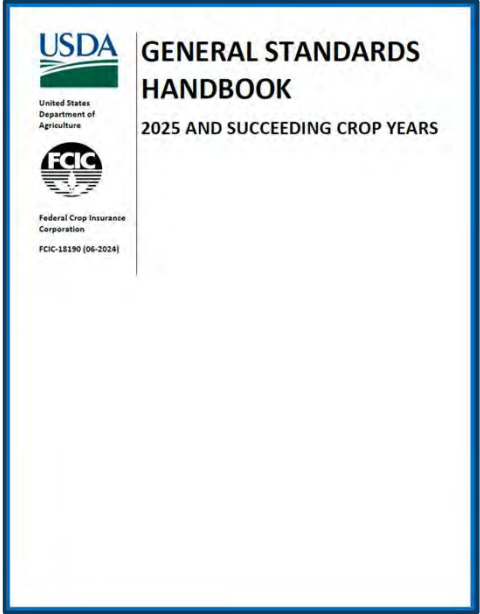




## General Standards Handbook

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 CIH: FCIC18010-1 (11-2024)

- Replaces 18010 edition dated 06-2024
- Effective for crops with contract change date (CCD) of 11/30/2024 or later



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-18010-1 (11-2024)

## CROP INSURANCE HANDBOOK

2025 and Succeeding Crop Years



## Key Updates

01

Unit Updates: EO and UDGO

02

New Breaking, Native Sod, and Acreage  
Emerging from USDA program

03

ELS Cotton, Apple MVP, and RO UW Guide  
Deadlines



## 2025 DSSH

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



United States  
Department of  
Agriculture



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

### DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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



## 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



## 2025 DSSH – Part 5

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

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

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

To file a program **discrimination** complaint, complete the USDA Program Discrimination Complaint Form, **AD-3027**, found online at **[www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer](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 complaint filing deadlines vary by program or incident.**"



## 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

American Owned

- **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

# AOI – Single Payee Agreement New Form

**Assignment of Indemnity - Single Payee Agreement**

Policy Number: \_\_\_\_\_ Page: \_\_\_\_\_ of \_\_\_\_\_

**Part I: INSURED INFORMATION**

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

Authorized Representative: \_\_\_\_\_ Effective Crop Year: \_\_\_\_\_

Street and/or Mailing Address: \_\_\_\_\_ Crop: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ State and County: \_\_\_\_\_

**Part II: ASSIGNEE(S) INFORMATION**

Assignee 1 Name: \_\_\_\_\_ Assignee 2 Name: \_\_\_\_\_

Street and/or Mailing Address: \_\_\_\_\_ Street and/or Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Assignee 3 Name: \_\_\_\_\_ Assignee 4 Name: \_\_\_\_\_

Street and/or Mailing Address: \_\_\_\_\_ Street and/or Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Agreement and Payee Information**

I understand that by signing this Assignment of Indemnity - Single Payee Agreement, I am agreeing to allow the Assigned Insurance Provider to issue an indemnity payment as an electronic payment to the single payee shown below.

Payee: \_\_\_\_\_

**Privacy Act Statement**

The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a). The Risk Management Agency (RMA) is authorized by the Federal Crop Insurance Act (7 U.S.C. 1501-1504) or other Acts, and the regulations promulgated thereunder, to collect the information requested on documents established by RMA or by approved insurance providers (AIPs) that have been approved by the Federal Crop Insurance Corporation (FCIC) to issue Federal crop insurance. The information is necessary for AIPs and RMA to operate the Federal Crop Insurance program, determine program eligibility, conduct statistical analysis, and ensure program integrity. Information provided herein may be furnished to other Federal, State, or local agencies, as required or permitted by law, law enforcement agencies, courts or adjudicative bodies, foreign agencies, regulatory, administrative, judicial, AIPs, contractors and subcontractors, Congressional Information Management Systems (CIMS), congressional offices, or entities under contract with RMA. For insurance agents, certain information may also be disclosed to the public to assist interested individuals in locating agents in a particular area. Disclosure of the information requested is voluntary. However, failure to correctly report the requested information may result in the rejection of this document by the AIP or RMA in accordance with the Standard Reinsurance Agreement between the AIP and FCIC, Federal regulations, or RMA approved procedures and the details of program eligibility or benefits derived therefrom. Also, failure to provide true and correct information may result in civil or criminal prosecution and the assessment of penalties or pursuit of other remedies.

# 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.



## Policy Servicing Requirements Signatures


TIP on using Great American's DocuSign Process:

Enter the e-mail address on the "Authorized Rep/POA" screen or SBI screen in order for those individuals to display in the Drop Down box when sending the document to be signed.

Authorized Representatives for Producer - Randy Barr Close

**Add Authorized Representative**

First Name:  Middle Name:  Last Name:  Suffix:  Email:  Type:  Add Save & Close

Name	Email	SBI	Type	Source Document	Verified	8. ALL	1. APP	2. AR	3. NOL	4. Claim	5. Change	6. TRF/CXL	7. PROD	Policy(ies) Excluded
 JOHN BARR	rbarr@gaig.com	<input type="checkbox"/>	Limited Auth Rep	Select...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 item(s) selected

E-Sign X

Please enter the email address for the following recipients:

Randy Barr

John Barr

Randy Barr



## Policy Servicing Requirements Signatures

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



## Signatures

### POA or Other Legally Sufficient Documentation Required

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

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



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:

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"><li>• An acknowledgement guaranteeing payment of the annual premium</li></ul> | <ul style="list-style-type: none"><li>• A written statement describing the farming operation and the insurable share</li></ul> | <ul style="list-style-type: none"><li>• An acknowledgement stating that the requirements of <b>Paragraph 251F</b> have been satisfied allowing the minor child to have a separate policy (next slide)</li></ul> |
|---|--|---|



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

## 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”

## REPORTING CORRECT TAX ID #

- Eligibility for Insurance (including SBIs)
  - Delinquent Debt
  - Disqualification, Suspension or Debarment
  - Conviction of Controlled Substance
  - Not a US Citizen, Non-Citizen National or Qualified Alien
  - Deceased
- Conservation Compliance
  - Producer check only to see if qualify for Subsidy
- BFR/VFR (including SBIs)
- 1099 MISC form reporting
  - Producer ID only



GSH – 251 F

## REPORTING CORRECT TAX ID #

- Great American sends all Tax ID numbers through the IRS website on a nightly basis to verify the TAX ID # and Entity Name matches
- If we do not get a valid match we then will contact the agent to verify with the insured the information is correct. This may require the insured to provide a copy of the IRS 147c form or a copy of their Social Security card.
- If the agent is unable to resolve, then we will send a notice directly to the insured indicating they have 30 days to provide the necessary information otherwise their policy will be voided per Paragraph 215 in the GSH. If a policy is voided due to this process, it cannot be reinstated for that crop year.



## REPORTING CORRECT TAX ID #

- Some of the common issues are:
  - For Spousal policies, did the spouse change their name with Social Security after being married? If not, supply the maiden name for the UW to verify.
  - Does the name match what was used when EIN # was assigned (i.e. Jones Trust or was it Jones & Jones Trust)
  - DBAs
  - A letter from their accountant that reiterates what we have in the system will not work to resolve an issue since we need to know the exact EIN and Name that was used to establish the EIN initially.
    - The Internal Revenue Service issues a 147c letter in response to a taxpayer's request for verification of their employer identification number (EIN). The 147c EIN verification letter acts as official proof from the IRS that the business has been assigned an EIN.

## Cancellations Allowed by Basic Provisions

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

### Cancellations allowed by BP:

- The AIP may cancel a policy if:



























































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

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

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

## GreatAg Producer Headers

What are the potential problems if in the Accounts Screen within GreatAg you see the following:

Account Info	Policies & Quotes										
Barr, Randy  xxx-xx-5555	<div> Randy Barr, 999921</div> <table><tr><td>    MP-2024-KS-084-99992917</td><td>Shawnee: Corn,Soybeans</td></tr><tr><td>    MP-2024-KS-084-99992922</td><td>Shawnee: Pasture,Rangeland,Forage</td></tr><tr><td>    MP-2024-KS-084-99994270</td><td>Edwards: Wheat</td></tr></table> <div>Randy Barr, 999921</div> <table><tr><td>    MP-2024-KS-084-99994268</td><td>Edwards: Corn</td></tr><tr><td>    MP-2024-KS-084-99994269</td><td>Shawnee: Wheat</td></tr></table>	    MP-2024-KS-084-99992917	Shawnee: Corn,Soybeans	    MP-2024-KS-084-99992922	Shawnee: Pasture,Rangeland,Forage	    MP-2024-KS-084-99994270	Edwards: Wheat	    MP-2024-KS-084-99994268	Edwards: Corn	    MP-2024-KS-084-99994269	Shawnee: Wheat
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    MP-2024-KS-084-99994268	Edwards: Corn										
    MP-2024-KS-084-99994269	Shawnee: Wheat										

- 1) Accounting issues with Payments/Loss credits
- 2) Mapping fields

## 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

American Owned 

- Updated the “Contract Price Addendum – Eligibility by Commodity” Fact Sheet. [www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity](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 Hulled, and Waxy Hulless types
- Canola / Rapeseed: High Oleic Canola type
- Corn: Blue, High Amylase, Waxy, and White types
- Dry Beans: Contract Seed Bean type is contract price only
- Dry Peas: Contract Seed Peas type is contract price only
- Olives: Oil type
- Soybeans: All Other Food Grades, High Protein, Large Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat, and Small Seeded Food Grade types



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



JANUARY 2024

[rma.usda.gov](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



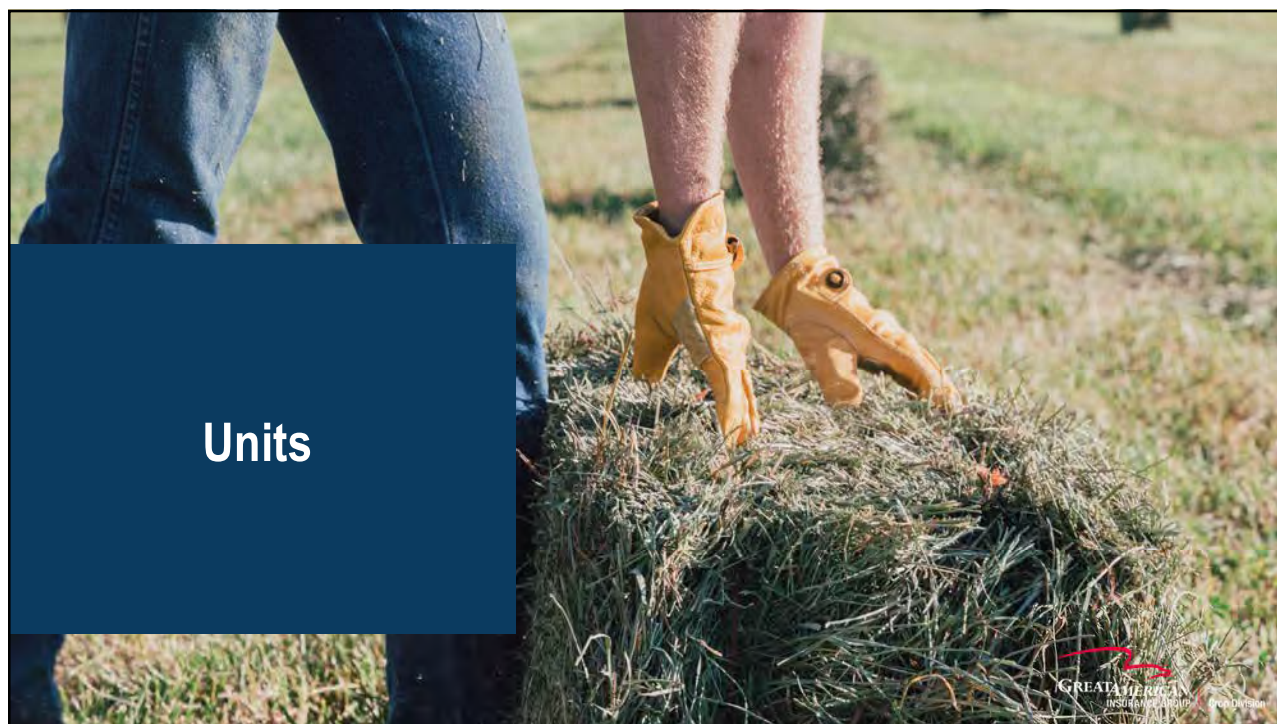
## Rounding Rules Pertaining to Program Administration



- 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



GSH – Exhibit 9



## 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

## 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

## 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 \*



## 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 \*



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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



## 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

### 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

2025 CIH  
Para. 919 A

**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

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One unit structure code with modifying/descriptive option identifiers

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

Kind of EU	What identifies that structure
Enterprise by 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

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One unit structure code with modifying/descriptive option identifiers

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

Kind of EU	What identifies that structure
Enterprise by type on all types <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

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One unit structure code with modifying/descriptive option identifiers

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

Kind of EU	What identifies that structure
Enterprise by 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>



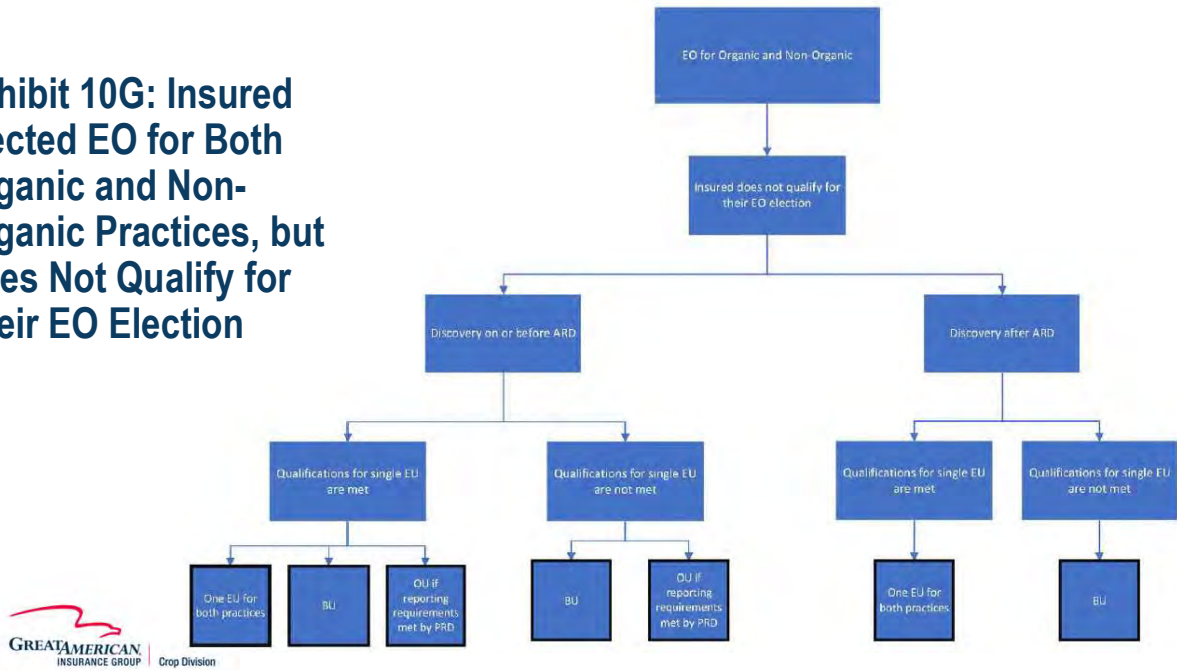
## CIH Exh. 10: Unit Flow Charts, Example

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

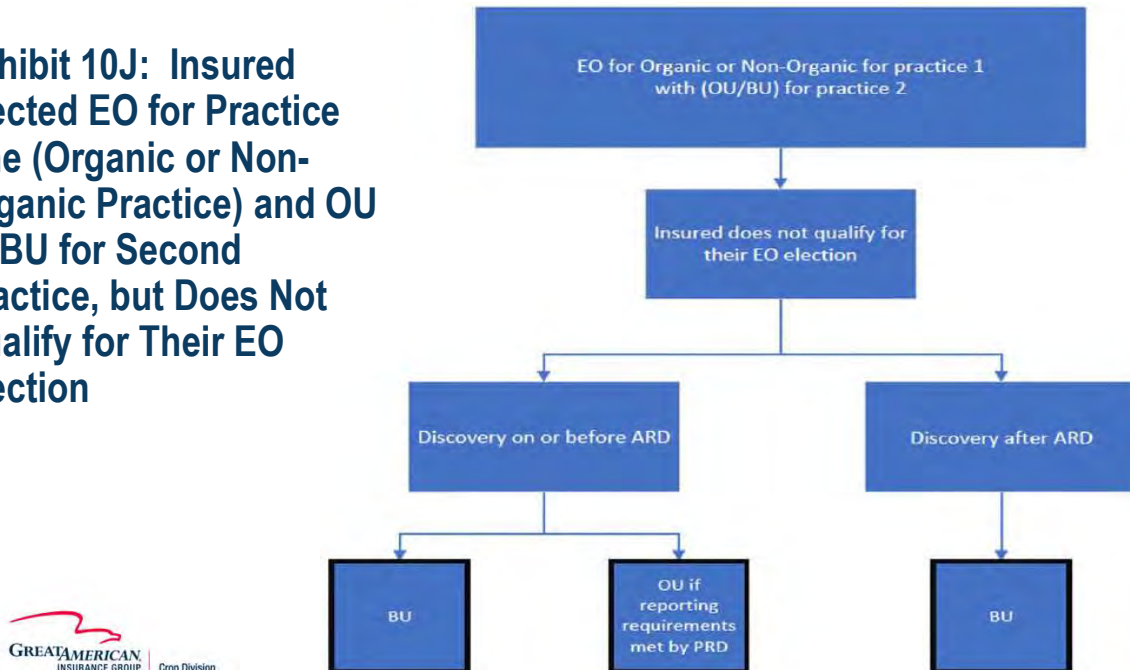
- 10(G): EO for both organic & non-organic practices & doesn't qualify for the EO election
- 10(J): EO for one practice (organic or non-organic) & OU or BU for the other practice & doesn't qualify for the EO election
- 10(O): **Added** OU combination example



**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.**

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NCIS – Q & A

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

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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**

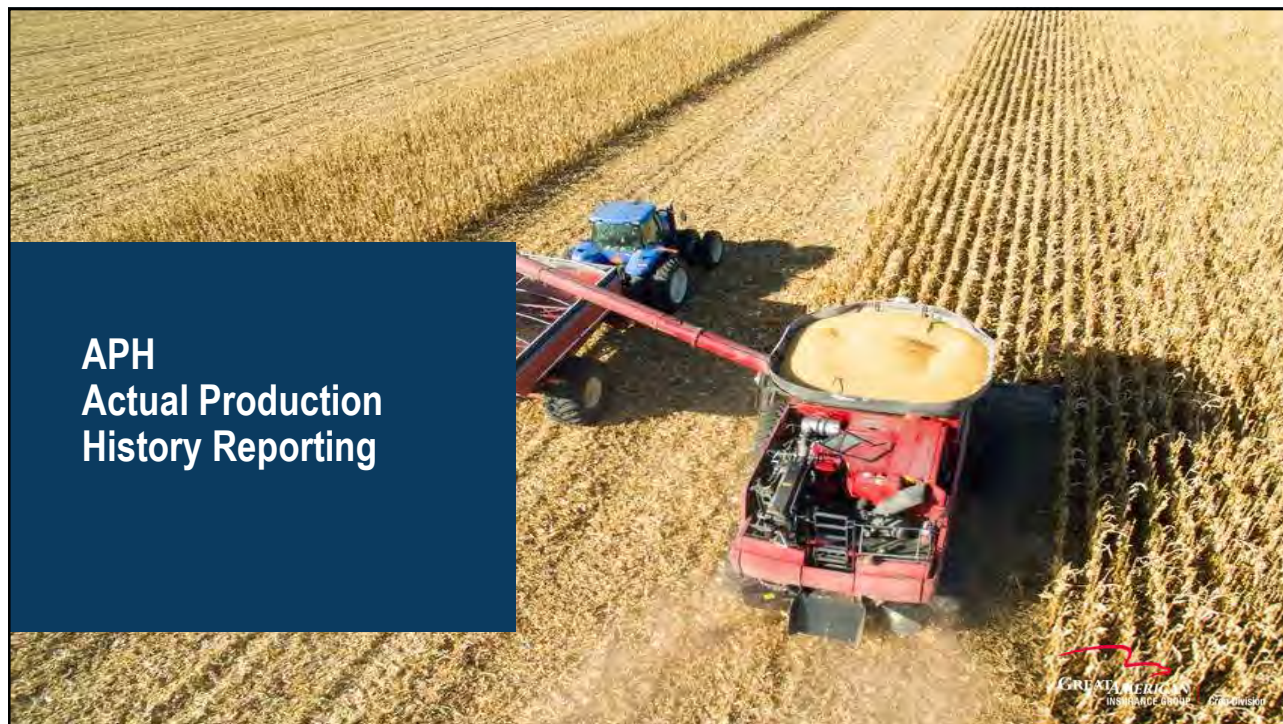
0001-0001 EU	NI-OC
--------------	-------

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

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

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

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## IPR – Insured Production Reporting

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

## 1303E: Production Reports for Other Years

### 1303 Production Reporting Requirements

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

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

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

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



## Authorization to Transfer Actual Production History Requirements

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



## New Producer

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



## New Producer Certification Form

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



GREAT AMERICAN INSURANCE COMPANY		New Producer Certification		Crop Year		Policy Number	
<b>Insured's Information</b>							
Name				Relationship to Ins.			
Street or Mailing Address				Production or Non-Production Crop			
City				State			
Zip				County			
Substantial Beneficial Interest Information				Other Information			
Name of Beneficial Interest				Other Information			
Group Information				Crop Insurance Policy			
<b>New Producer Qualifications</b>							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							
<b>New Producer Certification Statement</b>							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							
<b>CERTIFICATION STATEMENT</b>							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							
<b>COLLECTION OF INFORMATION AND DATA (PRIVATE ACT) STATEMENT</b>							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							
<b>NONDISCRIMINATION STATEMENT</b>							
I, the undersigned, certify that I am not actively engaged in farming for a share of the production on the insured crop in the county for more than two APH crop years.							

## 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.



## 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





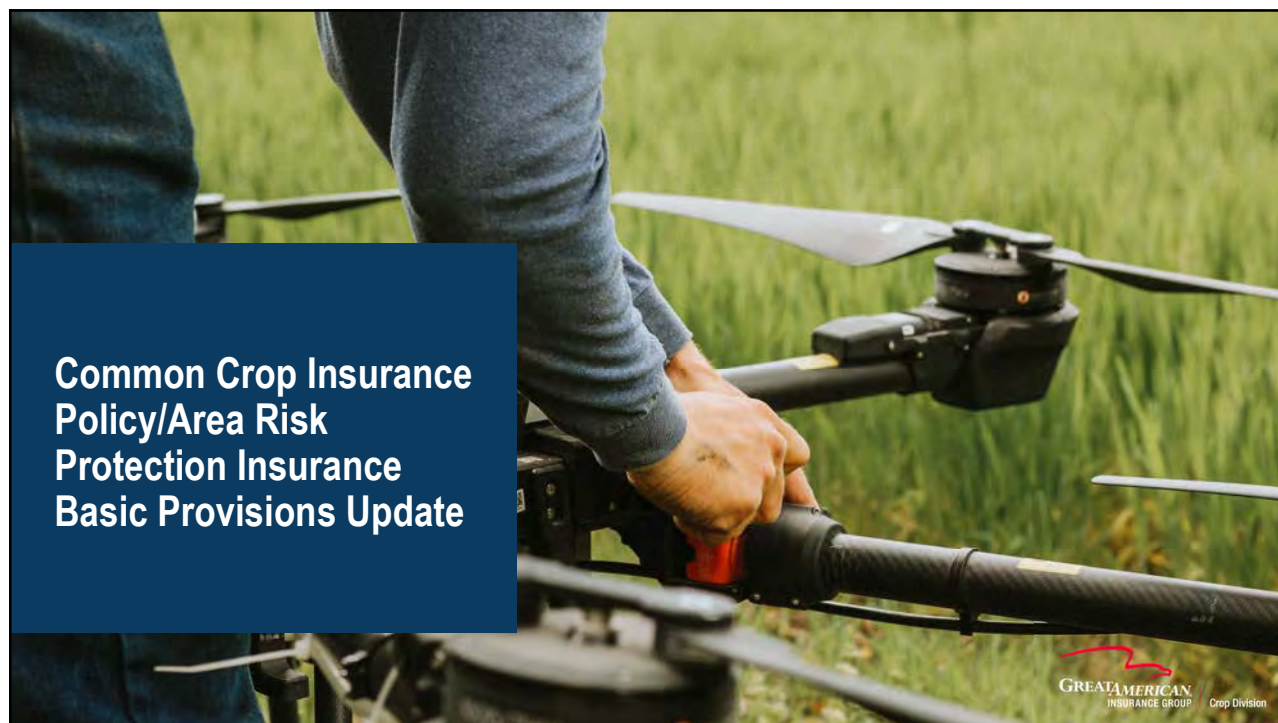
## Part 15: APH Databases

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

Another example would be if an irrigated practice has been divided into FAC and NFAC cropping practice

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

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



**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”]*



## New Breaking & Soil Requirements

- Para. 1762A: Added to refer to NB insurability requirements in the Special Provisions

### A. SP Insurability Requirements

- New breaking acreage must meet the soil requirements set forth in the SP to be insurable at 85 percent of the applicable T-Yield. The producer must provide the applicable documentation to the AIP on or before the ARD. If the new breaking acreage does not meet the criteria set forth in the SP, or the applicable documentation is not provided to the AIP by the ARD, the new breaking acreage will remain uninsurable the initial year.

