

# 2025 Spring Update Training

*Great American Crop Division*

*Peoria Regional Office*





# 2025 Re-Insurance Year Spring Update Training

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

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

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

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







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## 2025 MPCl SPRING UPDATE

### CLASSROOM TRAINING

#### WELCOME, INTRODUCTIONS AND TRAINING OBJECTIVES

5 minutes

Welcome attendees and introduce GAI Trainers.  
Provide overview of training requirements and objectives for the meeting.  
Provide expectations/requirements for State CE credit hours.

#### INDUSTRY REVIEW AND UPDATES

(20 minutes Total)

Review current legislative actions if any that have potential impact to the Crop Insurance Program	5 minutes
Review pending Proposed Rule's if any related to Crop Insurance	5 minutes
Review emerging issues impacting Crop Insurance	10 minutes

#### COMPANY REVIEW AND UPDATES

(15 minutes Total – No CE)

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

#### CLAIMS REVIEW AND UPDATES

(15 minutes Total)

Review industry results and emerging issues related to claims	5 minutes
Review loss procedures and handbook updates related to MPCl	10 minutes

#### Break

5 minutes

#### POLICY, PROCEDURE REVIEW AND UPDATES

(60 minutes Total)

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

#### BREAK

5 minutes



**POLICY, PROCEDURE REVIEW AND UPDATES – Cont.****(45 minutes Total)**

Review pertinent changes to the General Standards Handbook cont.	10 minutes
Review pertinent changes to the Crop Insurance Handbook	10 minutes
Review pertinent changes to the Crop Insurance Handbook cont.	10 minutes
Review changes to the Written Agreement Handbook	10 minutes
Review changes to the Document Standards Handbook	5 minutes

**CIVIL RIGHTS – COMPANY AND AGENT RESPONSIBILITIES****(10 minutes Total)**

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

**Break****5 minutes****COMPLIANCE REVIEW AND UPDATES****(15 minutes Total)**

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

**ACTUARIAL REVIEW AND UPDATES****(35 minutes Total)**

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

**WRAP UP, REVIEW, QUESTIONS****5 minutes**

Review additional training opportunities provided by GAI.
Closing Comments

**ADJOURN**



## 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>	Commingle 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

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### 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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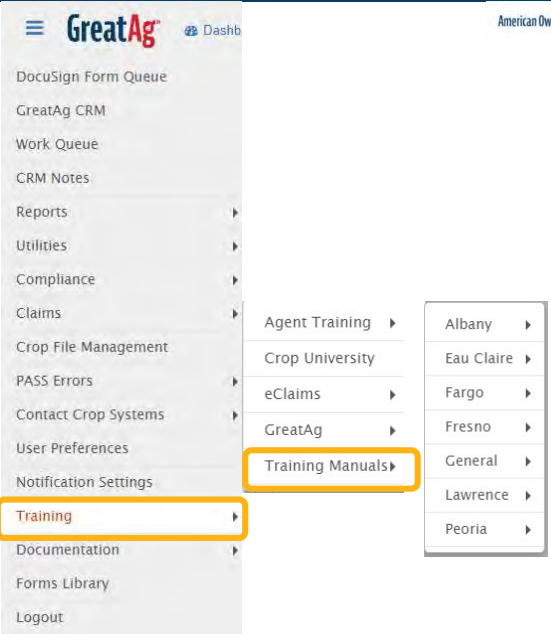


## Spring Update Training Manuals

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

Placeholder for QR Code




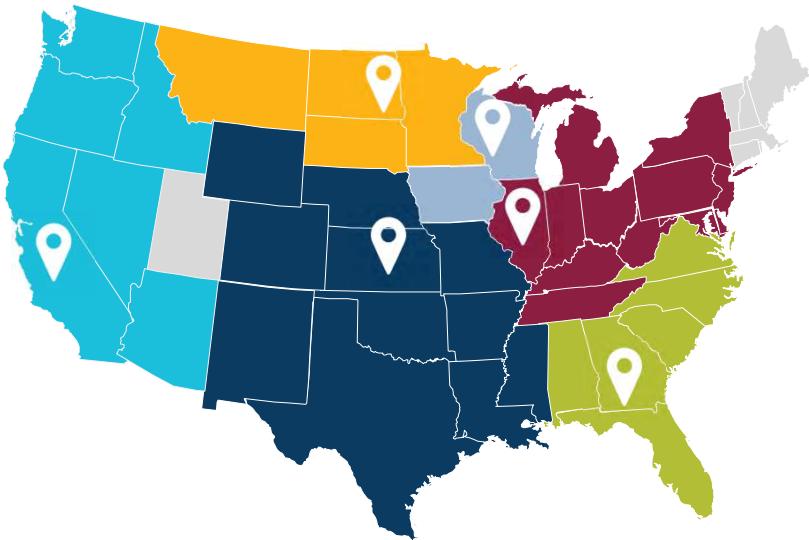


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## Regional Offices

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





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## Great American Expertise and Service to American Agriculture

**1915**

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



Our team is comprised of over

**1,000**

agriculture professionals.