Uninsurable initial year if:

- Does not meet SP criteria; or
- Documentation not provided timely



## New Breaking & Soil Requirements

### Sample 2025 SP Statement:

*In accordance with Section 9(d)(5) of the Common Crop Insurance Policy, Basic Provisions (Basic Provisions), new breaking and native sod acreage as defined in the Basic Provisions is not insurable for the initial year of breakout unless the acreage meets the following soil criteria.*

*The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>).*



## New Breaking & Prevented Planting

- Para. 1762B(3) added to clarify that NB acreage is not eligible for PP the initial year
- **1762 New Breaking Acreage**
- **B. Acreage Planted the Initial Year of New Breaking**
  - (1) Production reports must include applicable FN/Tract/Field(s).
  - (2) Separate APH databases are required for new breaking acreage the first year it is planted to a crop. ...
  - **(3) New breaking acreage is not eligible for PP.**



## 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 (if meets the Soil Requirements).
- 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.





## 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.

## Acreage Emerging from USDA Program

### Para. 1761A

Updated from “three” to “two” crop years

- **1761 Acreage Emerging from a USDA Program**
- **A. General Information**
- *Acreage that was not planted in at least three of the four most recent crop years to comply with any other USDA program will not be considered new breaking acreage and the new breaking reductions will not apply to the approved yield. Acreage that is not planted within two crop years of emergence from a USDA program must follow the new breaking acreage requirements and new breaking reductions will apply (refer to Para. 1762).*



## Acreage Emerging from USDA Program

### Exhibit 17D(1)

Updated “two of the previous three” to “three of the previous four crop years”

#### **Exhibit 17D Category B Crops - Acreage Emerging from USDA Program, New Breaking, and Native Sod Examples**

- (1) Acreage that has not been planted in at least three of the previous four crop years to comply with any other USDA program is insurable under the terms of the BP...
- If the acreage has not been planted within two crop years... since emerging from CRP, ...



## Exhibit 17D (1)

### Exhibit 17D Category B Crops - Acreage Emerging from USDA Program, New Breaking, and Native Sod Examples

- (1) Acreage that has not been planted in at least **three** of the previous **four** crop years to comply with any other USDA program is insurable under the terms of the BP Sec. 9(a)(2). For example, acreage that has been in CRP for **2022** and prior crop years would be insurable under the terms of the BP if planted for the first time since emerging from CRP in either the **2023** or **2024** crop years.

If the acreage has not been planted within two crop years (i.e., **2023** or **2024**) since emerging from CRP, it no longer meets the requirement to comply with any other USDA program and **is considered new breaking acreage**.

2021	2022	2023	2024	2025
CRP	CRP	Insurable (emerging from CRP)	Insurable (emerging from CRP)	Insurable <b>but</b> 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

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**

## Native Sod APH Database

- Removed 1763B(2)(b)
  - NS insurable under policy w/o written agreement so "5% or less of insured planted acreage in the unit" is n/a
    - [in 1762B(2)(a)(i) for NB]
- Combined rest as 1763B(2)
  - [Highlighted but not new]
- De minimis acreage [total cumulative of 5 acres or less in county] is in 1763A(1)
  - If applicable, follow NB procedure

1763B(2): Establish APH databases for the initial year of planting native sod using the applicable T-Yield and yield descriptor(s) with the approved yield set at 65 percent of the applicable T-Yield (refer to Exhibit 17D). \*\*\*

[Revision compared to 6/2024 edition]

(2) Establish APH databases for the initial year of planting as follows:

- (a) for native sod acreage subject to the native sod reductions, establish the APH database using the applicable T-Yield and yield descriptor(s) with the approved yield set at 65 percent of the applicable T-Yield (refer to Exhibit 17D); or
- (b) for native sod acreage that is five percent or less of the insured planted acreage in the unit, the BP provides it is insurable without the native sod reduced subsidy or protection factor. A separate APH database is required and applicable variable T-Yields apply.

[SOC refers to de minimis NS acreage in 1763A(1)]

(b) For total cumulative native sod acreage of 5 acres or less in the county (de minimis native sod acreage), see Para. 1761 or 1762. ...



# 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.

## 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 5

- (5) **Example 5:** 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

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

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



## Organic Practice

**NEW**



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



## 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







## Policies, Endorsements & Handbooks

### Key Points

#### FLAX REVENUE AND EXPANDED UNIT OPTIONS FOR CROP INSURANCE FINAL RULE

Area Risk Protection Insurance (ARPI), Basic Provisions (BP)  
Processing Sweet Corn Crop Provisions (CP)  
Central and Southern Potato CP  
Dry Bean CP  
Green Pea CP  
Small Grains CP  
Commodity Exchange Price Provisions (CEPP)  
- Section II - Flax

#### OTHER CROP PROVISIONS AND HANDBOOK UPDATES

Processing Pumpkin  
Hemp  
Sesame  
Dry Pea  
Hybrid Seed Rice

**PM-24-082 Flax Revenue and Expanded Unit  
Options for Crop Insurance Final Rule Effective for  
the 2025 and Succeeding Crop Years**

[View PDF](#)

Date

November 27, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ John W. Underwood for

Subject

Flax Revenue and Expanded Unit Options for Crop Insurance Final Rule Effective for  
the 2025 and Succeeding Crop Years

**BACKGROUND:**

On November 27, 2024, the Federal Crop Insurance Corporation (FCIC) published a final rule in the Federal Register that amended the Area Risk Protection Insurance (ARPI), Basic Provisions, and various Crop Provisions.

The following changes apply for the 2025 and succeeding crop years for the November 30, 2024, contract change date and for the 2026 and succeeding crop years for crops with earlier contract change dates:

- Expands revenue protection (revenue protection and revenue protection with harvest price exclusion) to flax, matching available coverage for barley, oats, rye, and wheat.
- Allows enterprise and optional units by organic farming practice in the:
  - Green Pea Crop Provisions; and

## FLAX REVENUE AND EXPANDED UNIT OPTIONS FOR CROP INSURANCE FINAL RULE

- ARPI, BP
- Processing Sweet Corn CP
- Central and Southern Potato CP
- Dry Bean CP
- Green Pea CP
- Small Grains CP
- Flax- CEPP Section II

## ARPI BASIC PROVISIONS

### Section 1- Definitions

- **Sales closing date** - The date contained in the **Special Provisions** by which an application must be filed and the last date by which you may change your crop insurance coverage for a crop year.

## PROCESSING SWEET CORN CP

### Section 2- Unit Division

- (a) For processor contracts that stipulate the amount of production to be delivered:...
- (2) **Section 34(c) of Provisions in** the Basic Provisions that allow optional units **by section, section equivalent, or FSA farm number and by irrigated and nonirrigated practices** are not applicable.
- (b) For **any** processor contracts that stipulates the number of acres to be planted, **the provisions contained optional units as provided** in section 34(c) of the Basic Provisions will apply.

## CENTRAL & SOUTHERN POTATO CP

### Section 12-

- Settlement of Claim
- Updated the calculation in the example.

25.1-0284  
(Released November 2024)

#### UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation CENTRAL AND SOUTHERN POTATO CROP PROVISIONS



In return for your payment of premium and administrative fee for the coverage, these Central and Southern Potato Crop Provisions will be attached to and made part of the Government Crop Insurance Policy, Basic Provisions (Basic Provisions) subject to the terms and conditions in your policy.

These provisions will be applicable in: Alabama, Arizona, all California counties except Humboldt, Maricopa, and San Joaquin; Delaware, Florida, Georgia, Maryland, Missouri, New Jersey, all New Mexico counties except San Juan; North Carolina, Oklahoma, Texas, and Virginia, and other states or counties if allowed by the Special Provisions.

- Definitions**
  - Certified seed** - Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year.
  - Discard** - Disposal of production by you, or a person acting for you, without receiving any value for it.
  - Disposed** - Any disposition of the crop including but not limited to sale or discard.
  - Grade inspection** - An inspection in which samples of production are obtained by us, or a party approved by us, prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot and the potatoes are evaluated and quality (grade) determinations are made by us, or a laboratory approved by us, or a potato grade licensee or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes. The United States standards used to determine the quality (grade) determinations will be for potatoes produced for chipping, the United States Standards for Grades of Potatoes for Chipping, for potatoes produced for processing, the United States Standards for Grades of Potatoes for Processing, for potatoes produced for seed, the United States Standards for Grades of Seed Potatoes, and for all other potatoes, the United States Standards for Grades of Potatoes. The quantity and number of samples required will be determined in accordance with procedures issued by FIC.
  - Harvest** - Lifting potatoes from within the soil to the soil surface.
  - Hundredweight** - One hundred (100) pounds avoirdupois.
  - Lot** - A quantity of production that can be separated from other quantities of production by grade characteristics, land, location or other designated features.
  - Planting period** - The period of time between the calendar dates designated in the Special Provisions for the planting of spring-planted, summer-planted, fall-planted, or winter-planted potatoes.
  - Potato certified seed program** - The state program administered by a public agency responsible for the seed certification process within the state in which the seed is produced.
  - Practical to replant** - In lieu of the definition of "Practical to replant" contained in section one of the Basic Provisions.
- Provisions, practical to replant** is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to, moisture availability, condition of the field, marketing windows and time to crop maturity, that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place in counties for which the Special Provisions designate separate planting periods, unless replanting is generally occurring in the area.
- Unit Division**
  - A term unit, as defined in section 4 of the Basic Provisions, will be divided into additional basic units by planting period.
- Insurance Guarantees, Coverage Levels, and Prices**
  - (a) In addition to the requirements of section 3 of the Basic Provisions, you may select only one price election for all the potatoes in the county insured under this policy unless the actual documents provide different price elections by type. If the actual documents provide for different price elections by type, you may select one price election for each potato type designated in the actual documents. The price elections you choose for each type must have the same percentage relationship to the maximum price election offered by us for each type. For example, if you choose 100 percent of the maximum price election for one type, you must also choose 100 percent of the maximum price election for all other types.
  - (b) If the production from any acreage of the insured crop is not harvested, the price used to determine your indemnity will be 80 percent of your price election.
  - (c) The price election for unharvested acreage will apply for any acreage of potatoes damaged to the extent that similarly situated producers in the area would not normally care for the potatoes even if you choose to continue to care for or harvest them. Producers that are affected by the soil surface and not removed from the field will also receive the price election for unharvested acreage.
- Contract Changes**
  - In accordance with section 4 of the Basic Provisions, the contract change date is:
    - (a) June 30 preceding the cancellation date for counties

(1 of 4)

## DRY BEAN CP

### Section 2 - Unit Division

- Clarified that if enterprise units by type are elected, EU and OU by any other practice or type may not be elected.

### Section 7 - Insured Crop

- Changes describe the removal of the SCD requirement.

## GREEN PEA CP

### Section 1 – Definitions

- **Good farming practices** - In addition to the definition of “good farming practices” in the Basic Provisions, cultural practices required by the processor contract.
- **Practical to replant** - In addition to the definition of “practical to replant” in the Basic Provisions, practical to replant is defined as our determination,...
- **Processor contract** - A written contract between the producer and a processor, containing at a minimum...

## GREEN PEA CP

### Section 2 - Unit Division

(2) Optional units may be established by:

(i) Organic and non-organic farming practices as provided in Section 34(c)(3) of the Basic Provisions;

### Section 3 - Insurance Guarantees, Coverage Levels, and Prices

In addition to the requirements of section 3 of the Basic Provisions:

(a) You may select only one price election for all the green peas in the county insured under this policy unless the **actuarial documents** provide different price elections by type. The percentage of the maximum price election you choose for one type will be applicable to all other types insured under this policy



## SMALL GRAINS CP

### Section 3 - Insurance Guarantees, Coverage Levels, and Prices

(b) Revenue protection is available for barley, **flax**, oats, rye, and wheat. Therefore, if you elect to insure your barley, **flax**, oats, rye, or wheat:

(1) You must elect to insure your barley, **flax**, oats, rye, or wheat with either revenue protection or yield protection by the sales closing date;

### Section 9 - Replanting payments

(2) Multiplied by: (i) Your price election for ~~flax or~~ buckwheat; or  
(ii) Your projected price for barley, **flax**, oats, or wheat;



## COMMODITY EXCHANGE PRICE PROVISIONS (CEPP)- FLAX

Revenue coverage is available for flax.

### FLAX – March 15 Sales Closing Date

State	Commodity Exchange	Contract Commodity	Contract Month	Projected Price Discovery Period Beginning Date	Projected Price Discovery Period Ending Date*	Harvest Price Discovery Period Beginning Date	Harvest Price Discovery Period Ending Date
Idaho	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
Minnesota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
Montana	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
North Dakota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
South Dakota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep

\*February 28 Ending Date is extended to February 29 in leap years.

## PROCESSING PUMPKIN CP

### Section 1- Definitions

Practical to Replant – clarified definition is in addition to CCIP BP definition.

### Section 2- Unit division

Added references to section 34(c) of the Basic Provisions for optional units.

Now allow for enterprise units in 2(c).

## PROCESSING PUMPKIN CP

### Section 9- Insurance period

9(d) replaced “agreed to in writing” with “written agreement”.

### Section 12- Settlement of claim

Updated prices and yields in the claim example to reflect current market prices and yields.

### Section 13- Coverage limitations

Maximum allowable coverage level from 80% to 85%.

Minimum allowable coverage from 65% to 50%.

Removed language prohibiting written agreements.



## HEMP CP

### Section 1 - Definitions

**Hemp:** The plant species Cannabis sativa L. and any part of that plant, including its seeds \*\*\* and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3 percent on a dry weight basis.

### Section 10 - Causes of Loss

(b) In addition to the causes of loss excluded in section 12 of the Basic Provisions, we will not insure against any loss of production that is due to:

- (1) Levels of THC in excess of 0.3 percent on a dry weight basis, except as otherwise specified on the Special Provisions;
- (2) Smoke;



## HEMP ISH

### Para. 34B (2)

Added smoke to the list of cause of loss exclusions.



### Para. 37

Updated calculation Example 2 for transplant-whole plant CBD to reflect current market prices.

## HEMP ISH

### Exhibit 2 – Definitions

Clarified the “Hemp” definition to support plain language writing while retaining the same meaning under the policy.

**Hemp:** The plant species *Cannabis sativa* L. and any part of that plant, including  seeds  and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3 percent on a dry weight basis.

## HEMP ISH

### Exhibit 3B – Rotation Requirements

Deleted the Rotation Requirement SP statement applicable to IL, IN, ME, MI, MN, MT, NE, NY, ND, OR, PA, SD and WI. The SP statement applicable to all other states will be applicable to these states for the 2025 and succeeding crop years.

For **all states**:

Insurance will not attach to any acreage on which *Cannabis*, canola, dry beans, dry peas, mustard, rapeseed, or sunflowers were grown the preceding crop year.



## SESAME CP

### Section 1 - Definitions

**Base contract price** – The **fixed** price per pound (in U.S. **dollars** per pound), **or a formula for calculating a price per pound based on a Chicago Mercantile Exchange (CME) futures market price**, of clean dry sesame seed stipulated **in** the processor contract (without regard to discounts or incentives) that will be used to determine your price election.

### Section 3 - Insurance Guarantees, Coverage Levels, and Prices

Para. (c) New language provides insight on how the base contract price is determined if the base contract price is derived from a formula.



## SESAME ISH

### GSH Part 8 Section 2 Para.837:

#### Price

You may select only 1 base contract price percentage for all the sesame in the county insured under this policy.

(c) If the base contract price is a formula and:

- (1) the fixed price is finalized with the processor by the acreage reporting date (for example, by locking in the CME futures market price), the resulting fixed price will be used for the base contract price; or
- (2) if the fixed price is not finalized with the processor by the acreage reporting date, the base contract price will be calculated by averaging the daily settlement prices of the CME futures contract specified in the processor contract for the five trading days prior to the acreage reporting date.



## DRY PEA CP

### Section 2 - Unit division

If EU by type are elected, EU by any other practice/type may not be elected.

- (a) In addition to enterprise units provided in section 34(a)(2) of the Basic Provisions, you may elect separate enterprise units by type, as provided in this section, if allowed by the actuarial documents. If you elect enterprise units by type, you may not elect enterprise or optional units by any other practice or type.

### Section 5 - Cancellation and Termination Dates

State and County	Cancellation and Termination Dates
All counties in California and Arizona Counties: La Paz, Maricopa, Mohave, Pima, Pinal, and Yuma	October 31
All other Arizona counties and all other states.	March 15



## HYBRID SEED RICE ISH

### Para. 11

(2) HSR coverage is based on the use of an irrigation practice, as specified in the Special Provisions. The insured must have the irrigation equipment, water supply, and use associated appropriate farm management practices to be eligible for HSR insurance.

### Exhibit 2- Definitions

**Furrow Irrigation:** An irrigated practice, also known as row rice, in which furrows are created to convey water to all rice plants in the field.

**Intermittent Flood Irrigation:** An irrigated practice, also known as alternate wetting and drying (AWD), that allows flood irrigation water within a rice field to subside naturally (dry down) to a limited extent during rice growth and development before the field is reflooded.





## SUPPLEMENTAL COVERAGE OPTION AND ENHANCED COVERAGE OPTION

American Owned 

### Overview:

What are the coverage options?

### Comparison:

How are SCO/ECO the same?

How are SCO/ECO different?

### Interaction with other programs:

SCO/ECO with:  
Each Other  
FSA Elected Programs  
Other Area Plans

 **GREAT AMERICAN**  
INSURANCE GROUP Crop Division

## SUPPLEMENTAL COVERAGE OPTION AND ENHANCED COVERAGE OPTION

SCO and ECO can be used to provide area-based protection for a portion of the deductible range associated with the producer's underlying individual plan of insurance

Both require an underlying individual policy through the YP, RP or RP-HPE plans of insurance.

Both supplemental plans offer county-based coverage that mimics the type of coverage of the underlying individual plan

- If YP then SCO and/or ECO also provides yield coverage
- If RP or RP-HPE, SCO and/or ECO provides revenue coverage

Can purchase by practice/type (follows underlying policy)

May purchase both ECO and SCO on the same acres

Do not have to buy SCO to buy ECO

May leave gap in coverage



## SCO & ECO – AVAILABILITY

Will be part of the underlying policy's actuarial documents for the plan of insurance, crop type, and practice that may be insured in a state and county

Will be part of the underlying policy's Special Provisions and may have general and special statements which may further define, limit or modify coverage

A map of availability by crop can be accessed through the Map Viewer tool found at:

<https://prodwebnlb.rma.usda.gov/apps/MapView/index.html>

Cannot be made available by written agreement



## SCO & ECO –APPLICATION

Insurance applications to add SCO must be completed and signed no later than the sales closing date specified in the applicable crop actuarial documents

Sales closing date follows SCD of underlying policy

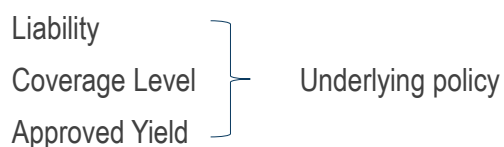
Policy is continuous

- Can be cancelled by written notice no later than the cancellation date
- Any changes must be made by the applicable sales closing date
- May purchase both SCO and ECO
  - Don't have to buy SCO to buy ECO
  - May leave gap in coverage



## SCO & ECO – COVERAGE

Amount of coverage depends on:



Can purchase by practice/type (follows underlying policy)

If multiple types/practices for the insured crop in the county, supplemental protection will be determined separately for each coverage level, type and practice



## SCO & ECO – COVERAGE

Attaches annually when planting begins on the insurance unit

Separate coverage and indemnity determinations for acreage of each applicable type and practice

Covers planted acreage of the crop covered by the underlying policy

Acreage report will establish the amount of coverage and premium for the underlying policy and SCO/ECO

- Prevented planting acreage is excluded from either supplemental coverage
- High-risk acreage insured in an underlying policy is insured under both SCO/ECO



## SCO & ECO – LIABILITY AND INDEMNITIES

Use the same expected and final area yields, projected and harvest prices, and payment factor

Separate coverage and indemnity determinations for acreage of each applicable type and practice

Indemnity payment generally occurs later than for individual policy (generally spring of the subsequent year)

- Based on availability of county data
- Similar to Area Risk Protection Insurance (ARPI)
- Payment factors will be calculated and published by RMA

Indemnity (if due) will be paid within 30 days after FCIC releases the Final Area Yields and Revenues



## SCO & ECO – LIABILITY AND INDEMNITIES

Supplemental coverages and individual coverage trigger independently

- Grower may have an SCO/ECO indemnity but no individual indemnity
- An individual indemnity but no SCO/ECO indemnity
- Indemnities from both programs
- No indemnities



## SCO & ECO – LIABILITY AND INDEMNITIES

- Liability (max payout) based on expected crop value for the individual grower
- Loss paid on area basis
  - Indemnity is triggered when there is a county level loss in yield or revenue
  - When county average falls below applicable % of expected level
    - Payment begins: Final Area Revenue (Yield) < 86,90 or 95% of Expected Area Revenue (Yield)
    - Max Payout: Final Area Revenue <= Coverage Level % of Expected Area Revenue(Yield)



## SCO & ECO Differences

### • SCO

- Offered since 2015
- Subsidy rate 65%
- Offers coverage up to 86%
- From underlying policy coverage level to 86%
- Examples:

Underlying Policy Coverage Level	SCO Coverage Band
70%	70-86%
80%	80-86%



### • ECO

Offered since 2021

Subsidy rate 65%

Offers area-based coverage in 2 bands:

- 86% - 90%
- 86% - 95%
- Unlike SCO, the ECO coverage range isn't set based on the underlying policy's coverage level; instead it's based on the insured's elected area loss trigger. The insured may elect an area loss trigger for one practice, and a different area loss trigger for another practice.

## SCO Coverage Example

Corn Crop

- Expected value of \$680/acre (170 bu at \$4.00/bushel)
- Underlying RP policy at 75% coverage
- 25% uncovered as a deductible

Step	SCO Coverage Calculation	
1	Area Loss Trigger (same for all SCO policies)	86%
2	Underlying Policy Coverage Level	75%
3	Supplemental Coverage Range (86%-75%)	11%
4	Amount of SCO Protection at 100% of coverage % (Supplemental Coverage Range*Expected Crop Value or 11%*\$680)	\$74.80



## ECO Coverage Example

- Begins to pay (triggers) when county average yield or revenue falls below 90 or 95% of the expected level depending on ECO trigger selected
- Full amount of the ECO coverage is paid when the county revenue or yield falls to 86 percent of expected county revenue or yield
- Examples below demonstrate 90% and 95% coverage ranges with 75% underlying policy coverage level

Example 1: 95%	ECO Trigger	Example 2: 90%	ECO Trigger
No Coverage (deductible)	95-100%	No Coverage (deductible)	90-100%
ECO coverage range	86-95%	ECO coverage range	86-90%
SCO or ARC coverage range	75-86%	SCO or ARC coverage range	75-86%
MPCI coverage level	75%	MPCI coverage level	75%

## SCO AND ARC

- If enrolled in individual ARC, may not purchase SCO coverage on any crop on a farm
- If producer elects **county** ARC, may purchase SCO on farms NOT enrolled in **county** ARC
- May elect SCO for any farms for which county ARC has not been elected
  - Example:
    - Producer elects county ARC for the corn base acres on a given farm in a county, then none of the corn acres on that farm may be covered by SCO
    - Soybeans on that same farm may be covered by SCO if ARC has not also been elected for that crop on that farm
    - Corn on a different farm in the same county may be covered by SCO – as long as ARC has not been elected for corn base acres on that farm

## SCO AND ARC

If SCO and ARC are elected for the same crop/FN, SCO coverage for that crop/FN will be cancelled and insureds remain responsible for paying 60% of the SCO premium on that particular crop/FN.

This premium penalty could be waived however if insureds timely report the ARC election for an applicable crop/FN on their annual crop insurance acreage report. The underlying policy is not affected in any way.



## SCO/STAX Interaction with ARC/PLC

**SCO-** Based on producer election

**STAX –** Based on producer enrollment

Agents should encourage producers to be familiar with what crops they have base acres on for each farm at FSA

SCO – Producer may not participate in SCO on a farm if base acres for the crop have elected ARC

Example 1: If producer has a farm with corn base acres and elects ARC and plants corn, they may not participate in SCO

Example 2: If producer has a farm with corn base acres and elects ARC but plants soybeans, they may purchase SCO on the soybeans



## SCO/STAX Interaction with ARC/PLC

SCO- Based on producer election

STAX – Based on producer enrollment

STAX – Producer may not participate in STAX on a farm if cotton seed base acres are enrolled in ARC or PLC

Example 1: If producer has a farm with seed cotton base acres and elects and enrolls in ARC or PLC and plants upland cotton they may not participate in STAX

Example 2: If producer has a farm with wheat base acres and elects and enrolls in ARC or PLC and plant upland cotton they may participate in STAX

Example 3: If a producer has a farm with seed cotton base acres and elects but does not enroll in ARC or PLC but plants upland cotton they may participate in STAX



## SCO/STAX Interaction with ARC/PLC

FSA Election/Enrollment for ARC/PLC is March 15

Regardless of an FSA extension RMA will use what the producer selects by March 15 for SCO and STAX – if no selection it will default from the previous year

Reference: PM21-068 (STAX Changes)

“FSA will allow producers to update (unenroll) ARC/PLC until 9/30. That is irrelevant for STAX for crop insurance purposes producers are held to what they do by March 15”

DO NOT encourage producers to wait until March 15 to Elect/Enroll in ARC/PLC



## ECO AND Elected Programs

- Participation in ARC or PLC has no effect on eligibility for ECO
- May not buy Area Risk Protection Insurance (ARPI), Stacked Income Protection Policy (STAX), Hurricane Insurance Protection – Wind Index Endorsement (HIP-WI), or Margin Protection (MP) on the same acre in the same year
- May choose to purchase SCO on acres insured under ECO, but not required to
- ECO and SCO are mutually exclusive as their bands of coverage do not overlap



## REMINDER!

### SCO – Based on producer election

### STAX – Based on producer enrollment

## SCO/STAX Interaction with ARC/PLC

- Agents should encourage producers to be familiar with what crops they have base acres on for each farm at FSA

**SCO** – Producer may not participate in SCO on a farm if base acres for the crop have elected ARC

- Example 1: If producer has a farm with corn base acres and elects ARC and plants corn then they may not participate in SCO
- Example 2: If producer has a farm with corn base acres and elects ARC but plants soybeans, they may purchase SCO on the soybeans

**STAX** – Producer may not participate in STAX on a farm if cotton seed base acres are enrolled in ARC or PLC

- Example 1: If producer has a farm with seed cotton base acres and elects and enrolls in ARC or PLC and plants upland cotton they may not participate in STAX
- Example 2: If producer has a farm with wheat base acres and elects and enrolls in ARC or PLC and plants upland cotton they may participate in STAX
- Example 3: If a producer has a farm with seed cotton base acres and elects but does not enroll in ARC or PLC but plants upland cotton they may participate in STAX

**FSA Election/Enrollment for ARC/PLC is March 15<sup>th</sup> (Regardless of if FSA has an extension RMA will use what the producer selects by March 15<sup>th</sup> for SCO and STAX – if no selection it will default from the previous year)**

Reference: PM-21-068 (STAX Changes)

- *FSA will allow producers to update (unenroll) ARC/PLC until 9/30 – That is irrelevant for STAX, for crop insurance purposes producers are held to what they do by March 15*
- *DO NOT Encourage producers to wait until March 15<sup>th</sup> to Elect/Enroll in ARC/PLC*



## Margin Protection with SCO/ECO

With a base policy - interaction with Area Plans/Options/Endorsements

Insureds may purchase any optional coverages or endorsements available for the base policy **except SCO/ECO**

- HR-ACE allowed on base policy
  - Those acres not insurable under MP
- ARPI policies cannot be used as a base policy
- Whole Farm Revenue Protection policy cannot be a base policy, per base policy definition



## Margin Protection with SCO/ECO

Important Note:

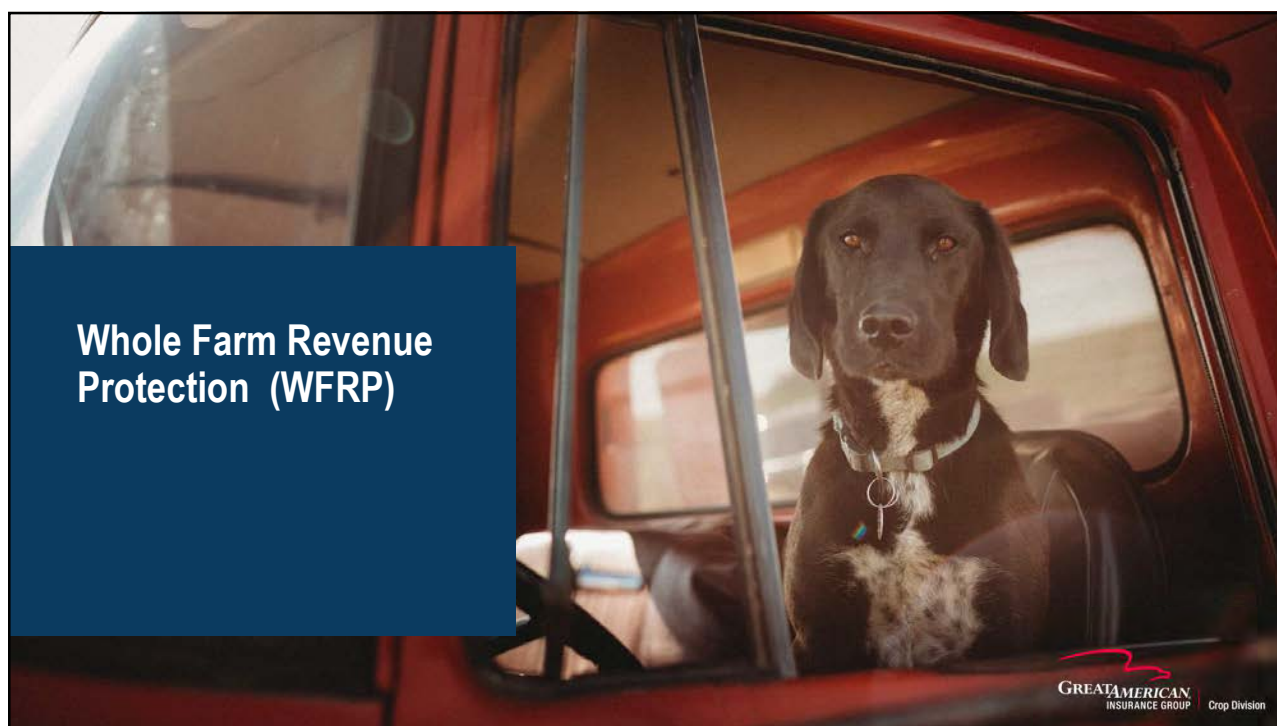
If an insured had SCO for the 2023 RY and now wants to elect MP for 2024 RY, they must sign a cancellation for the 2024 RY SCO by the MP SCD (9/30/23)

If MP is elected by the 9/30 SCD, SCO/ECO cannot attach as the MP policy is already in effect and legally bound

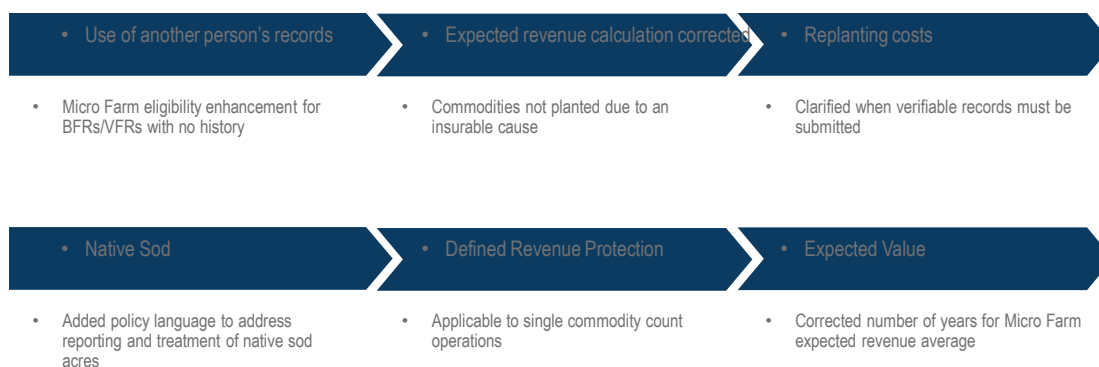


## Questions?





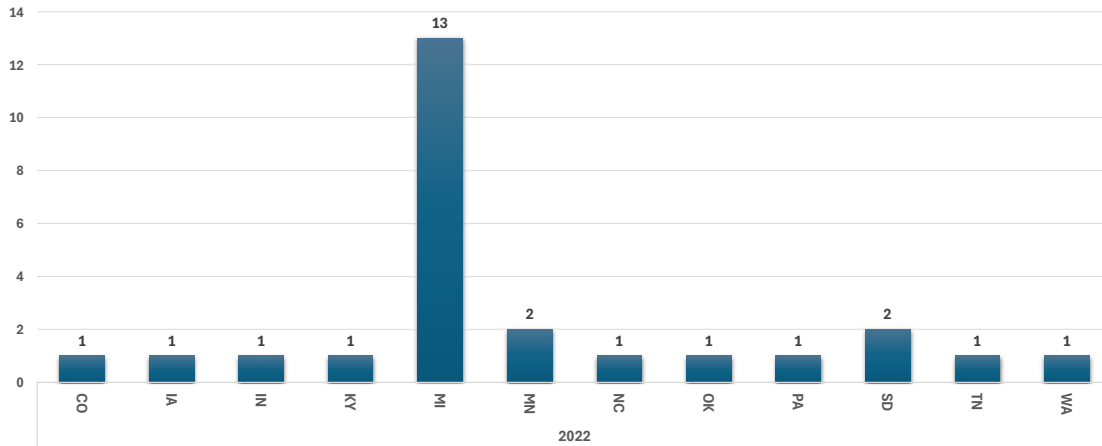
## Major Topics



## Program Stats – Micro Farm

American Owned 

26 Micro Farm Policies Sold - 2022

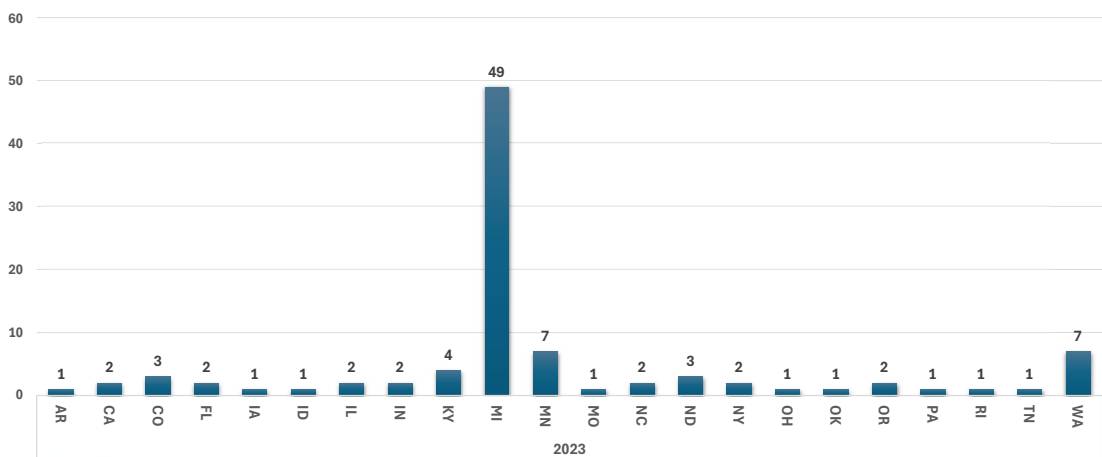


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## Program Stats – Micro Farm

American Owned 

96 Micro Farm Policies Sold - 2023

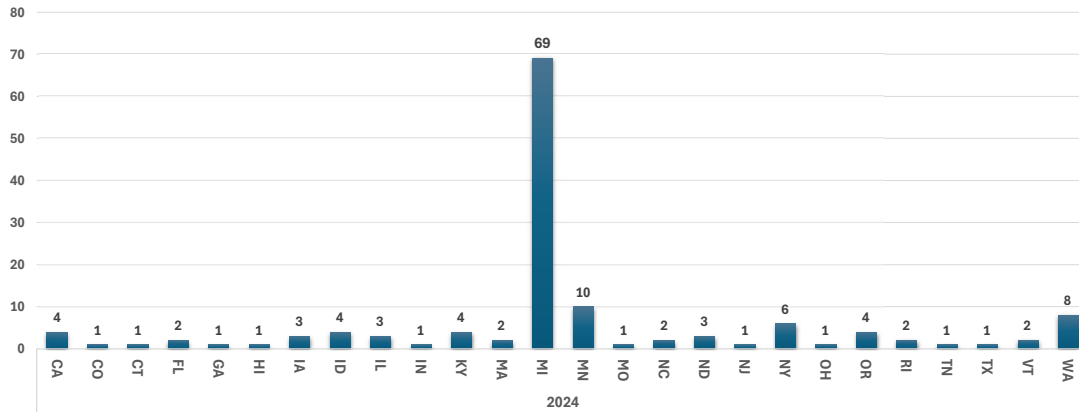


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## Program Stats – Micro Farm

American Owned 

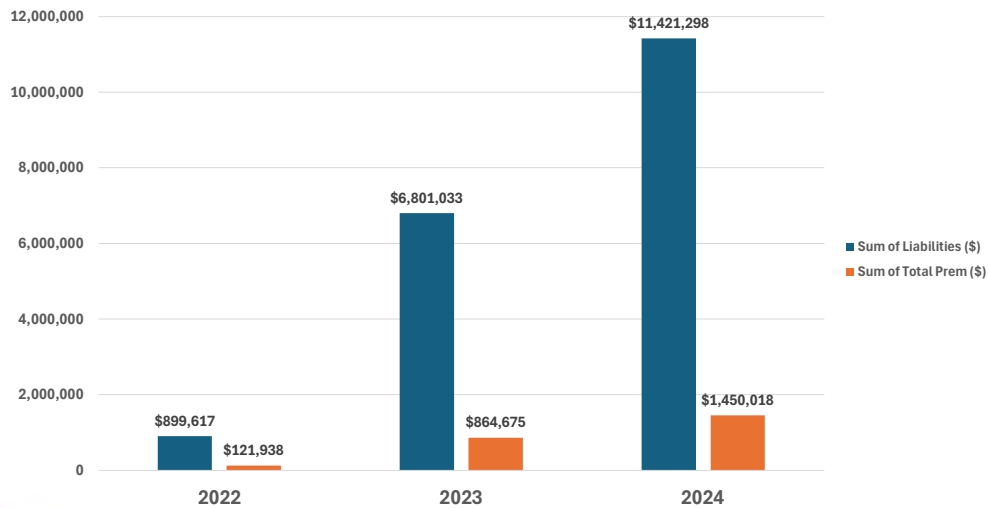
138 Micro Farm Policies Sold - 2024



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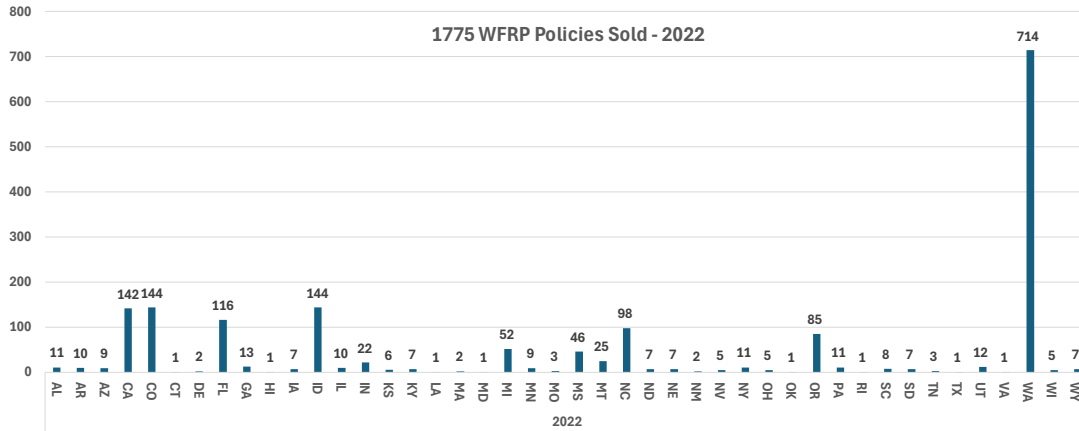
## Program Stats – Micro Farm

American Owned 

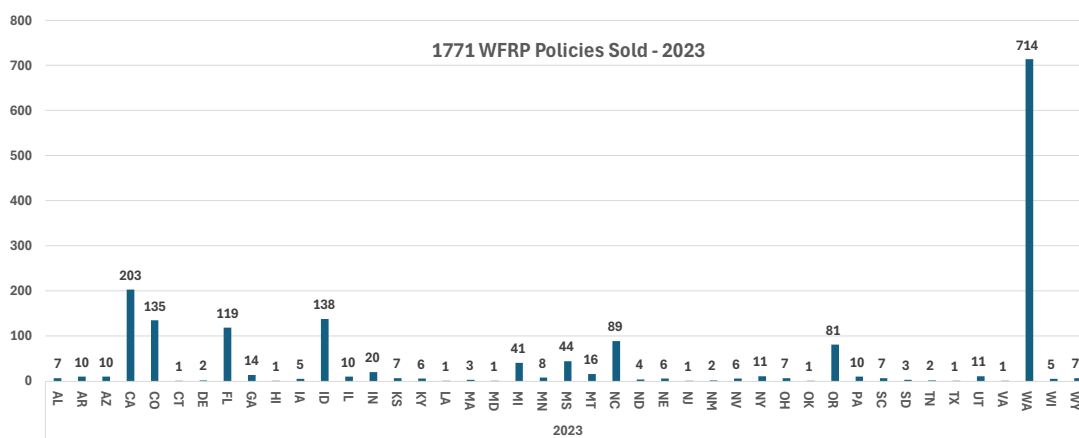


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## Program Stats – WFRP

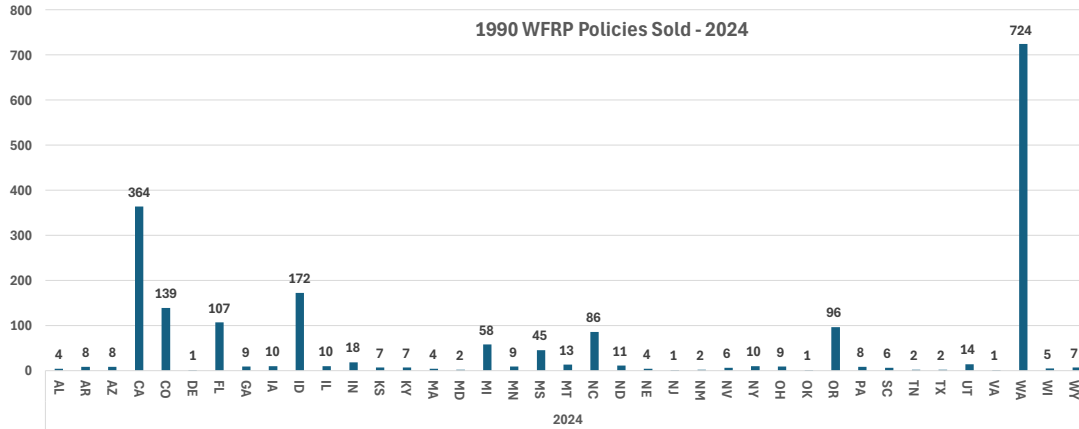


## Program Stats – WFRP



## Program Stats – WFRP

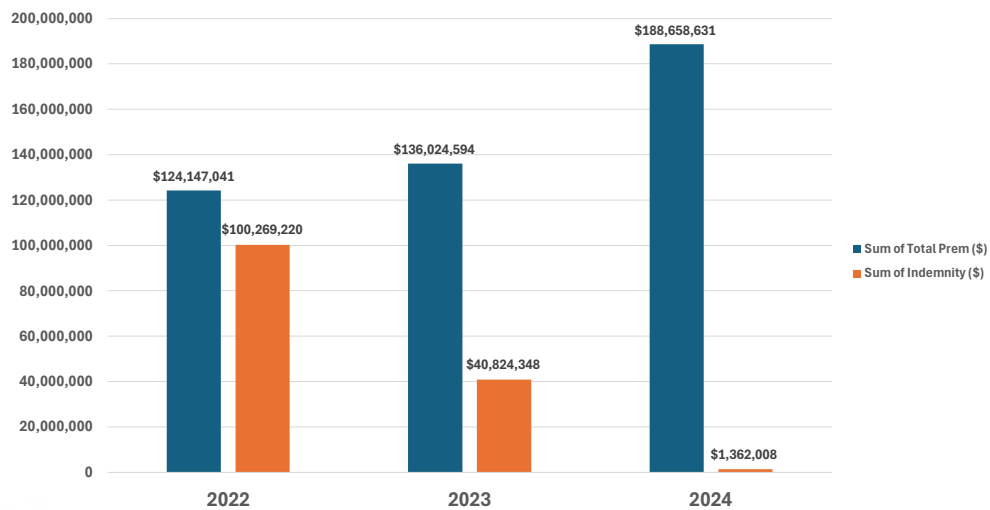
American Owned 



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## Program Stats – WFRP

American Owned 



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## Micro Farm: Use of another person's records – BFR/VFR

Applicants that do not have the requisite records to be **eligible for Micro Farm coverage** may use another person's records if they:

- qualify as a BFR or VFR; and
- materially participated in the operation or management of the other person's farm operation



## Micro Farm: Use of another person's records – BFR/VFR

Certification from the other person of the applicant's material participation or management of the operation containing at a minimum:

- Other person's name and role on the farm operation;
- Applicant's name and role on the other person's operation; and
- Brief summary of the applicant's role

## Micro Farm: Use of another person's records – BFR/VFR

On or before the SCD, applicant/insured submits:

- Written requests to use other person's tax returns;
- Copy of other person's tax return for each year used;
- Completed and signed WFHR representing combination of insured/applicant's and other person's allowable revenue for the applicable tax years;
- Verifiable documentation that the other person had an insurable interest in all of the commodities produced on the farm operation; and
- The certification letter detailed previously



## Micro Farm: Use of another person's records – BFR/VFR

In addition to the requirement to provide verifiable documentation supporting the income on the other person's tax records within 15 calendar days of a request by the AIP, the applicant/insured provides:

- Verifiable documentation that supports the number of planted acres on the other person's farm operation
- If applicable, verifiable documentation of post-production operations

## Micro Farm: Use of another person's records – BFR/VFR

If the use of a different person's tax return is approved, the allowable revenue of the other person cannot be combined with the insured's allowable revenue for the same applicable year



## Micro Farm: Expected Value



The AIP may adjust the expected value per acre if market conditions, commodity mixtures, or structures used to produce commodities on the insured's farm operation have changed that could result in a lower expected revenue than the three-to-five-year average.

## WFRP - Replanting costs

- Submit verifiable records showing actual costs within 60 days after:
- RFOR reporting date; or
- commodity is replanted if replanting occurs after RFOR reporting date



## WFRP - Expected Revenue

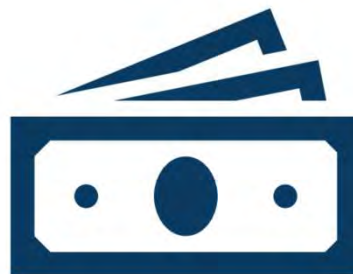
Corrected

- When a commodity is not planted due to an unavoidable natural cause, such as a flood, which prevents the crop from being planted, the expected revenue of the commodity must be reduced by 40 percent.