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

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



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## Great American Expertise and Service to American Agriculture

**WITH 100  
DIFFERENT  
CROPS**

insured, we understand American agriculture



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



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

today writing Multiple Peril  
Crop Insurance

American Owned




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












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American Owned 

## Crop Division Management Team

	<b>Dale Perry</b> Divisional President <a href="mailto:dperry@gaig.com">dperry@gaig.com</a>		<b>Bob Twomey</b> Divisional Senior VP <a href="mailto:btwomey@gaig.com">btwomey@gaig.com</a>		<b>Dennis Strickland</b> Divisional VP Field Operations <a href="mailto:dstrickland@gaig.com">dstrickland@gaig.com</a>		<b>Shane Weaver</b> Divisional VP Claims <a href="mailto:sdweaver@gaig.com">sdweaver@gaig.com</a>
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Stay in the loop with latest updates and company happenings by connecting with us on social media!

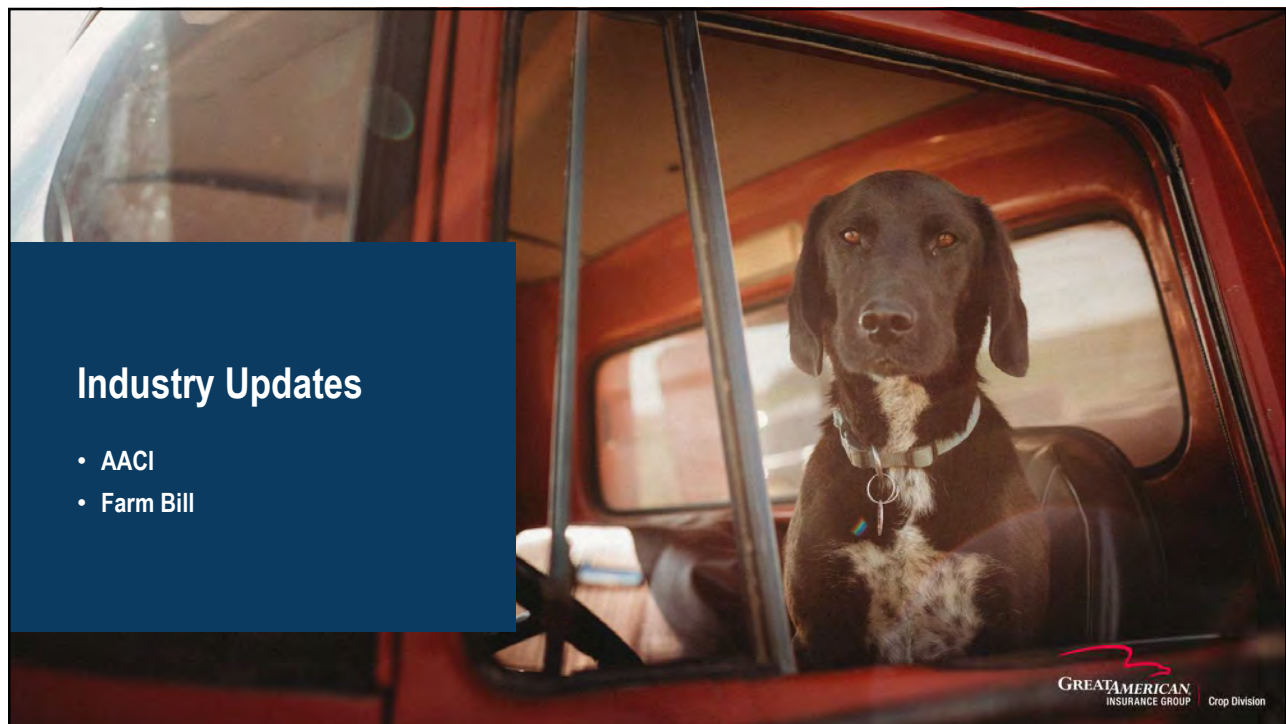
  
  




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## Industry Updates

- AACI
- Farm Bill

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“,”

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  
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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.