## Native Sod

### Incorporated policy language

- List acreage on a separate line on the FOR
- Premium subsidy will be reduced 50% on those acres unless applicable premium subsidy is less than 50% before reduction, there will be no premium subsidy
- Insured revenue limited to 65% of approved revenue on those acres



## WFRP - Revenue Protection Defined

A plan of insurance offered under the Common Crop Insurance Policy, reinsured by FCIC, and identified as plan 02 or 03 in the AD.

- For purposes of 3(c)(2)(ii) of the policy

## Key Take Aways

### BFRs/VFRs

Can qualify for Micro Farm coverage without requisite records

### Replanting costs

Submit records of actual costs within 60 days after RFOR date or 60 days after replanting if replanting after RFOR date

### Single commodity count

Only revenue plans 02 and 03 are considered for purposes of determining eligibility under 3(c)(2)(ii) of the policy





## Livestock Updates for the 2025 RY

### Changes for the 2025 RY



## Livestock Risk Protection

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



## Livestock Risk Protection

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



## Livestock Risk Protection

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



## Livestock Risk Protection

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



## Livestock Gross Margin

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



## Livestock Gross Margin

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



## Dairy Revenue Protection

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



## Livestock Reminders

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





# 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



## 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 MUVF.
    - At a minimum, the supplement must meet all the requirements.
    - The plants for which the revised catalog or supplement is submitted will not be insurable until the 31st day after the revised catalog or supplement is received by the crop insurance agent.



## 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 31<sup>st</sup> of the following calendar year. For counties with a September 1 SCD, midnight local time September 30<sup>th</sup> 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 MUV
- 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 MUV



## Amount of insurance Example?

### • MUVP

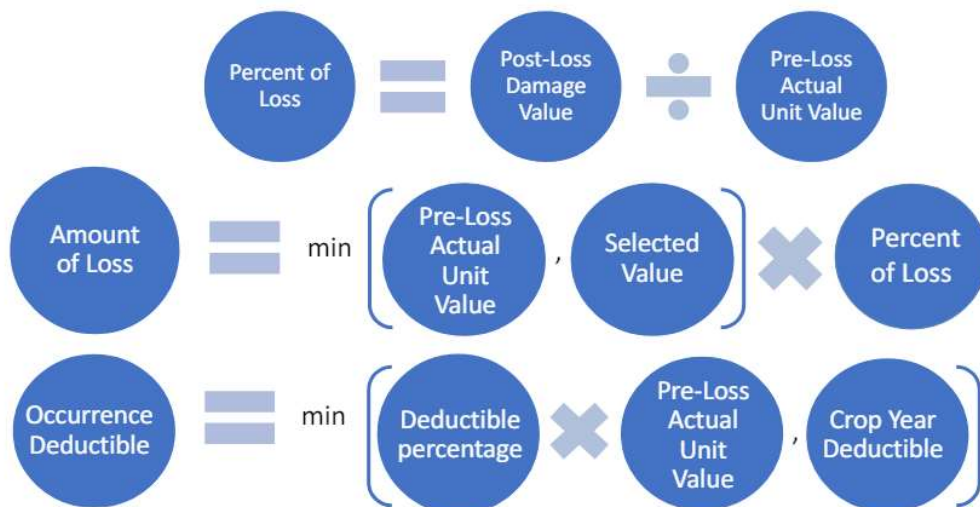
Plant Category	Highest Monthly Value	June	July	August	September	October	November
008	\$1,100,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000	\$1,100,000
Plant Category	December	January	February	March	April	May	SV
008	\$1,000,000	\$900,000	\$800,000	\$700,000	\$600,000	\$500,000	\$900,000

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 x 0.75 x 100% x 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?

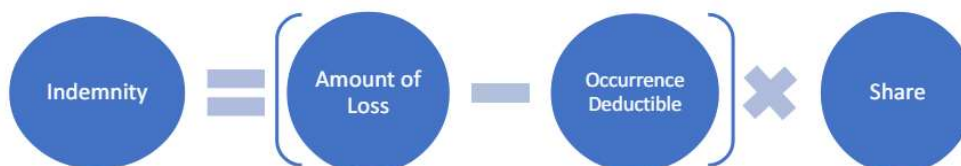


Lesser of

- 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  $\leq$  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
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- Percent of Loss = .3645  $(\$218,700 / \$600,000)$



## How is my loss calculated?



SV based on your MUVP = \$900,000

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- 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

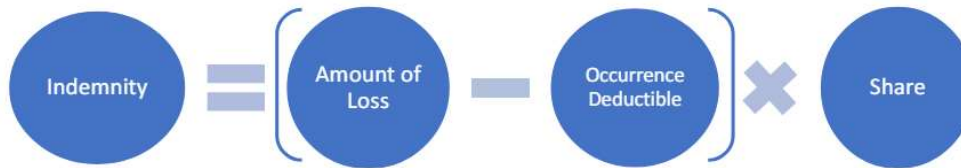
- Deductible percentage =  $(1.00 - \text{coverage level})$  multiplied by pre-loss actual unit value
- Crop year deductible =  $(\text{deductible percentage} \times \text{selected value})$

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  $(\min[.25 \times \$600,000, .25 \times \$900,000])$



## How is my loss calculated?



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

- Occurrence deductible = \$150,000 (min[.25 x \$600,000, .25 x \$900,000])

- Indemnity = \$68,700 (((\$218,700 - \$150,000) x 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
 ☐ Subsidy

		Liability Amount						
	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %
<b>Nursery (FG&amp;C) 0073</b>								
Item 1	100 %	\$675,000.00	\$630,000.00	\$585,000.00	\$540,000.00	\$495,000.00	\$450,000.00	\$247,500.00
<b>Nursery (NVS) 1010</b>								
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
 ☐ Subsidy Amount

		PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %
<b>Nursery (FG&amp;C) 0073</b>									
Item 1		100 %	\$16,531.00	\$10,517.00	\$7,387.00	\$4,580.00	\$3,277.00	\$2,163.00	\$0.00
<b>Nursery (NVS) 1010</b>									
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, conditions and exclusions.

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

		PE %	75 %	70 %	65 %	60 %	55 %	50 %	View
<b>Nursery (NVS) 1010</b>									
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 MUV = \$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>



Home About RMA Find an Agent

Policy & Procedure -

RMA Local -

Commodities -

Tools -

Topics -

- Crop Provisions
- Procedural Handbooks
- Fact Sheet
- Frequently Asked Questions



## Last Reminder

Beginning with 2026, NVS will be only nursery program available

- Nursery FG&C will no longer be available
  - 2025 crop year ends on May 31, 2025








## PACE

- 2025 Expansion & Review

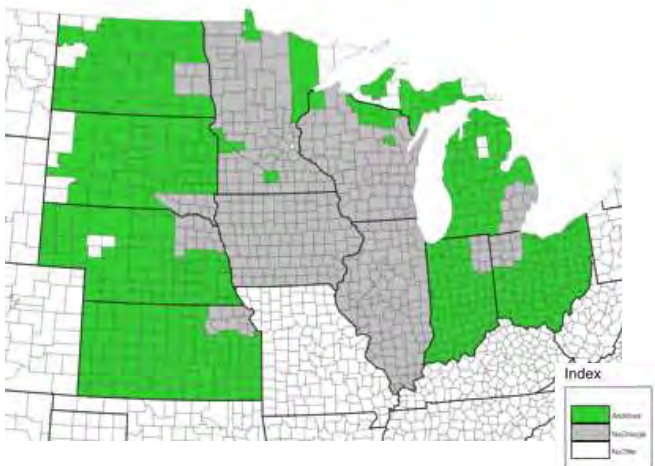
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## Post Application Coverage Endorsement (PACE)

Corn – PACE-YP, PACE-RP, PACE-RP-HPE

2025CY Expansion



Index

■ PACE-YP  
■ PACE-RP  
■ PACE-RP-HPE

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## What is PACE

- Endorsement that provides coverage for corn growers who are unable to apply their post-plant nitrogen fertilizer within the designated time period due to inclement weather, lack of suitable field days, or other uncontrollable events.
  - Applicable to Non-Irrigated acres only.
  - Requires an underlying YP, RP or RP-HPE policy.
    - Must be buy-up coverage level; &
    - Must have same agent/AIP as underlying policy.
  - Insured must prove purchase of N for split-application practices.
- PACE provides a fixed payment per-acre on affected acres.
- Dependent on % nitrogen split, county, & coverage level



## PACE

### Cause of Loss

- Coverage is provided only against the actual physical inability to post-apply nitrogen during the insurance period, due to insurable causes of loss specified within the underlying insurance policy.
  - Insured must take reasonable efforts to limit the PACE loss acres.
  - Timely NOL required

### Insurance Period

- Coverage Windows based on specific acreage's planting date.
  - Acreage planted on dates NOT shown in PACE Dates tab are NOT insurable/unrated.



PACE does NOT provide coverage for:

- High Risk ground;
- Irrigated Acres;
- Specialty or Organic corn;
- Underlying policies modified by a WA;
- Acres planted on dates NOT listed in the PACE actuarial date tab;
- Prevented Planting acres;
- Acres insured under CAT;
- Failure to follow recognized good farming practices;
- Fertilizer price risk;
- Application of nitrogen AFTER the post-application window on insured acreage; &
- Any other exclusions per underlying policy.



## PACE Coverage Exclusions

No coverage for supply chain issues, including:

- Supply chain disruptions or inability to purchase fertilizer, equipment, or services.

## PACE

### Actuarial Documents

United States Department of Agriculture  
Risk Management Agency RMA Web Applications > AIB > Crop > Commodity Report

1	Reinsurance Year:	2025
2	Commodity:	Corn (0041)
3	Commodity Year:	2025
4	Insurance Plan:	Revenue Protection (02)
5	State:	Kansas (20)
	County:	Finney (055)

Types / Practices	Unit Structure	Prices	T-Yield	Yield Exclusion	Dates	Rates	Maps	Subsidy Factors	Preven
ECO Prices and Yields	ECO Rates	ECO Subsidy Factors	PACE Rates	PACE Dates	PACE Subsidy Factors	Links			







## Topics

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



## 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/about-rma/civil-rights>
- Office of Assistant Secretary for Civil Rights: <https://www.usda.gov/oascr/home>

## "AND JUSTICE FOR ALL" Posters

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



## Producer Accommodations

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

These accommodations may include:

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

## Civil Rights

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

## 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/website-policies-important-links/nondiscrimination-statement>
- All agency letters & brochures intended for MPC1 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
- Color
- Sex
- Sexual Orientation
- National Origin
- Gender Identity
- Age
- Religion
- Marital and Parental Status
- Genetic Information
- Political Affiliation
- Income derived from a public assistance program



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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: [program.intake@usda.gov](mailto: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



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[https://lrftool.sc.egov.usda.gov/LRP\\_Definition.aspx](https://lrftool.sc.egov.usda.gov/LRP_Definition.aspx)

## Limited Resource Farmer

- Online tools and resources can be found at:  
<https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2022>

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

### Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information  
SELECT STATE ▼

Step 2: Select your county or area from the list.

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information  
\* Required

Step 4: Print your results.

Print Results



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## USDA Outreach Program

- USDA has established the Office of Partnerships and Public Engagement (OPPE) to develop and maintain partnerships focused on solutions to challenges facing rural and underserved communities
- OPPE offers education and resources through targeted marketing activities
- Underserved customers include:
  - Minority Farmers/Ranchers
  - New or Beginning Farmers/Ranchers
  - Small Specialty Crop Farmers, Organic Farmers, and Other Farmers with production practices that are different to the area



<https://www.usda.gov/partnerships>



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## USDA Outreach Program

To get involved:

- Contact your local outreach coordinator through FSA's outreach initiatives
- Subscribe to OPPE's email list for Topics of Interest
- Go to the outreach website for more information

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



## USDA Outreach Program

### USDA Mission Statement:

*"To serve all Americans by providing effective, innovative, science-based public policy leadership in agriculture, food and nutrition, natural resource protection and management, rural development, and related issues with a commitment to deliverable equitable and climate-smart opportunities that inspire and help America thrive."*

### RMA Equity Action Plan

- USDA is reducing barriers to various programs and continues to improve support to underserved farmers, ranchers, landowners, businesses and communities by providing insight and incorporating inputs into policy improvement and development.
- RMA continues to develop, promote and improve insurance policies tailored to the needs of small-scale, urban, organic and specialty crop growers.

## USDA Outreach Program

- RMA's overall goal is ensuring the Federal Crop Insurance Program functions efficiently, meets customer needs, and is available to as many producers as possible, all while protecting the integrity of the program.
- RMA will continue to develop and focus on various targeted outreach initiatives for underserved and limited resource farmers and ranchers.
- RMA will 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 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

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

The census data can be viewed by state or county.



[https://www.nass.usda.gov/Publications/AgCensus/2022/Full\\_Report/Volume\\_1\\_Chapter\\_1\\_State\\_Level/](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

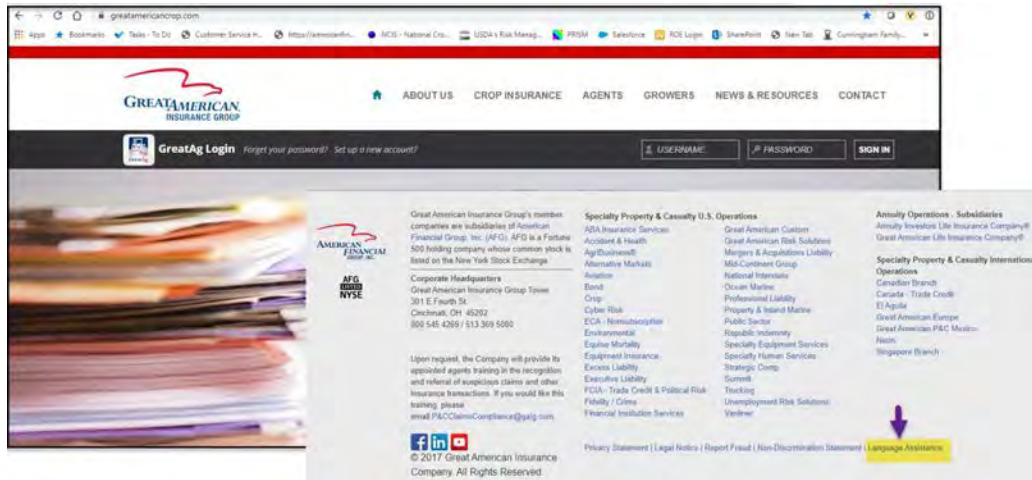


Contact your GAIG Compliance staff for details or visit our website:

<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
  - ✓ NCIS Spanish website

## GAIG LEP Profit Center Contacts

Cincinnati, OH  
Carolyn Cunningham, LEP  
Coordinator  
515-681-0574  
[ccunningham@gaig.com](mailto:ccunningham@gaig.com)

Peoria, IL  
David Wilson  
309-683-0939  
[dawilson@gaig.com](mailto:dawilson@gaig.com)  
Natasha Rhoton  
859-823-9638  
[nrhoton@gaig.com](mailto:nrhoton@gaig.com)

Fargo, ND  
Tanya Kvamme  
701-492-3219  
[tkvamme@gaig.com](mailto:tkvamme@gaig.com)

Eau Claire, WI  
Jim Dunphy  
[jdunphy@gaig.com](mailto:jdunphy@gaig.com)  
608-897-6513

Fresno, CA  
Rebekah Wistrom  
785-840-1162  
[rwistrom@gaig.com](mailto:rwistrom@gaig.com)

Albany, GA  
Cindy Jackson  
919-830-2067  
[cjackson@gaig.com](mailto:cjackson@gaig.com)

Lawrence, KS  
Rebekah Wistrom  
785-840-1162  
[rwistrom@gaig.com](mailto:rwistrom@gaig.com)



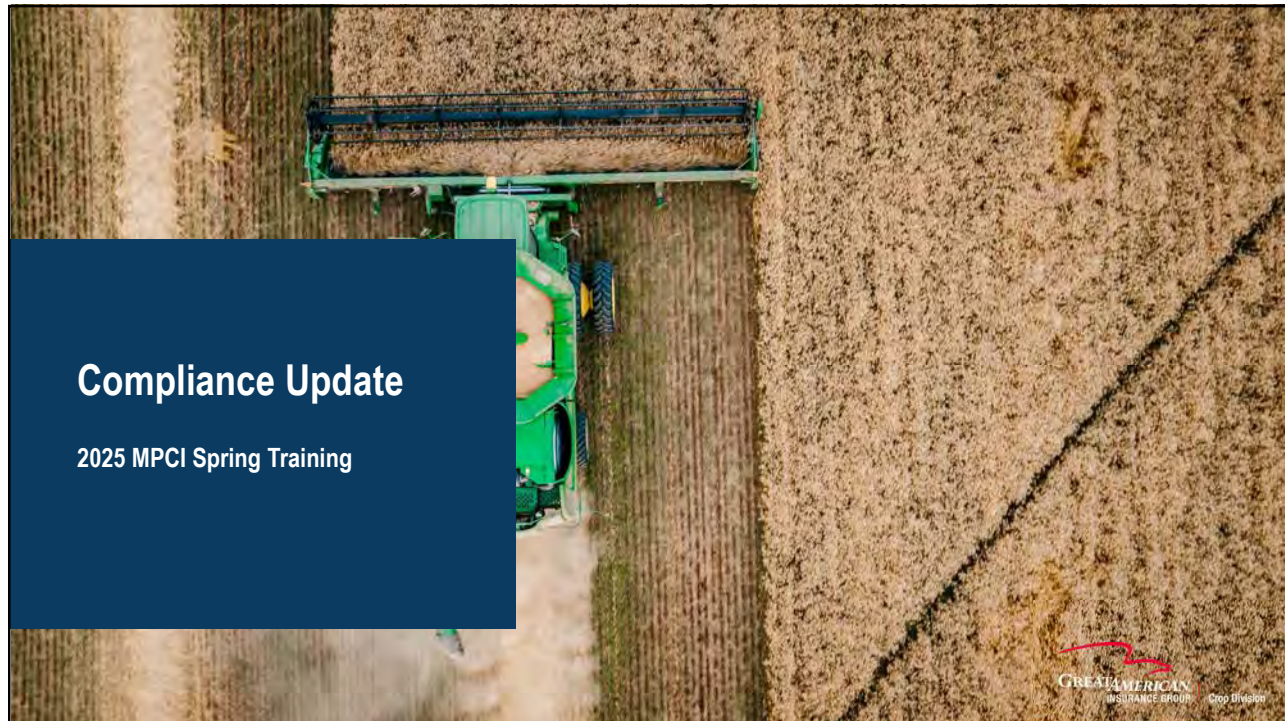
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## Race, Ethnicity, and Gender (REG)

- RMA Statement initiated with the 2022 Document and Supplemental Standards Handbook, Paragraph 606, FCIC-24040
- One time agent certification form disclosing three categories:
  - ✓ Race
  - ✓ Ethnicity
  - ✓ Gender
- Individuals can 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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## Topics to Discuss

- RMA Rebating Language
- RMA Update PIIA Audits
  - Payment Integrity Information Act-Former IPERIA audit
- Program Performance Assessment (PPA)
- Producer Record Keeping Requirements
- Appendix IV Reviews
- RMA Compliance Forms
- Appendix I Conflict of Interest
- Rainfall Index Audit Requirements



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INSURANCE GROUP Crop Division

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## GAIC Compliance Contacts

• Jim Dunphy	608-897-6513	<a href="mailto:jdunphy@gaig.com">jdunphy@gaig.com</a>
• Rebekah Wistrom	785-840-1162	<a href="mailto:rwistrom@gaig.com">rwistrom@gaig.com</a>
• Robert Beeley	785-840-1114	<a href="mailto:rbeeley@gaig.com">rbeeley@gaig.com</a>
• Nick Baldwin	405-590-6194	<a href="mailto:nbaldwin@gaig.com">nbaldwin@gaig.com</a>
• Jerry Cullipher	217-294-1570	<a href="mailto:jcullipher@gaig.com">jcullipher@gaig.com</a>
• David Wilson	309-683-0939	<a href="mailto:dawilson@gaig.com">dawilson@gaig.com</a>
• Natasha Rhoton	859-823-9638	<a href="mailto:nrhoton@gaig.com">nrhoton@gaig.com</a>
• Cindy Jackson	919-830-2067	<a href="mailto:cjackson@gaig.com">cjackson@gaig.com</a>
• Tanya Kvamme	701-492-3219	<a href="mailto:tkvamme@gaig.com">tkvamme@gaig.com</a>



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## Compliance National Group

### Specialty Audit Team

- Roxanne Hoffman-Claim Quality Control Audit Manager  
[rlhoffman2@gaig.com](mailto:rlhoffman2@gaig.com) 715-316-8210
- Dustin Brown-Claim Quality Auditor  
[dbrown@gaig.com](mailto:dbrown@gaig.com) 217-859-4261
- Bob Dance-Claim Quality Auditor  
[bdance@gaig.com](mailto:bdance@gaig.com) 217-358-5362
- Cindy Nimtz-Claim Quality Auditor  
[cnimtz@gaig.com](mailto:cnimtz@gaig.com) 715-404-6032



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## Compliance National Group

### Specialty Audit Team Overview

Specialty Audit Team is responsible for managing these reviews:

- PPA-(Program Performance Assessment)-Selected by RMA RO
- RI-3% Random
- RI-200K/COI
- Great Ag EY
- PIIA (Payment Integrity Information Act) Former IPERIA Audit
- Hydra Audits
  - ✓ Excessive Yield
  - ✓ Misreported Claims
  - ✓ New Producer
  - ✓ BFR



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## RMA Rebating Language

Definition per the SRA:

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



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## RMA Rebating Language

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### RMA Published Rebating Violations and Sanctions

- RMA Website Q&A Section
- <https://www.rma.usda.gov/about-crop-insurance/frequently-asked-questions/published-rebating-violations-sanctions>
- 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

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### SRA Main Body Section II(a)(14)

#### Section II Reinsurance

##### (a) General Terms

(14) Neither the Company nor its affiliates shall assess service fees or additional charges on eligible crop insurance contracts reinsured and subsidized under this Agreement except as authorized by the Act or approved by FCIC in writing.



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## RMA Update – PIIA

- Payment Integrity Information Act (PIIA)
  - ✓ Annual RMA audit to measure industry error
  - ✓ Formerly known as IPERIA audits
- Random selection by RMA (List generated by RMA in mid May)
  - ✓ Includes APH, RI, and WFRP policies
- Great American charged with collecting data and submitting to RMA
- RMA will complete audit and could issue findings if discrepancy found
  - ✓ RMA Findings could be result of errors found with APH, claim, and/or policy
  - ✓ Not all policies selected may have had a claim

## RMA Update – PIAA

### 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 – PIAA

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### 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 (hay/grazing) of the acreage and/or
  - ✓ Insureds inaccurately reporting acreage on the acreage report
  - ✓ BLM acreage containing private acres – insured needs private lease to insure acreage



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## RMA Update – PPA

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- Program Performance Assessment conducted by RMA Regional Offices
- Program outlined in the 2025 PPA Standards Handbook (FCIC-14080)
  - ✓ Review period November 2024 to September 2025
- 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



Classified as General

## 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

### 2025 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:

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

2025 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	\$683 \$507	10,626 <input checked="" type="checkbox"/> Commingled Prod
80.88 5/7/2020	\$5,636 \$2,491	<input checked="" type="checkbox"/> Commingled Prod

## Producer Record Keeping Requirements

- Production Reporting Errors  
2025 CIH Paragraph 1684/1685 Outlines Production Reporting Errors
- 1684 Determining if Acres and Production Evidence Support the Production Report  
*When conducting an APH Review, the reviewer shall determine if the insured's acreage and production evidence support the amounts certified on the production report. Production reported on a production report is supported when the actual yield matches or is within RMA established tolerances...*
- RMA established tolerance is 5%

## Producer Record Keeping Requirements

### Soybean Example

When completing a required Appendix IV APH review

- In review of the production reported by the policyholder on their 2024 PY report (showing their 2023 production), our field auditor will be looking for production records that represent the production reported
- In this scenario there should be records to substantiate 2,520.8 bushels for line 22 and 4,769 bushels for line 23
- Acceptable production evidence must match, or not be over reported by more than 5% to be within RMA's tolerance

22	0002-0001-OU Soybeans 70%	Non-Irr/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 11,790	0.6670	63.02 6/12/2019	\$1,342	2,520.8
		01-Insured		1.000 / 1.00	No	1,853 BU					\$550	<input type="checkbox"/> Commingled Prod
23	0002-0002-OU Soybeans 70%	Non-Irr/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 26,832	0.6670	125.50 6/15/2019	\$2,901	4,769
		01-Insured		1.000 / 1.00	No	4,217 BU					\$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...*

## Direct Marketing

- Marketing Certification Form is certifying the insureds intent to direct market the crop and will have production records/verifiable records that meet specific criteria outlined in CIH
- Policy form that is required to be completed by the insured prior to the Acreage Reporting Date
- Insured can request Pre-Harvest Appraisals to substantiate production for APH purposes, claims department will be notified accordingly, and inspections will be submitted
- If marketing plans change after the Acreage Reporting date and production records will not be from a 3rd party the insured is required to notify the AIP within 15 days prior to harvest along with completing an updated Marketing Certification Form

This is the statement being added to any form that has acreage reporting.

**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) This 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 § 401.8).

## Direct Marketing

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GREATAMERICAN INSURANCE GROUP		Crop Division		Multi Peril Crop Insurance Marketing Certification For the Crop Year		Policy Number		Page of	
<b>Part I: APPLICANT'S INFORMATION</b>					<b>Part II: AGENT/AGENCY INFORMATION</b>				
Name					Person Type		Name		
Authorized Representative					Identification Number		Code Number		Telephone Number
Street or Mailing Address					Identification Number Type (Check One) <input type="checkbox"/> SSN <input type="checkbox"/> EIN <input type="checkbox"/> PAN		Street or Mailing Address		
City		State		Zip Code		Telephone Number		City State Zip Code	
<b>Part III: CROP INFORMATION</b>									
Name of Crop				Name of State		Name of County		Plan of Insurance	
Unit Number	Legal Description Section/Township/ Range/Other Land Identifier				Field Location Name	FSA Farm, Tract, Field Number	Type	Practice	Expected Harvest Date
	S	T	R	O					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Remarks:									

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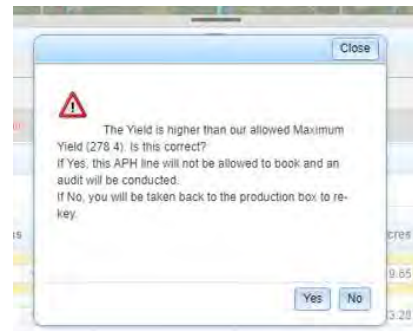
Classified as General

## RMA Excessive Yields

EY audits require an APH review of the underlying basic unit structure

Excessive Yields – RMA conducts continual data mining projects reviewing policy holder APH history

- Watch out for keying errors, the pop-up box below will generate for yields over maximum thresholds and require further review.
- If audit is triggered after deadline for production and yield reporting, errors of over reported production could result in assigned yields



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## 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)

## Appendix IV - 200K Reviews for 2025 RY

**NEW**

### RY2024

- PP and Harvest/Destroy Losses are *not* aggregated for the same crop. Revenue Protection is factored in. PP claims and Harvest/Destroy claims are not summed together to determine if a \$200k review is required.

### RY2025

- PP and Harvest/Destroy Losses *are* aggregated for the same crop. Revenue Protection is factored in.
  - PP claims and Harvest/Destroy claims will be summed together to determine if a \$200k review is required.
  - Endorsements with an Insurance Plan Code, such as ECO and SCO will also be aggregated with the Underlying policy.

Example: Tobacco claim indemnity totals \$190,000. An SCO payment is released for the crop/county for \$20,000. A \$200k Review is required before the SCO payment can be released.

## RMA Compliance Forms

### 2025 RMA COI Form

Due by each agent's earliest acreage reporting date each RY. Collection will begin 90 days prior to this date.

### 2026 Agency Non-Disclosure Form

Due by March 15th, 2025. Collection will begin January 1st, 2025.

### 2024 Controlled Business Practice Form

Due by December 1st, 2025. Collection will begin October 1st, 2025.

## RMA Compliance Forms

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



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**MPCI Conflict Of Interest (COI)**

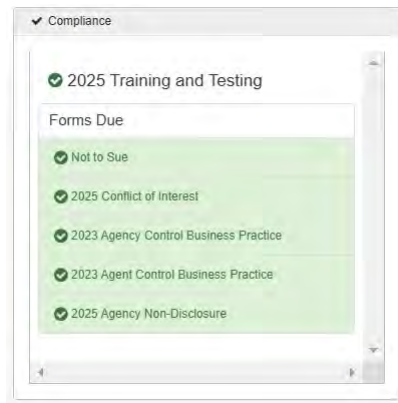
Every year each agent must sign the annual COI certification and return it to Great American Insurance by the earliest acreage reporting date for that particular agent. This certifies that you have reviewed and verified that all policies that could be in conflict that need reported as a disclosure with 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 Agent 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 2025 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

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### 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
    - ✓ PRF/Apiculture selections are made in January
  - All ECIC contracts with indemnity exceeding 200K
- Complete review of the policy, which includes items such as
  - Verify entity
  - Verify acres/colonies
  - Verify ownership
  - Verify correct grid ID



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## Rainfall Index

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### 2025 Rainfall Index Plan Common Policy (25-RI)

- 10. Share Insured
  - (b) With respect to your share:
    - *(1) Upon our request, you must provide a verifiable lease or written proof of ownership supporting the share you reported for the insured acreage on your acreage report;*

- Definition of Lease (per policy)

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

- Grazing Permit (BLM, UFS, State)

**For BLM acreage, shares will be determined based on the producer's active use AUM'**



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## Rainfall Index

For all Appendix IV audits on RI policies (grazing, haying, or apiculture) we must have the following documentation:

- **Written lease** – when ground is not owned, but rented for grazing, haying, or placement of colonies (RMA allows a lease certification form when a verbal lease is in place)
- **Proof of Ownership** – when ground is owned by the policy holder, we must have a copy of a deed or property tax records to verify ownership.

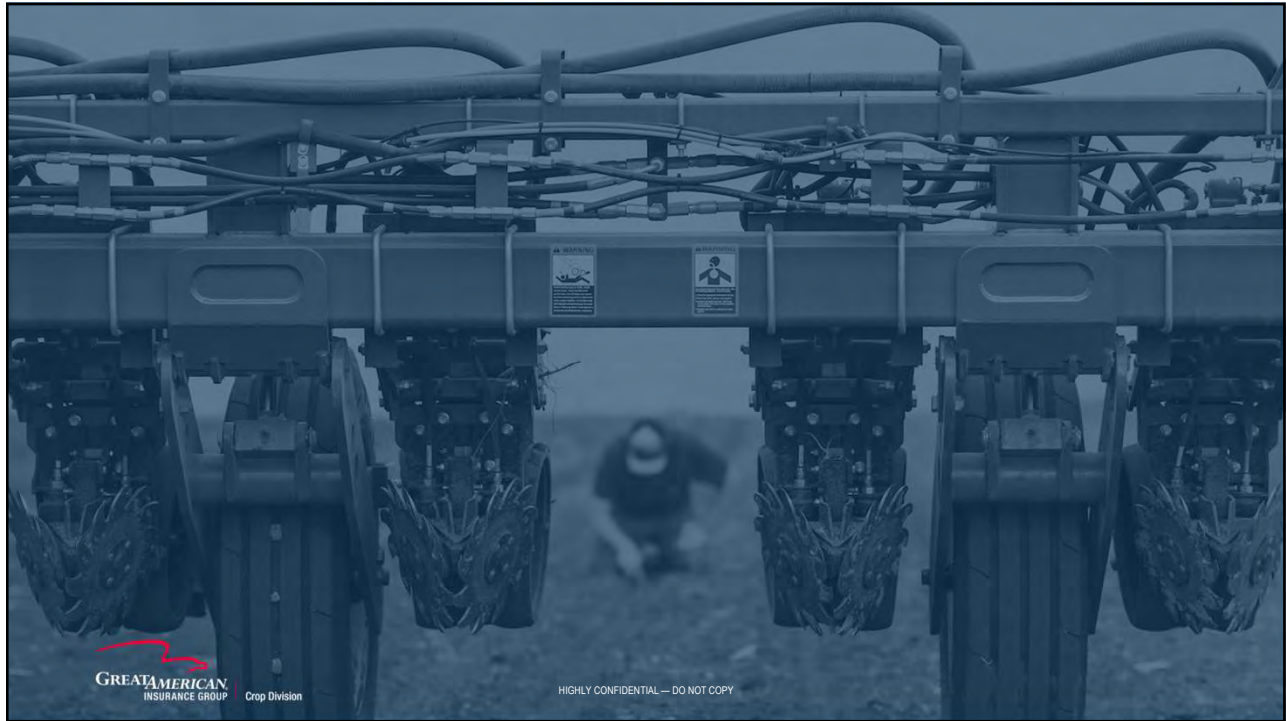
AIP is also required to verify the policyholder is the owner of the livestock/colonies. To verify the ownership of livestock/colonies, we request documents such as:

- Livestock/colony sales/purchase receipts, veterinary records, state brand certificates, transportation records, pollen broker records, etc...

## Rainfall Index

### 2025 Rainfall Index Plan Common Policy (25-RI)

- PRF policies that include acreage using BLM leases
  - ✓ Insurable acres regarding a BLM lease, only BLM public acres. Private acres that are included in the allotment are not insurable unless the policy holder has a signed lease from the landowner
- Appendix IV audit requirements include
  - ✓ BLM Grazing Permit
  - ✓ BLM Allotment Master Report
  - ✓ Applicable state leases
  - ✓ Applicable forestry leases
  - ✓ Any private leases that are being grazed





## 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.

## 11/30 Program Date Changes

- Cotton – YP, RP, RPHPE, SCO, STAX, and ECO
- Cotton Ex Long Staple – APH, SCO-YP, and ECO-YP
- Corn – YP, RP, RPHPE, SCO, and ECO
- Hybrid Corn Seed – YDO, SCO-YP, ECO-YP
- Sesame – APH, ECO-YP, HIP-WI, and SCO-YP
- Soybeans (FAC) – YP, RP, RP-HPO

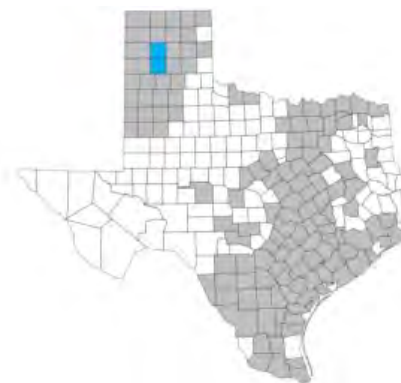


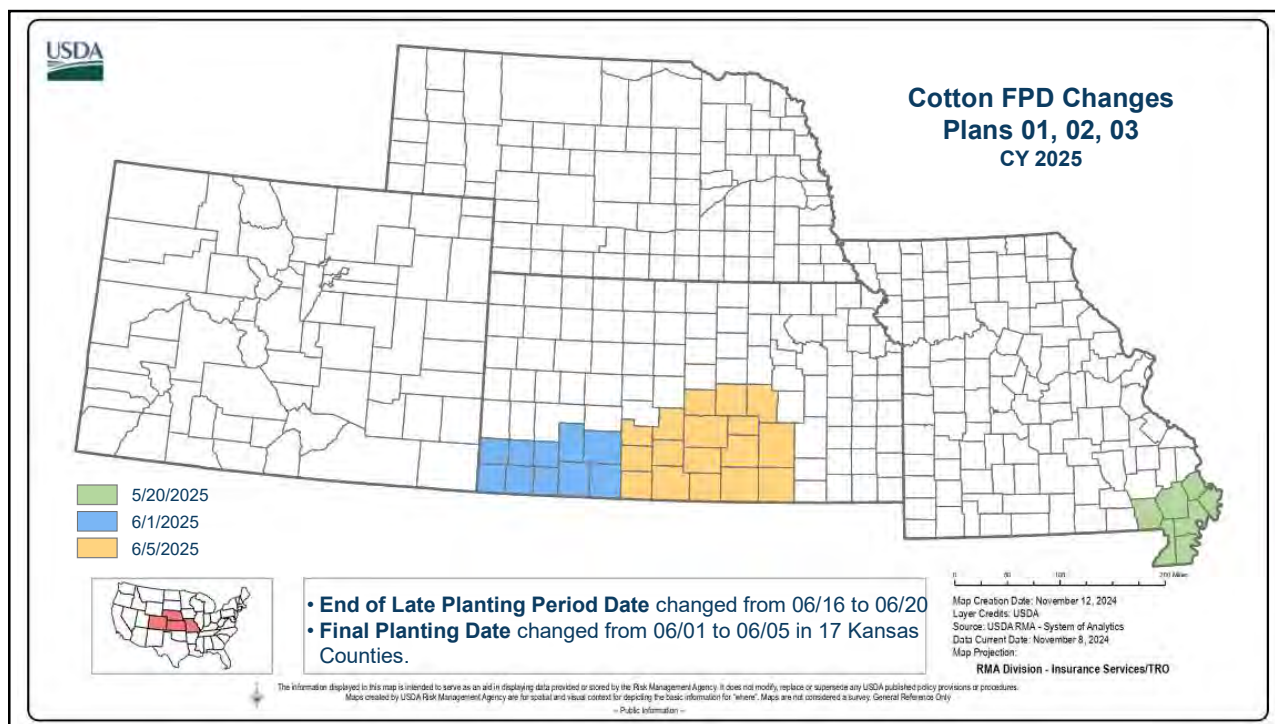
## TX – Corn – YP, RP, RP-HPE, SCO and ECO

**End of Insurance Date** changed from 12/10 to 09/30 in Potter & Randall counties.

All Practices

026 - GSS





## Hybrid Corn Seed – Final Planting Date – YDO, SCO-YP & ECO-YP

Changed from 05/25 to 05/31 in the following states:

- Nebraska
- South Dakota

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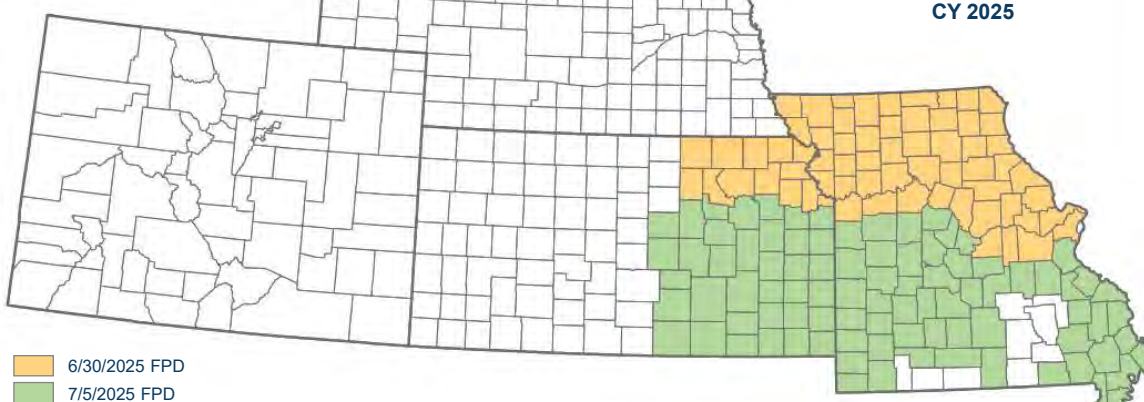
## Sesame – Final Planting Date

Changed in the following states:

- Texas – APH, ECO-YP, HIP-WI and SCO-YP
  - Changed from 06/15 to 05/15



## Follow Another Crop (FAC) Soybeans FPD CY 2025



- 6/30/2025 FPD
- 7/5/2025 FPD



- The FPD for FAC soybeans is 10 days later than the NFAC soybeans.
- The LPP was shortened for FAC to 15 days and the End of Late Plant Period Date is the same for both FAC and NFAC practices.

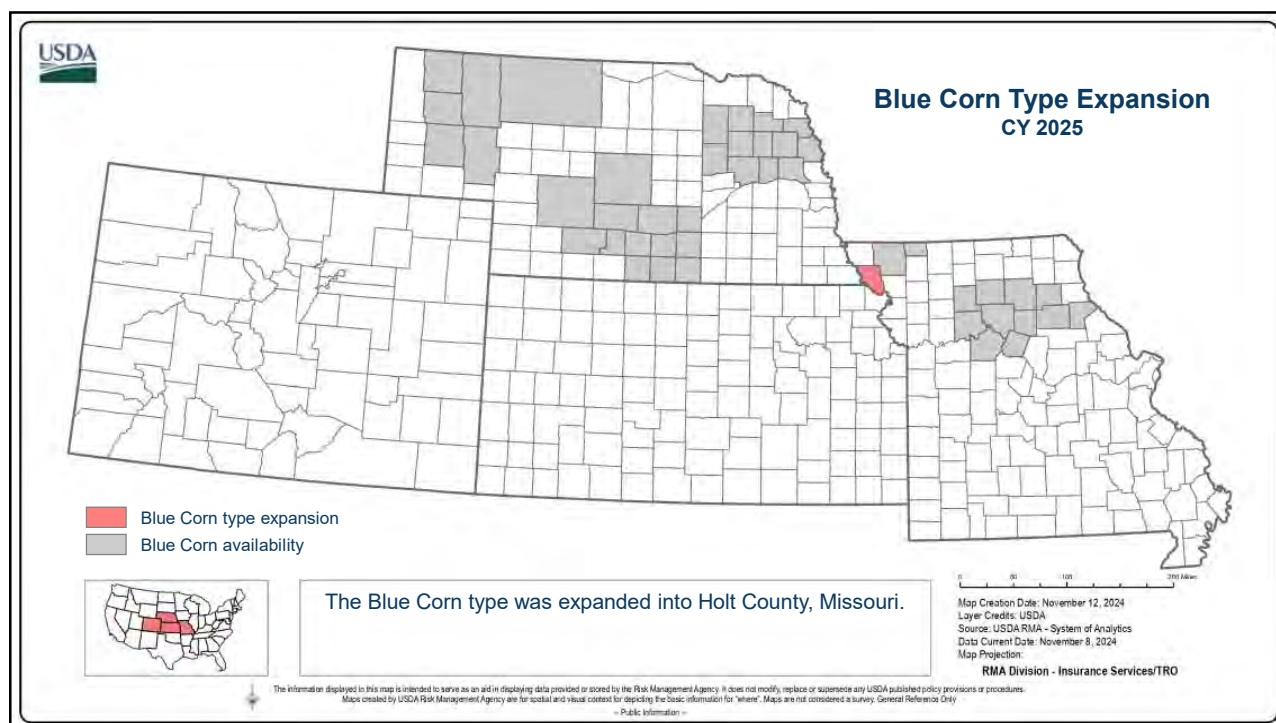
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 Source: USDA RMA - System of Analytics  
 Data Current Date: November 8, 2024  
 Map Projection:  
 RMA Division - Insurance Services/TRO

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— Public Information —

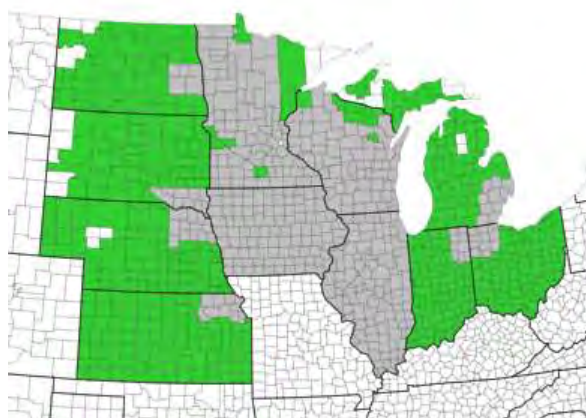
## 11/30 Insurance Offer Changes

- Blue Corn
- Corn
- Dry Peas
- Flax
- Grain Sorghum
- Soybeans



## Corn – PACE-YP, PACE-RP, PACE-RP-HPE

Insurance Offer added in the following states:

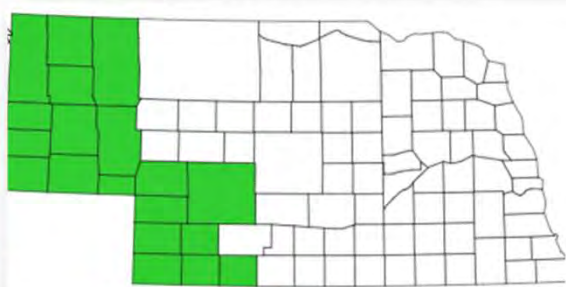


## Dry Peas – Insurance Offers Added

Added in the following states:

- Nebraska – YP, RP, RP-HPE, SCO and ECO
  - Various Types and Practices: Large Kabuli Chickpeas; Small Kabuli Chickpeas; & Desi Chickpeas
  - SCO AND ECO added in 6 counties: Chase, Dundy, Hayes, Hitchcock, Lincoln, Red Willow

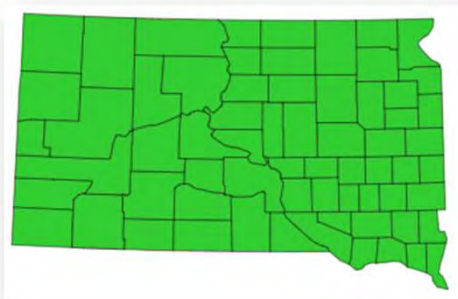
002 – Irrigated	090 – LKC
003 – Non Irr	091 – SKC
702 – IRR OC	092 – DC
712- IRR OT	
713 – NON-IRROC	
714 – NON-IRROT	



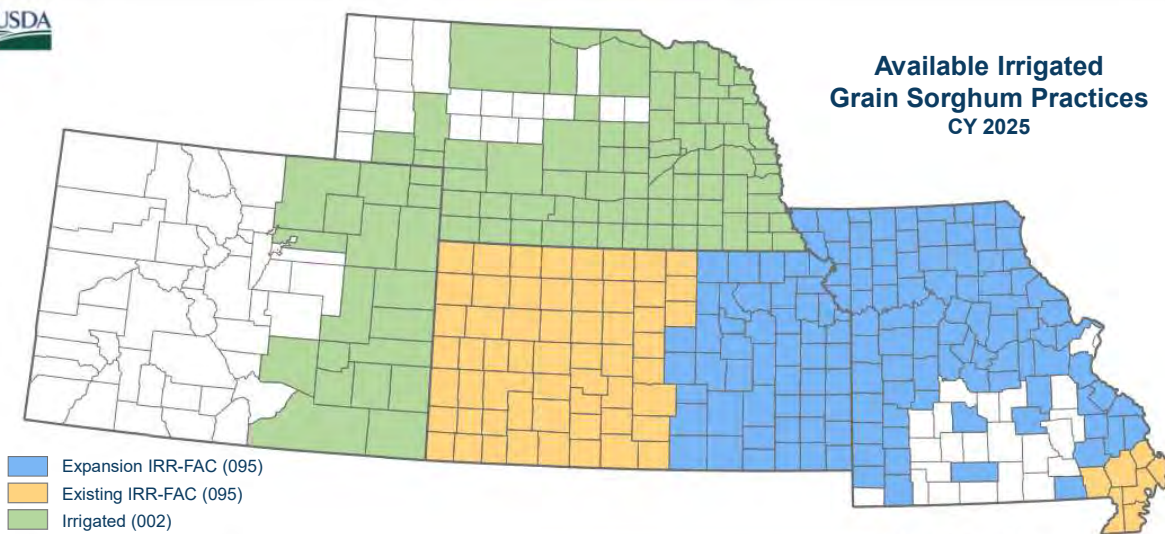
## Flax – Insurance Offers Added

Added in the following states:

- South Dakota – YP, RP, RP-HPE, SCO, and ECO
- All Types and Practices



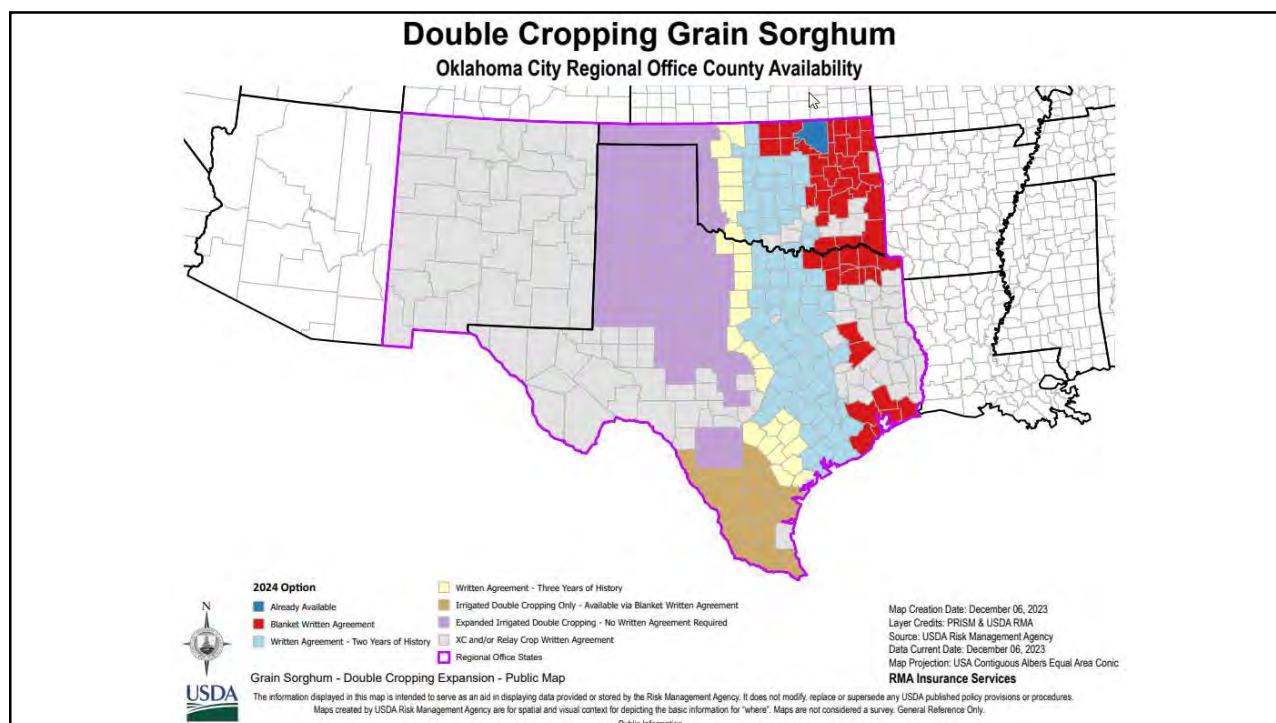
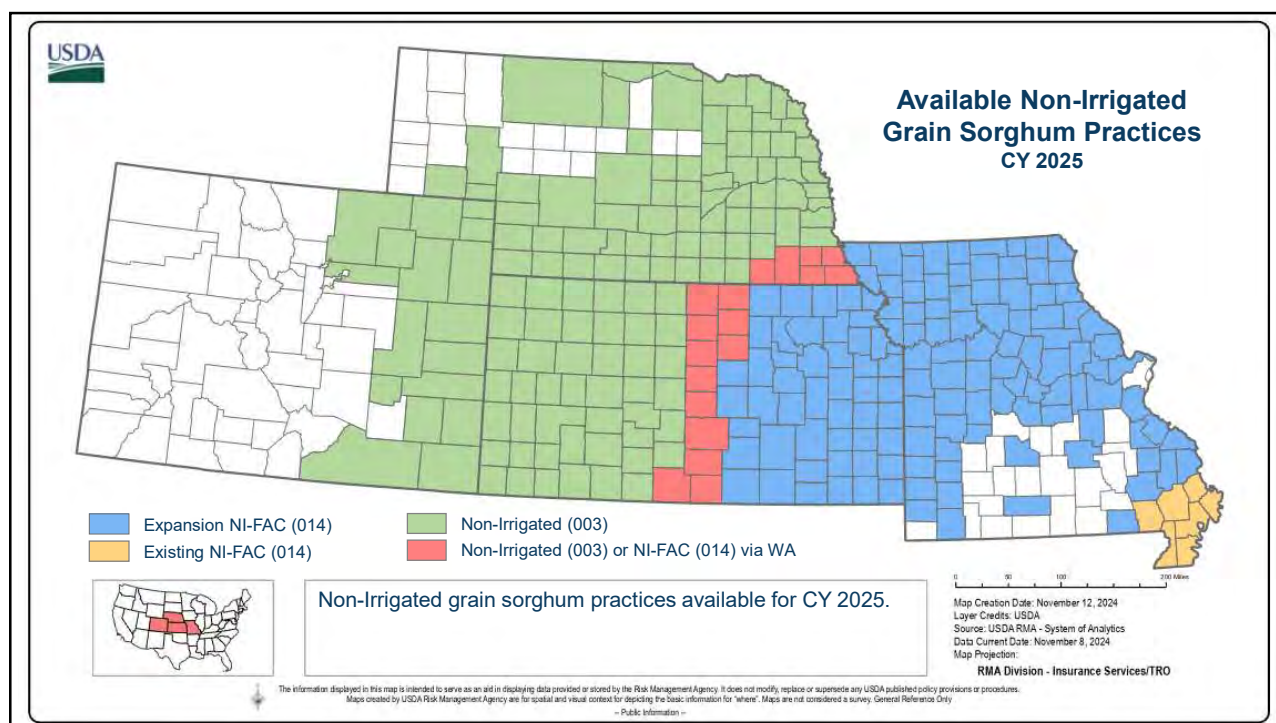
### Available Irrigated Grain Sorghum Practices CY 2025



Irrigated grain sorghum practices available for CY 2025.

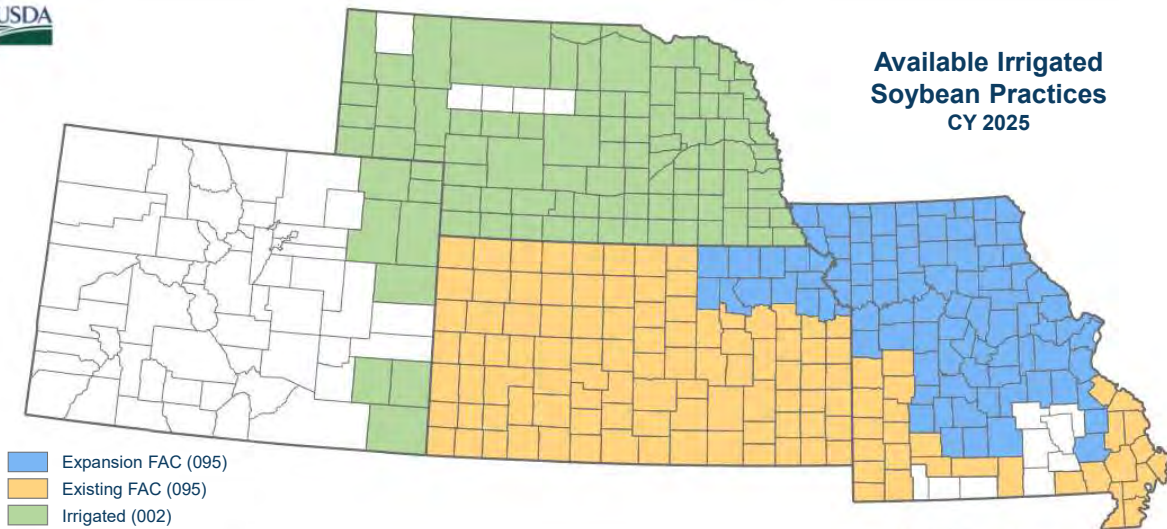
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Source: USDA RMA - System of Analytics  
Data Current Date: November 8, 2024  
Map Projection:  
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- Public Information -





## Available Irrigated Soybean Practices CY 2025



- Expansion FAC (095)
- Existing FAC (095)
- Irrigated (002)



Irrigated soybean practices available for CY 2025.

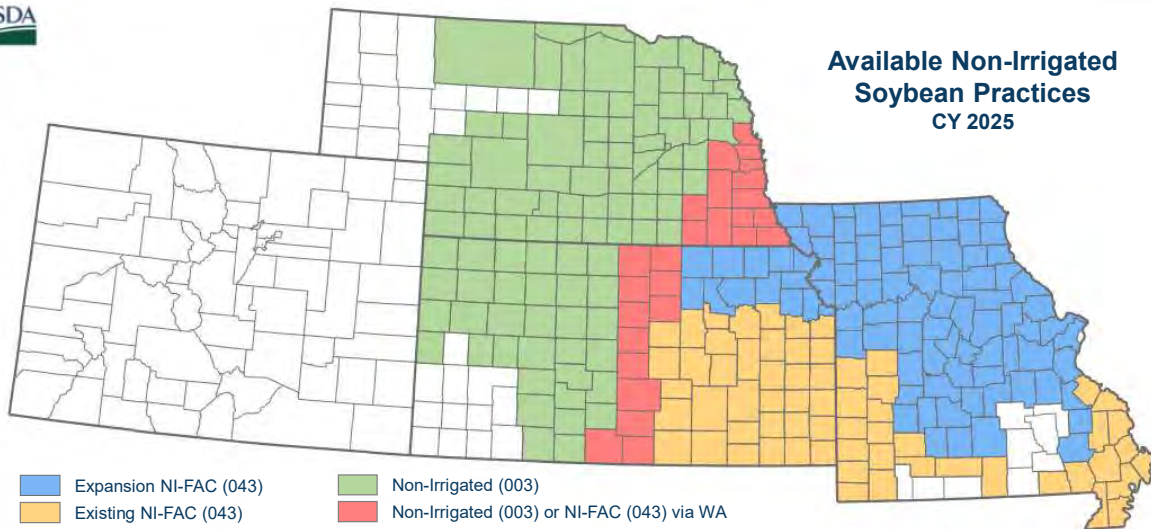
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-- Public Information --



## Available Non-Irrigated Soybean Practices CY 2025



- Expansion NI-FAC (043)
- Existing NI-FAC (043)
- Non-Irrigated (003)
- Non-Irrigated (003) or NI-FAC (043) via WA

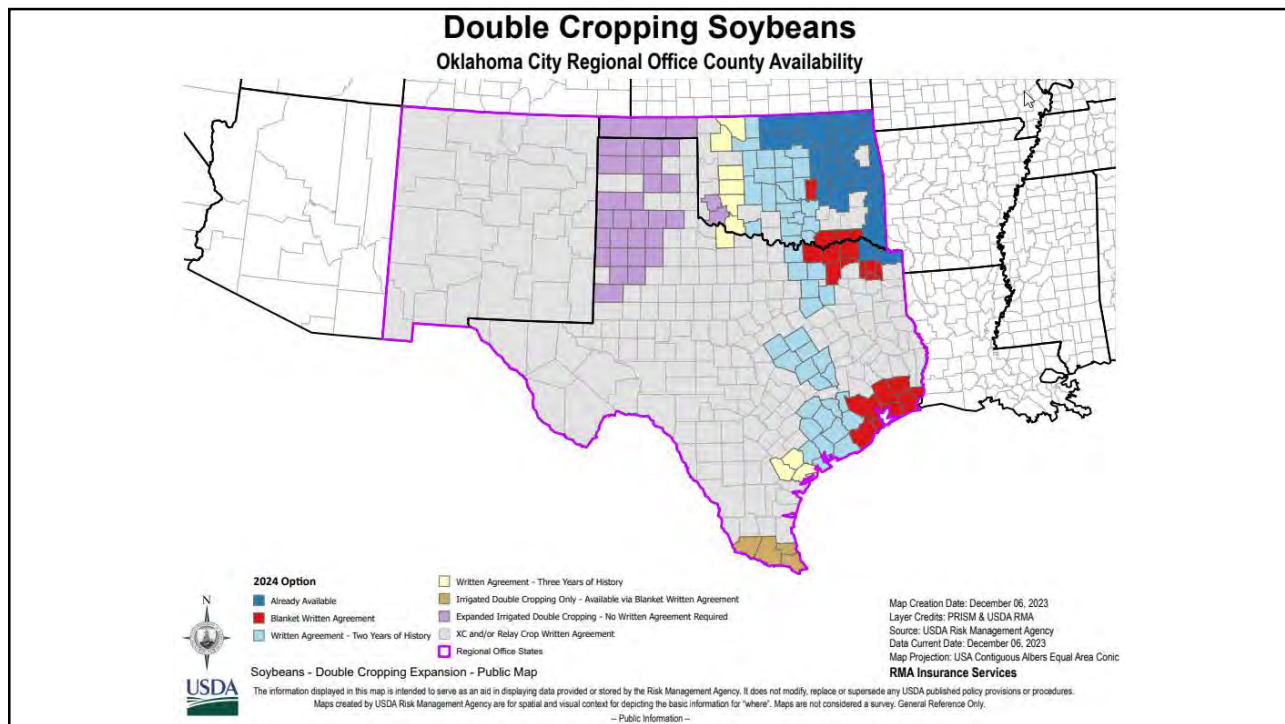


Non-Irrigated soybean practices available for CY 2025.

Map Creation Date: November 08, 2024  
Layer Credits: USDA  
Source: USDA RMA - System of Analytics  
Data Current Date: November 8, 2024  
Map Projection:

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## 11/30 Crops T-yields and Rates Reviewed

- Burley Tobacco
- Cotton
- Dry Peas

- Millet
- Onions
- Potatoes
- Sunflowers

Crop Division

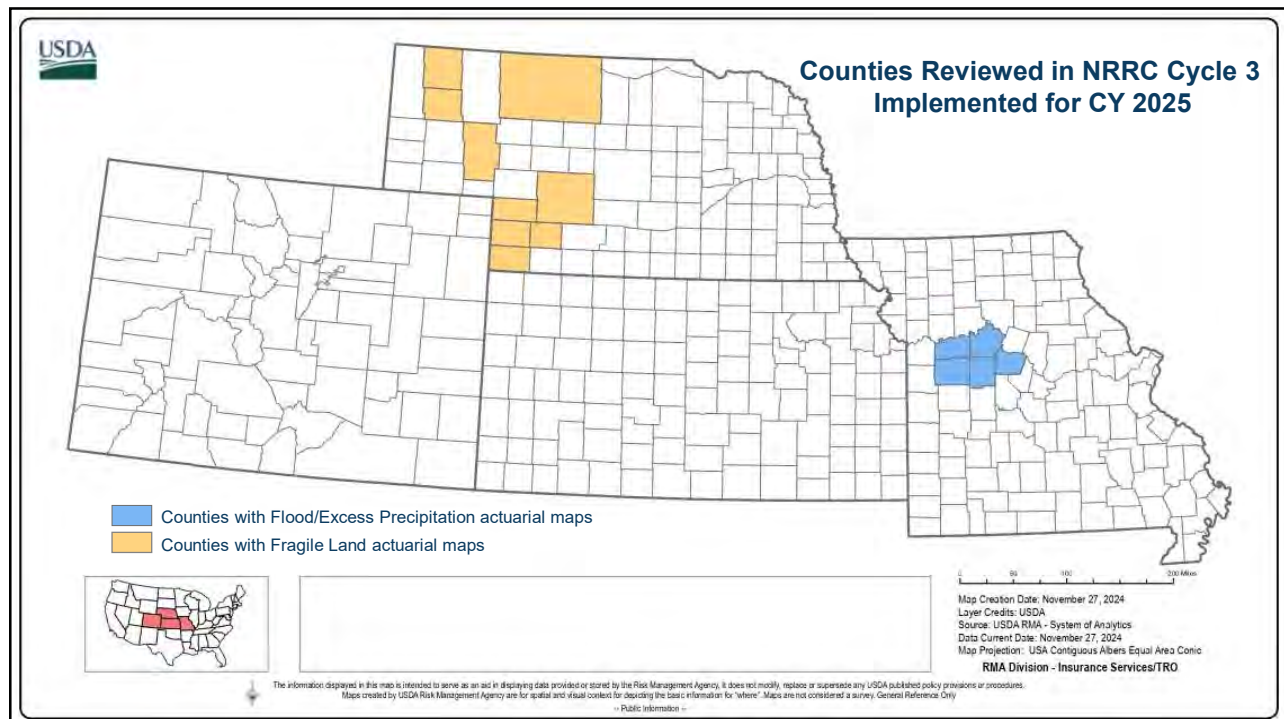
# 2025 National Re-Rating Cycle (NRRC) Map Changes

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- Applies to all actuarial maps
- Each map will be reviewed on a 5 year cycle
  - Update county boundary
  - Review subcounty areas
  - Review subcounty rates\*
  - Correct split fields/CLUs



21



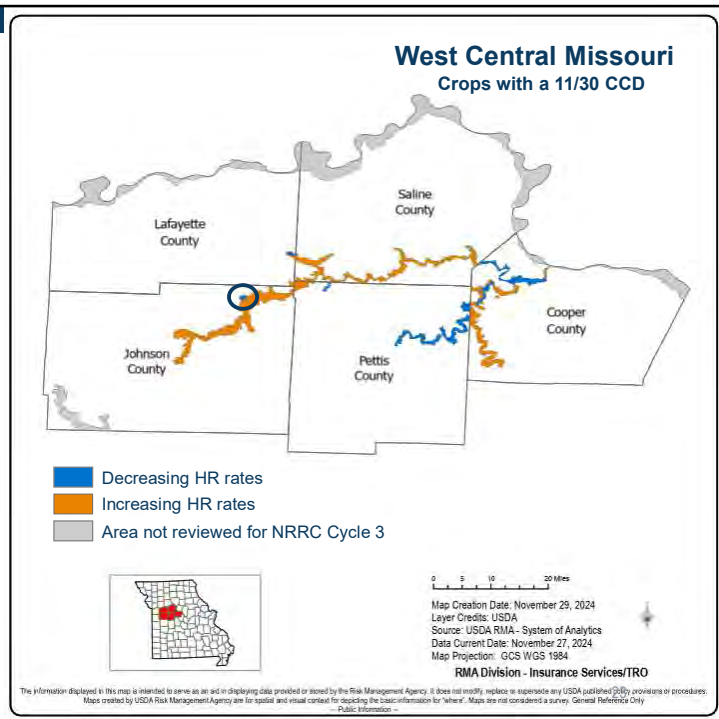
#### Areas Reviewed:

- Lamine River
- Blackwater River
- Davis Creek
- Muddy Creek

#### Changes:

- No significant line changes
- WA results in area change – black circle

**Note – not all changes are visible on the map**



### Dundy County, NE



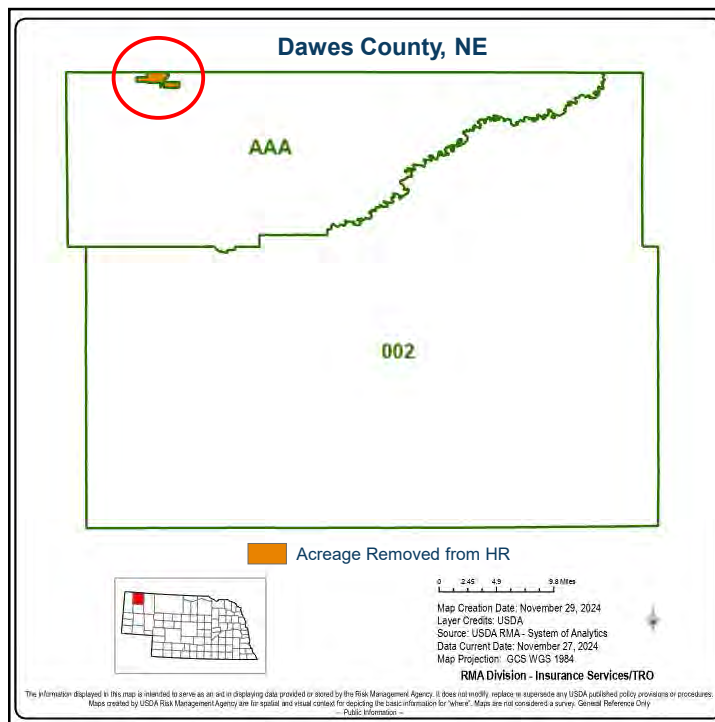
### Dundy County, NE Actuarial Map Changes:

- 4,000 cropland ac removed from HR

### Impacts:

- NI Dry Peas – Map 310573

**Note – map 310573 is shown to the left**



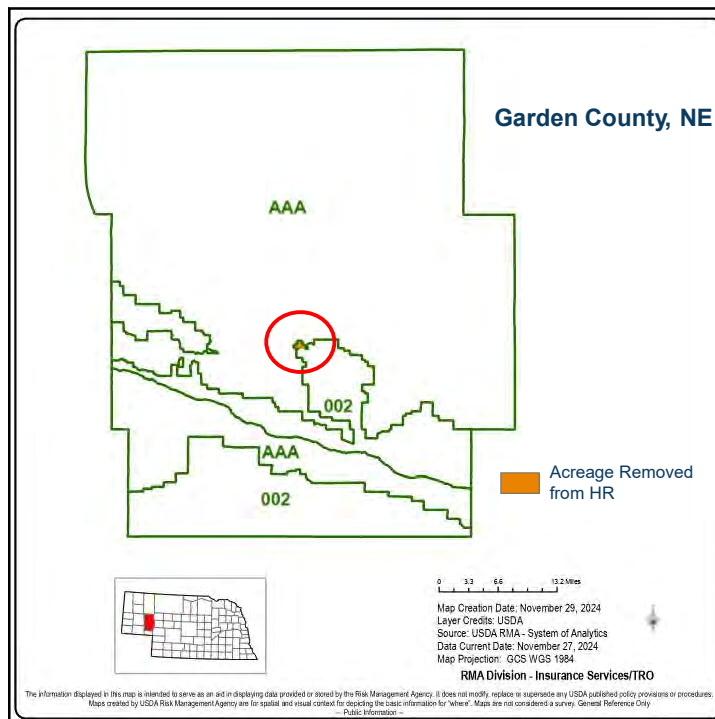
### Dawes County, NE Actuarial Map Changes:

- 1,100 cropland ac removed from HR

### Impacts:

- NI Millet – Map 310452
- NI Dry Peas & NI Sunflowers – Map 310453
- IRR Sunflowers – Map 310454 (T-Yield map only)

**Note – map 310453 is shown to the left**



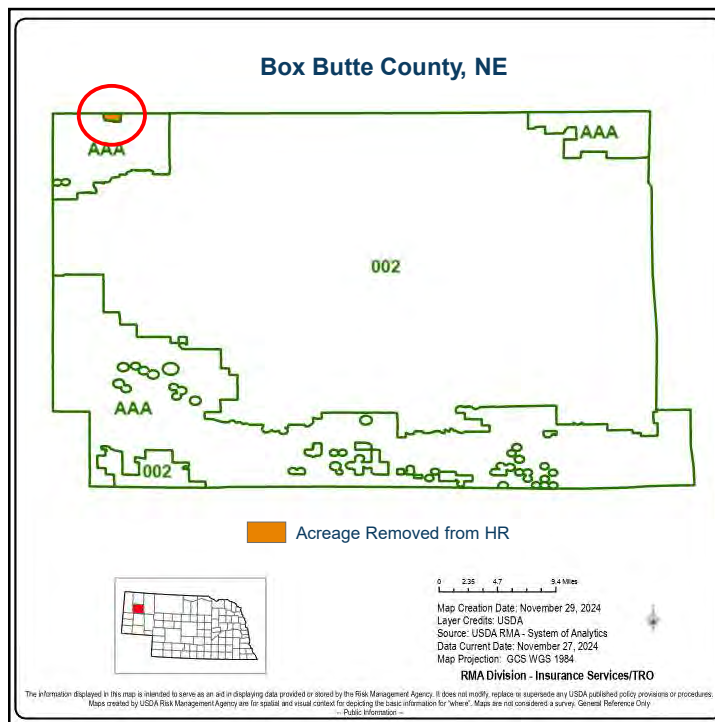
### Garden County, NE Actuarial Map Changes:

- 400 cropland ac removed from HR

### Impacts:

- IRR Dry Beans & NI Sunflowers – Map 310692 (T-Yield map only)
- NI Dry Peas – Map 310693

**Note – map 310693 is shown to the left**



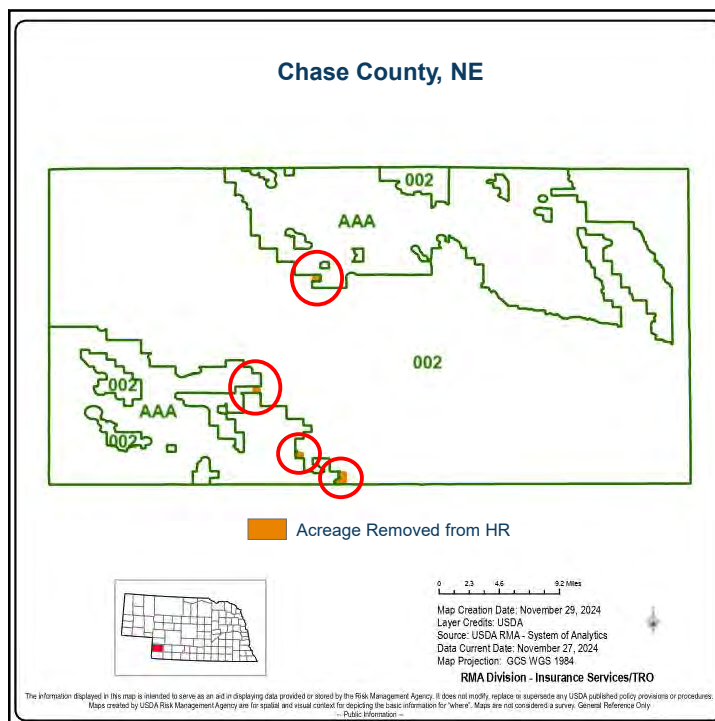
#### Box Butte County, NE Actuarial Map Changes:

- 400 cropland ac removed from HR

#### Impacts:

- IRR Sugar Beets, NI Dry Peas, NI Sunflowers – Map 310131
- IRR Dry Beans, IRR Sunflowers, IRR Soybeans, IRR Potatoes – Map 310132 (T-Yield map only)

**Note – map 310131 is shown to the left**



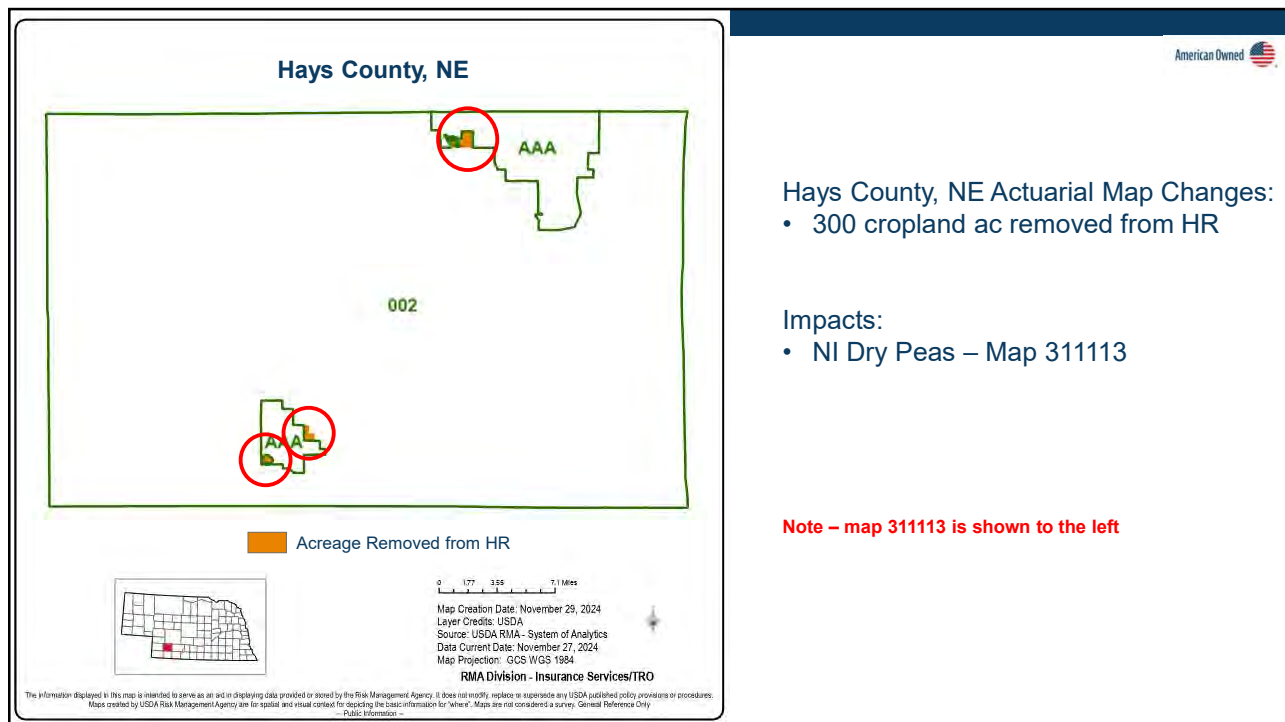
#### Chase County, NE Actuarial Map Changes:

- 800 cropland ac removed from HR

#### Impacts:

- NI Dry Peas – Map 310294

**Note – map 310294 is shown to the left**



## Insured Options with HR and URA Acreage

If a producer disagrees with a HR or URA classification on the actuarial map, they have the option to submit an actuarial change request in accordance with Section 18 of the CCIP Basic Provisions and with the Written Agreement Handbook.

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Crop Division

## 11/30 SP Statement Changes - Crops

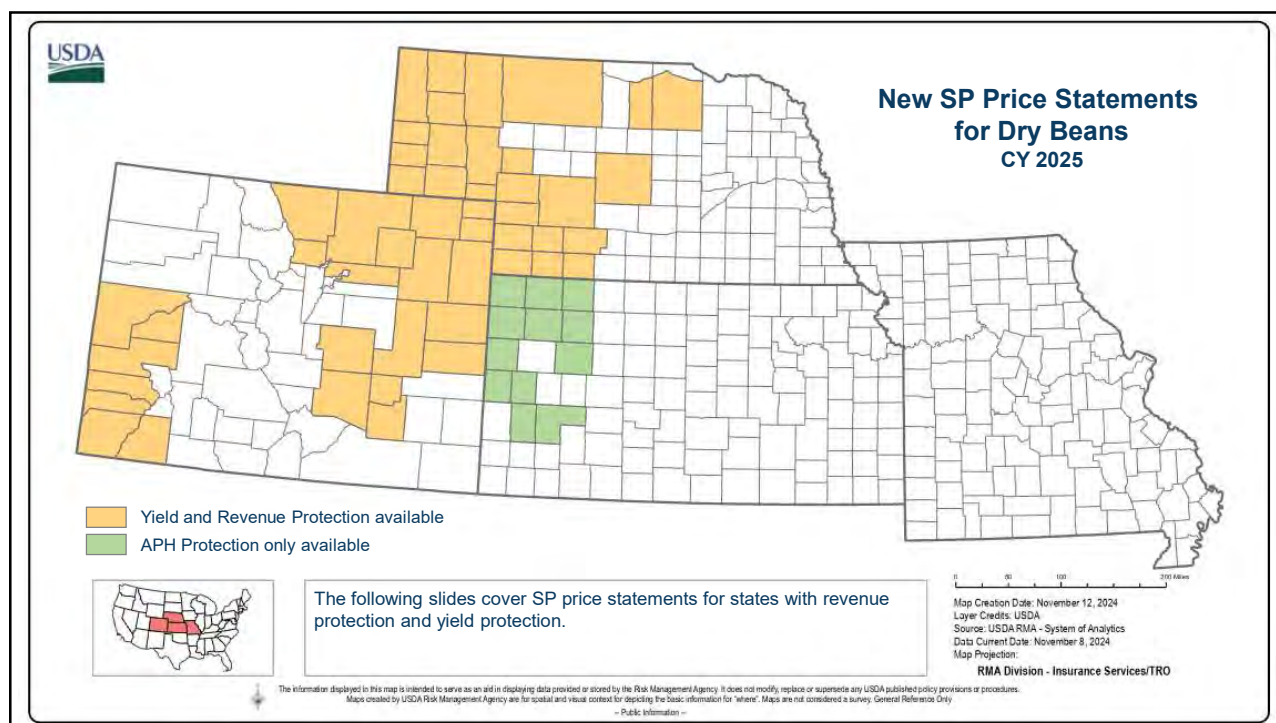
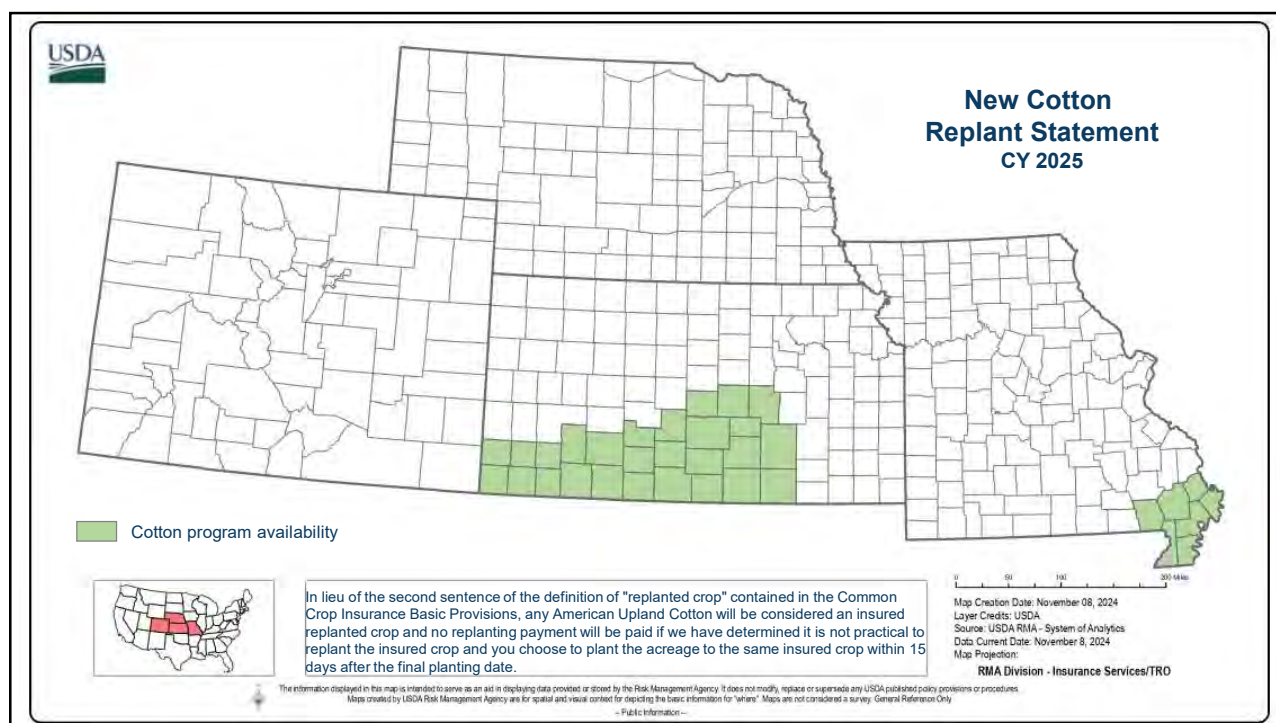
- Barley
- Buckwheat
- Cabbage
- Camelina
- Canola
- Chile Peppers
- Corn
- Cotton & ELS Cotton
- Cucumbers
- Cultivated Wild Rice
- Dry Peas
- Fresh Market Beans
- Grain Sorghum
- Hemp
- Hybrid Corn Seed
- Hybrid Popcorn Seed
- Hybrid Seed Rice
- Hybrid Sorghum Seed
- Hybrid Sweet Corn Seed
- Millet
- Mustard
- Oats
- Onions



## 11/30 SP Statement Changes - Crops

- Peanuts
- Popcorn
- Potatoes
- Processing Beans
- Pumpkins
- Rice
- Silage Sorghum
- Soybeans
- Sugar Beets
- Sunflowers
- Sweet Potatoes
- Tobacco:
  - Burley Tobacco
  - Cigar-Binder Tobacco
  - Cigar-Filler Tobacco
  - Cigar- Wrapper Tobacco
  - Dark-Air Tobacco
  - Fire-Cured Tobacco
  - Flue-Cured Tobacco
  - Maryland Tobacco
- Tomatoes
- Wheat





## New Dry Bean SP Price Statements

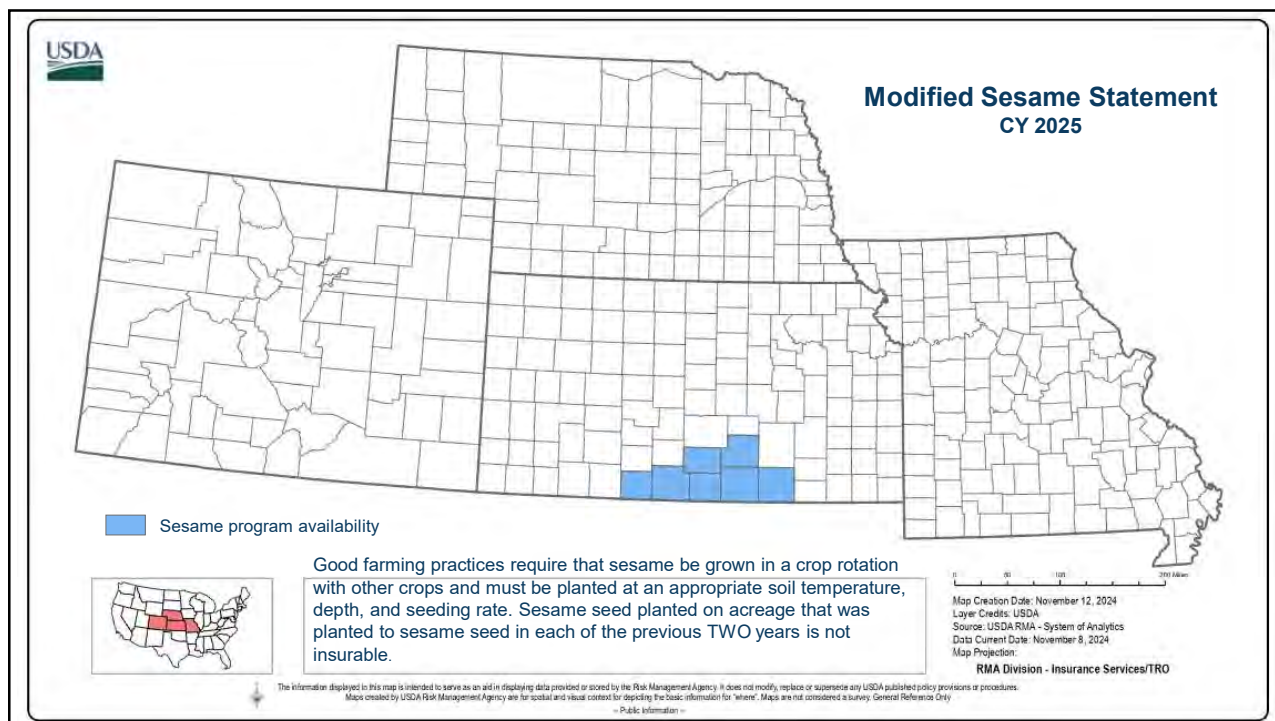
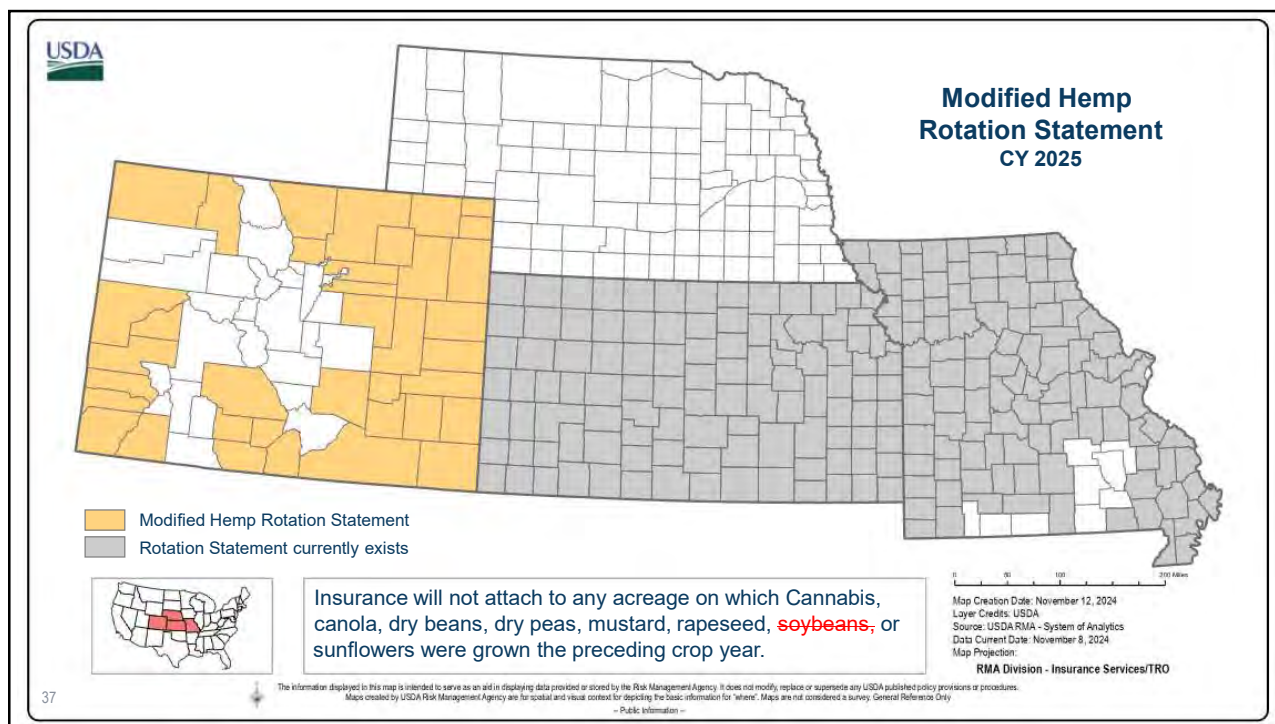
- In lieu of 3(e)(1) of the Basic Provisions, we may provide additional projected prices for offers where the projected price is announced by the contract change date. The additional projected prices will be announced concurrently with projected prices issued for offers where the Dry Bean Revenue Endorsement provides price movement coverage. The additional projected prices will not be less than the initial projected prices that are made available by the contract change date. Any claim settlement and amount of premium will be based on the additional projected prices.
- In lieu of when price elections will be available in 4(b) of the Basic Provisions, price elections for dry bean types that have price movement coverage under the Dry Bean Revenue Endorsement will be announced concurrently with projected prices for those types in states where the Dry Bean Revenue Endorsement is available; this will occur no later than the third business day of March.



## New Dry Bean SP Price Statements

- In lieu of the definition of price election contained in the Basic Provisions, price elections will equal projected prices. Projected prices for types that have price movement coverage (i.e., the benefit of a change in the harvest price relative to the projected price in accordance with 7(f) of the Dry Bean Revenue Endorsement, regardless of which states or counties such coverage is offered in), will be announced no later than the third business day of March for both yield and revenue protection plans of insurance; projected prices for types that do not have price movement coverage will be announced no later than the contract change date for both yield and revenue protection plans of insurance. Yield protection projected prices for types that have price movement coverage in the state will be determined under the terms of the Dry Bean Revenue Endorsement; if a projected price for one of these types cannot be determined as described in the Dry Bean Revenue Endorsement, the projected price for the yield protection plan of insurance will be determined by RMA and announced no later than the third business day of March.





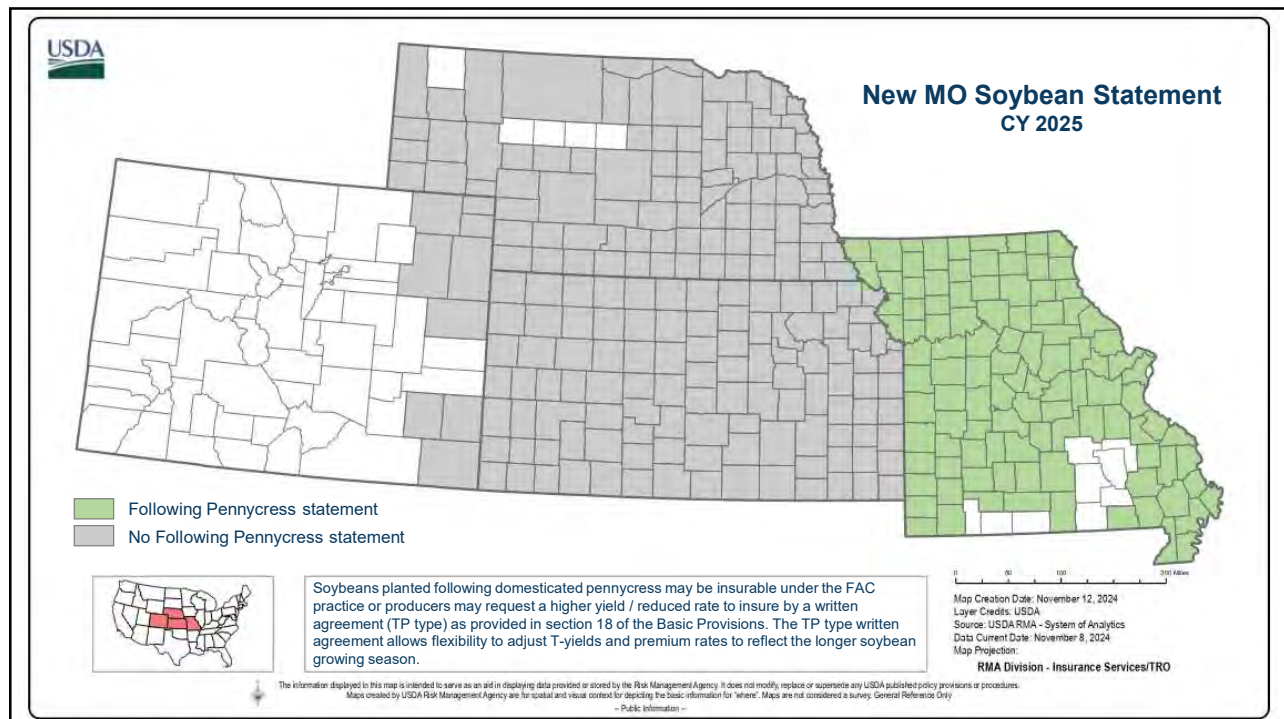
## Silage Sorghum Special Provisions Statement Update

The new Special Provisions Statement modifies the previous one.

- Producers must still meet the requirements of Section 5 of the Silage Sorghum Endorsement

The first change is that producers growing irrigated silage sorghum no longer need to provide actual production history; non-irrigated producers must still provide actual production history

The second change is that producers growing non-irrigated silage sorghum are no longer limited to 125% of the previous year's acreage



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United States  
Department of  
Agriculture  
Forest Management  
Program  
1400  
Independence  
Avenue, SW  
Washington, DC  
20250-9700

November 22, 2017

**PRODUCT MANAGEMENT BULLETIN: PM-24-677**

**TO:** All Approved Managers/Partners  
All Weak Management Agency Field Offices  
All US Forest Interior Partners

**FROM:** Richard H. Klinebeck III, Richard W. Klinebeck  
Deputy Administrators

**SUBJECT:** Enhanced Commercial Lumber Eligibility

PM-24-677

**BACKGROUND:** Beginning with One World Tobacco in the 2007 crop year, the Risk Management Agency (RMA) has issued two price elections for tobacco. One price for tobacco grown under contract and one price for non-contract tobacco. Producers who grow both are eligible for a blended price. Additionally, RMA has issued quality adjustments to only apply to contracted tobacco. This pricing structure has come under expanded scrutiny, such as, this year, and Maryland tobacco.

- One of the requirements for tobacco to be considered a generic market involved in that the product must be widely available on terms that permit its distribution or sale on the following step, immediate supply. Part of this definition is in recognizing that the processor (government) will regulate quality and because of the processing and manufacturing of tobacco.
- WMA has occurred upstream (again due to its responsibility for licensing a tobacco assembly company) following a tobacco contract process (all required parties and licensees for the processing and manufacturing of tobacco).
- contracted tobacco. This pricing structure has since been expanded to barley, dark air, fire

- One of the requirements for tobacco to be considered grown under contract is that the producer have a contract with an entity that means the definition of processor in the tobacco crop insurance policy. Part of this definition is a requirement that the processor promotes, all required permits and licenses for the processing and manufacture of tobacco.

- RMA has received questions regarding who is responsible for determining whether a university offering a tobacco contract possesses all required permits and licenses for the processing and manufacture of tobacco.

ESMA has revised its definition of "procurement" in the Special Provisions to clarify that it is the producer's responsibility to determine if an entity offering a contract possesses all required permits and licenses. The revised definition reads as follows:

*Processor* - Any business enterprise which is regularly engaged in purchasing tobacco for processing or manufacturing of tobacco products.

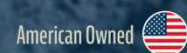
(2) The entity must also own facilities, or have contractual access to such facilities with enough equipment to accept and process the contracted tobacco within a reasonable amount of time after harvest as of the date the contract is issued.

(3) It is your responsibility to ensure the contracting entity possesses all required permits and licenses for processing or manufacturing tobacco (including a permit as a manufacturer of tobacco products or processed tobacco under 26 U.S.C. Chapter 52). If the entity does not possess these permits, tobacco contracted with that entity will not receive the price election for contracted tobacco or be eligible for quality adjustment.

DISPOSAL DATE:  
December 31, 2024



**GREAT AMERICAN**  
INSURANCE GROUP Crop Division



## PP 1-in-4 Statement

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

Crops		
Barley	Buckwheat	Canola
Corn	Cotton	Dry Beans
Dry Peas	ELS Cotton	Grain Sorghum
Green Peas	Hybrid Corn Seed	Hybrid Popcorn Seed
Hybrid Sorghum Seed	Hybrid Sweet Cron Seed	Millet
Mustard	Oats	Onions
Peanuts	Popcorn	Potatoes
Processing Beans	Rice	Silage Sorghum
Soybeans	Sugar Beets	Sunflowers
Sweet Corn	Triticale	Wheat

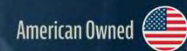
## PP 1-in-4 Statement

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

26725 - Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the **2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.**



# New Breaking Statements



## New Breaking Statement



New breaking statement added requiring additional documentation to prove soil meets insurability criteria:

*26749 - In accordance with Section 9(d)(5) of the Common Crop Insurance Policy, Basic Provisions (Basic Provisions) new breaking and native sod acreage as defined in the Basic Provisions is not insurable for the initial year of breakout unless the acreage meets the following soil criteria.*

*The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>).*



## New Breaking Statement

This new statement applies to the following crops:

Barley	Cucumbers	Hybrid Popcorn Seed	Pumpkins
Buckwheat	Cultivated Wild Rice	Hybrid Seed Corn	Rice
Burley Tobacco	Dark Air Tobacco	Hybrid Sorghum Seed	Safflower
Cabbage	Dry Beans	Hybrid Sweet Corn Seed	Sesame
Camelina	Dry Peas	Maryland Tobacco	Silage Sorghum
Canola	Fire Cured Tobacco	Millet	Soybeans
Chile Peppers	Flue Cured Tobacco	Mustard	Sugar Beets
Cigar Binder Tobacco	Forage Seeding	Oats	Sunflowers
Cigar Filler Tobacco	Fresh Market Beans	Onions	Sweet Corn
Cigar Wrapper Tobacco	Grain Sorghum	Peanuts	Sweet Potatoes
Corn	Green Peas	Popcorn	Tomatoes
Cotton	Hemp	Potatoes	Triticale
Cotton Ex Long Staple	Hybrid Corn Seed	Processing Beans	Wheat



## High-Risk Statements

## LA – HR Statement - 00005

High-Risk statement added for the following crops in Catahoula, LA:

Corn	Cotton	Grain Sorghum
Rice	Soybeans	

*00005 - Acreage designated by diagonal lines (///) is unrated. Requests for insurance coverage will be considered provided a request for actuarial change is submitted by the applicable deadline.*



YP, RP, RP-HPE plans

## Burley Tobacco – HR Statement - 00008

High-Risk Statements **added** in Chariton and Howard Counties in MO:

*00008 - Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.*

*26110 - See the Special Provisions and the actuarial map for determination of high risk or unrated areas.*



## Corn – HR Statement – 26110 SCO & ECO

- High-Risk statement removed in Harrison & Gentry Counties in MO:

*26110 - See the Special Provisions and the actuarial map for determination of high risk or unrated areas.*



## Popcorn – HR Statement – 26110 SCO

High-Risk statement removed in Harrison County, MO:

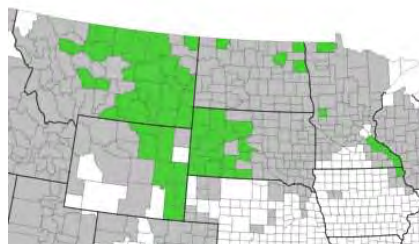
*26110 - See the Special Provisions and the actuarial map for determination of high risk or unrated areas.*



## Barley – YP, RP, RP-HPE

High-Risk Statement added in IA, MN, MT, ND, SD, WY:

*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.*



## Burley Tobacco – High-Risk Stmt – 26638 – APH

High-Risk Statement added in Chariton County, MO:

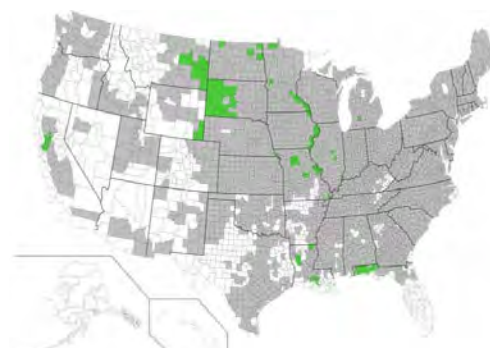
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Corn – High-Risk Stmt – 26638 YP, RP, & RP-HPE

High-Risk Statement added in some counties in CA, FL, IA, IL, IN, LA, MI, MN, MO, MT, ND, SD, WY:

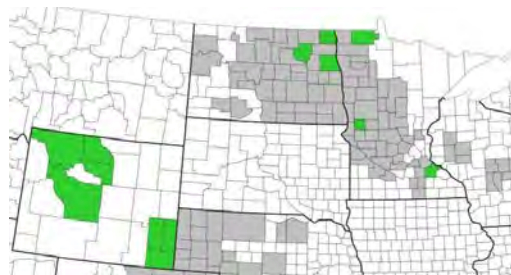
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Dry Beans – High-Risk Stmt – 26638 YP, RP, RP-HPE

High-Risk Statement added in some counties in MN, ND & WY:

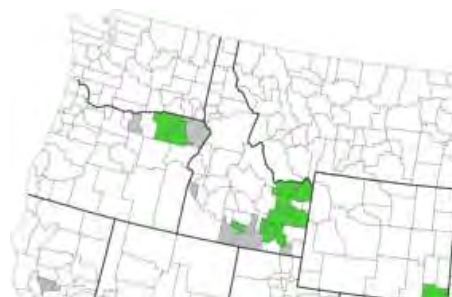
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Dry Peas – High-Risk Stmt – 26638 APH

High-Risk Statement added in some counties in ID, OR, & WY:

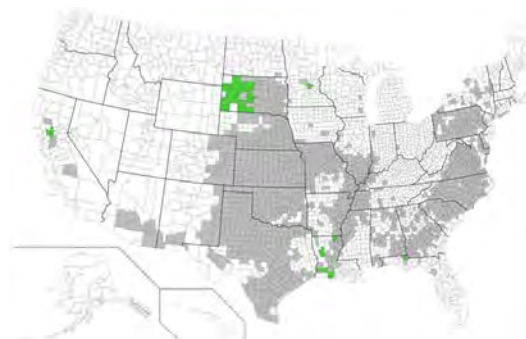
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Grain Sorghum – High-Risk Stmt – 26638 – YP, RP, RP-HPE

High-Risk Statement added in some counties in CA, FL, IN, LA, MN, & SD:

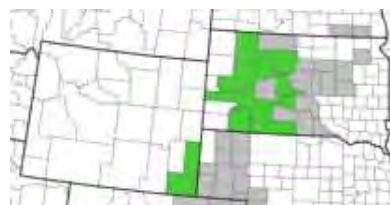
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Millet – High-Risk Stmt – 26638 APH

High-Risk Statement added in some counties in SD & WY:

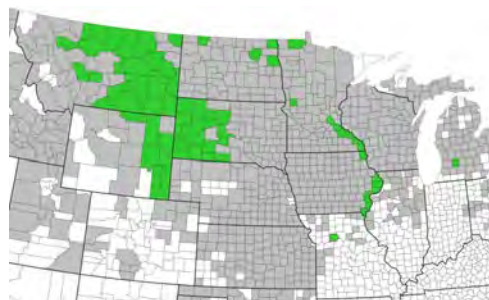
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



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

High-Risk Statement added in some counties in IA, MI, MN, MO, MT, ND, SD, & WY:

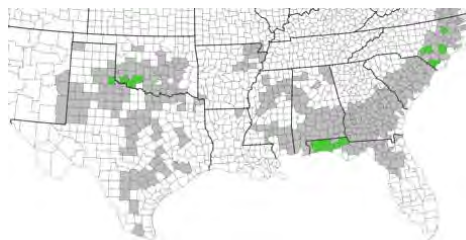
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



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

High-Risk Statement added in some counties in FL, NC, OK, & TX:

*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.*



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

High-Risk Statement added in Chariton, Holt, & Linn Counties in MO:

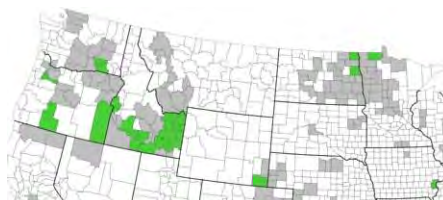
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



## Potatoes – High-Risk Stmt – 26638 APH

High-Risk Statement added in IA, ID, MN, ND, OR, WA, & WY:

*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.*



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

High-Risk Statement added in LA & MO:

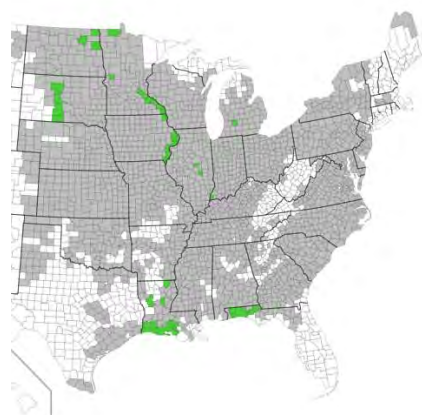
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



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

High-Risk Statement added in FL, IA, IL, IN, LA, MI, MN, ND, & SD:

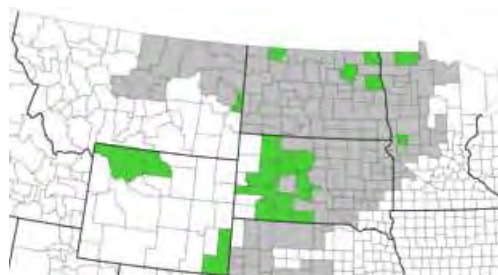
*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



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

High-Risk Statement added in MN, MT, ND, SD, & WY:

*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.*



# Other Crop Statements

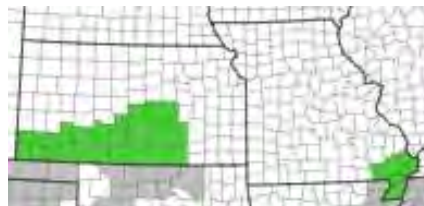


## Cotton – Replant Statement YP, RP, RP-HPE



Replant statement added in KS & MO:

- “In lieu of the second sentence of the definition of “replanted crop” contained in the Common Crop Insurance Basic Provisions, any American Upland Cotton will be considered an insured replanted crop, and no replanting payment will be paid if we have determined it is not practical to replant the insured crop and you choose to plant the acreage to the same insured crop within 15 days after the final planting date.”



## Cotton – Price B Statement – YP, RP, RP-HPE



Price B statement updated in AL, AR, AZ, CA, FL, GA, KS, LA, MO, MS, NC, NM, OK, SC, TN, TX, & VA:

In lieu of section 10(d)(1) of the Cotton Crop Provisions, for the **2024 2025** crop year, Price B will be established by adding the **2024 2025** Farm Service Agency (FSA) premiums or discounts associated with the predominant cotton quality characteristics listed below to the **2024 2025** FSA Upland Cotton National Average Loan Rate. The predominant quality characteristics of cotton in each state shown in the table below are determined from the most recent three years of Agricultural Marketing Service cotton classing data. RMA will calculate Price B for each state when the current FSA data becomes available and publish such no later than June of each year on its website, which must be used for cotton quality adjustment.

Predominant AUP Cotton Quality Characteristics by State\*

	Color	Leaf	Staple	Strength	Uniformity	Mike	Extraneous Matter
Alabama	41-31	3	37	30-31	81.46	4.3	None
Arizona	11 & 21	2	37	31-32	81.2	4.5	None
Arkansas	41-31	3	38-37	31	82.14	4.45	None
California	11 & 21	2	37	32-31	81.31	4.43	None
Florida	41	3	37	31	81.48	4.36	None
Georgia	41	3	37	30	81.32	4.4	None
Kansas	11 & 21	3	35-36	30-31	80.57	4.3	None
Louisiana	41	3	39-37	31	82.0	4.7	None
Mississippi	41-31	3	38-37	31	82.02	4.7	None
Missouri	41-31	3	38-37	31-30	82.23	4.35	None
New Mexico	11 & 21	2	37	30	81.52	4.1	None
North Carolina	41-31	3	37	31	82.23	4.5	None
Oklahoma	11 & 21	2-3	37	31	80.7-81.0	4.0	None
South Carolina	41-31	4	37	30	81.37	4.4	None
Tennessee	31	3	37	31-30	82.04	4.4	None
Texas	11 & 21	2	37	30	80.68	4.2	None
Virginia	41-31	3	37	30	82.2	4.3	None

\*Represents the Mode of the Distribution for the 2020-2022-2021-2023 Crops



## Dry Peas – Price Election Statement – APH



Added statement about price election availability in AK, CO, KS, MN, OR, & WY:

- “In lieu of when price elections will be available in 4(b) of the Basic Provisions, price elections for dry pea types that have price movement coverage under the Dry Pea Revenue Endorsement will be announced concurrently.”



## Dry Peas – Varietal Statement APH

Added the Crown variety to the listing of approved large Kabuli chickpea varieties in all WY counties.



## Dry Peas – Varietal Statement YP, RP, RP-HPE

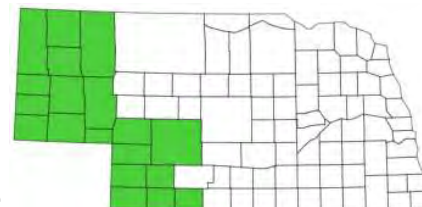
Added the Crown variety to the listing of approved large Kabuli chickpea varieties in MT, ND, & SD.



## Dry Peas – Projected Price Statement YP, RP, RP-HPE

The following statement was added in NE:

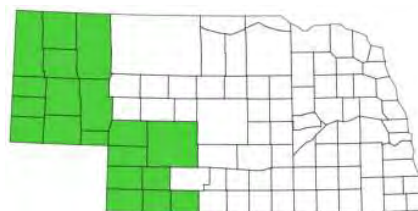
*In lieu of the provisions in section 3(e)(1) of the Basic Provisions that govern additional price amounts, we may provide an additional projected price for those types where the Dry Pea Revenue Endorsement does not offer coverage for price movement. For spring types, the additional projected prices will be announced concurrently with the projected prices for those types where the Dry Pea Revenue Endorsement offers coverage for price movement, or in the case of fall types no later than 15 days prior to the sales closing date. The additional projected prices will not be less than the initial projected prices that are made available by the contract change date. Any claim settlement and amount of premium will be based on the additional projected prices.*



## Dry Peas – Price Election Statement YP

The following statement was added in NE:

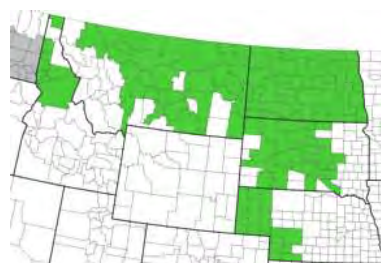
*In lieu of the definition of price election contained in the Basic Provisions, the price elections will equal the projected prices. For those types where the Dry Pea Revenue Endorsement offers coverage for price movement, the projected prices will be determined under the terms of the Dry Pea Revenue Endorsement and will be announced not later than the third business day of March. If a projected price cannot be determined as described in the Dry Pea Revenue Endorsement, the projected price will be determined by RMA and announced not later than the third business day of March.*



## Dry Peas – Price Election Statement RP & RP-HPE

The following statement was added in ID, MT, ND, NE, & SD:

*In lieu of the definition of price election contained in the Basic Provisions, the price elections will equal the projected prices. For those types where the Dry Pea Revenue Endorsement offers coverage for price movement, the projected prices will be determined under the terms of the Dry Pea Revenue Endorsement and will be announced not later than the third business day of March. If a projected price cannot be determined as described in the Dry Pea Revenue Endorsement, the projected price will be determined by RMA and announced not later than the third business day of March.*



## ELS Cotton – Price B Statement

Price B statement updated in AZ, CA, NM, & TX:

*In lieu of section 10(d)(1) of the ELS Cotton Crop Provisions, for the **2024-2025** crop year, Price B will be established by adding the **2024-2025** Farm Service Agency (FSA) premiums or discounts associated with the predominant cotton quality characteristics listed below to the **2024-2025** ELS Cotton National Average Loan Rate. The predominant quality characteristics of ELS cotton in each state shown in the table below are determined from the most recent three years of Agricultural Marketing Service cotton classing data. RMA will calculate Price B for each state when the current FSA data becomes available and publish such no later than June of each year on its website, which must be used for cotton quality adjustment.*



**Predominant ELS Cotton Quality Characteristics by State\***

	Color	Leaf	Staple	Strength	Mike	Extraneous Matter
Arizona	01	1	50	45	<del>4.10</del>	None
California	<del>02-01</del>	<del>1-2</del>	50	45	<del>4.31</del>	None
New Mexico	02	2	48	44	3.9	None
Texas	02	2	48	<del>45-39</del>	4.1	None

**\*Represents the Mode of the Distribution for the 2020-2022  
2021-2023 Crops**

## ELS Cotton – Late Plant Statements APH

Late plant statements added in NM & TX:

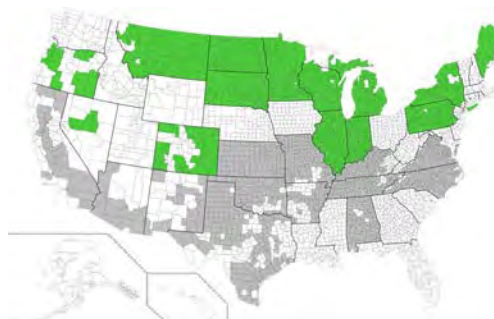
*25204 - In accordance with section 11(a) of the ELS Cotton Crop Provisions, a late planting period is available in the county.*



## Hemp – Acreage Statement – APH

Minor Acreage statement update in CO, IL, IN, ME, MI, MN, MT, ND, NV, NY, OR, PA, SD, & WI:

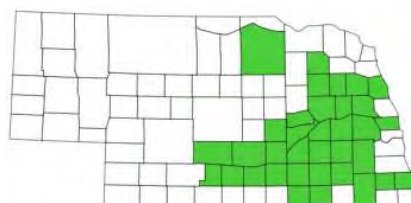
Insurance will not attach to any acreage on which Cannabis, canola, dry beans, dry peas, mustard, rapeseed, **soybeans**, or sunflowers were grown the preceding crop year.



## Hybrid Corn Seed – Late Plant Statements – YDO

Late plant statement added in NE.

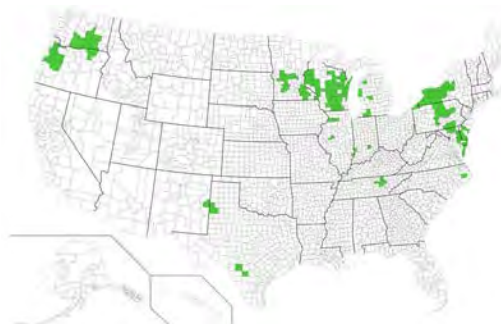
*25127 - In lieu of the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.*



## Processing Beans – APH BU/EU Discount Statement

BU/EU discount statement added in DE, IL, IN, MD, MI, MN, NC, NJ, NM, NY, OR, PA, TN, TX, VA, WA, & WI.

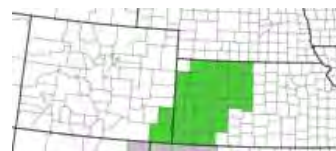
*25661 - Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres). The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.*



## Silage Sorghum – YP, RP, RP-HPE NIRR Records Statement

The following statement was updated for all silage sorghum in CO & KS:

*Insured Crop: In addition to section 5 of the Silage Sorghum Endorsement, **for the non-irrigated practice only**, you must submit acceptable records of acreage and harvested silage tonnage by the production reporting date that are used in setting your Actual Production History approved yield. **The records must show** that ~~show~~ you planted and harvested silage sorghum in at least two of the last four crop years and that such silage tonnage was either sold or fed ~~(insured~~ **Insured** producers who have at least two years of acceptable records of producing **irrigated** corn silage that was sold or fed may use such records or a combination of **irrigated** corn silage and **irrigated** silage sorghum records to meet this qualification requirement **for the Irrigated Practice only**). You must provide supporting evidence/verifiable records of the fed or sold silage production in accordance with the Crop Insurance Handbook procedures.*



## Soybeans – TP Written Agreement Statement – YP, RP, RP-HPE

TP WA statement update in IL, IN, KY, MO, OH, & TN:

*Soybeans planted following domesticated pennycress may be insurable under the FAC practice or producers may request a higher yield / reduced rate to insure by a written agreement (TP type) as provided in section 18 of the Basic Provisions. The TP type written agreement allows flexibility to adjust T-yields and premium rates to reflect the longer soybean growing season.*



## Sugar Beets – APH BU/EU Discount Statement

BU/EU discount statement added in CO, ID, MI, MN, MT, ND, NE, OR, WA, & WY.

*25661 - Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres). The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.*

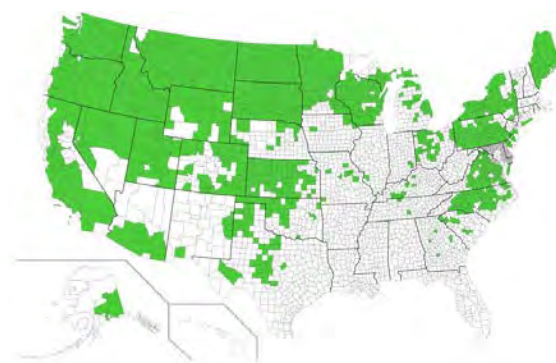


## QA Factor Changes

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

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

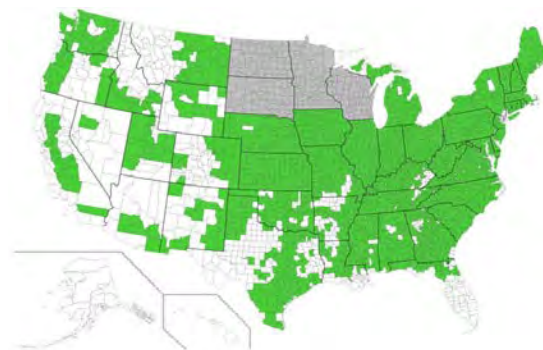
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Thin Barley Discounts
- Sample Grade Discounts



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

Several QA Discount Factors updated in all other states, **except MN, ND, SD, & WI**, where corn coverage is available:

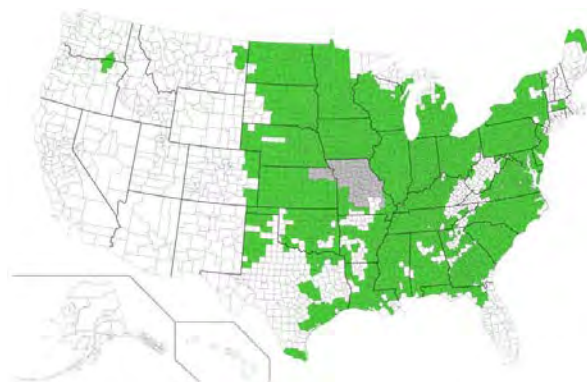
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Sample Grade Discounts





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

- Several QA Discount Factors updated in all counties where soybean coverage is available:
- Test Weight Discounts
- Damage Discounts



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

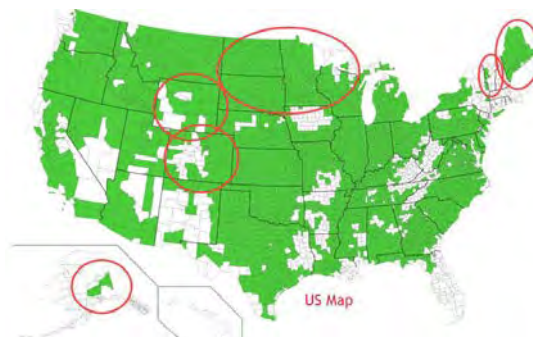
QA Damage Discount Factors updated in all counties where sunflowers coverage is available.



## 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







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