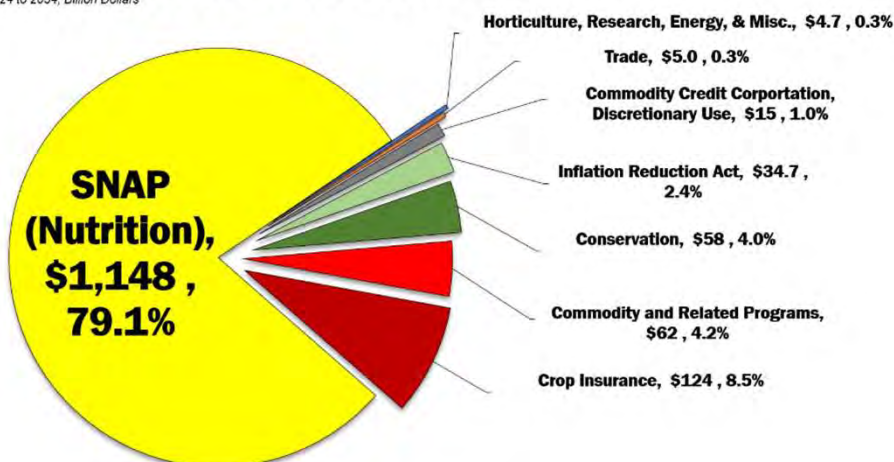


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## Farm Bill

# \$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 TBD

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

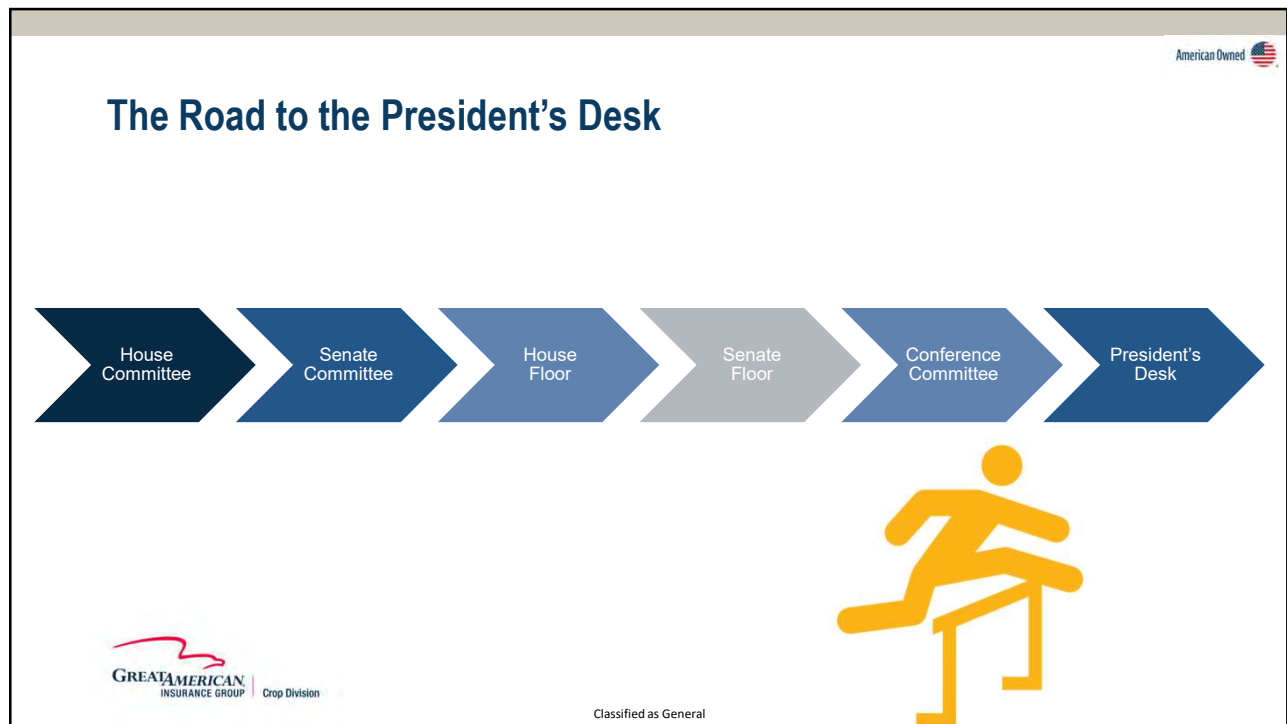
- Progress will likely be delayed in Q1 / Q2
- Q1 Priority will be reorganizing Congress
- Competing legislative priorities
- Restart the hearing process > updated requests

~~2023 Farm Bill~~

~~2024 Farm Bill~~

**2025 Farm Bill**







## 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



Classified as General

## 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)



Classified as General



## 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>



Classified as General

## Enterprise Units Expansion – 11/30 CCD

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### 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)

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**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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**Browse Library**

Search contents...

**Search By Keyword**

**Browse Library**

**Filter by Topic**

**Types**  
All Types ▾

**Authors**  
All Authors ▾

**Topics**

- ☐ GreatAg 43
- ☐ New 33
- ☐ Lunchtime Learnings 26
- ☐ MPCl 21

2025 MPCl Competency Test

GreatAg Keying Annual Forage Guide 15 min

2025 Livestock Update Training 4 hr

2025 Livestock Gross Margin Training 3 hr

2025 Dairy Revenue Protection Competency Test

2025 Livestock Risk Protection Test

2024 Prevent Plant Update - Fargo Office

2024 Get to Know GreatAg - Acreage Entry

2024 Lunchtime Learning - Grower and Agent Mobile

**Over 200 Courses Available**

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**GREAT AMERICAN INSURANCE GROUP** Crop Division

**Accounting Reminders**

- Online Bill Pay
- Claims EFT

**GREAT AMERICAN INSURANCE GROUP** Crop Division



## Easy Online Payments



01

Visit **GreatAmericanCrop.com**

02

Click on **Pay Online**

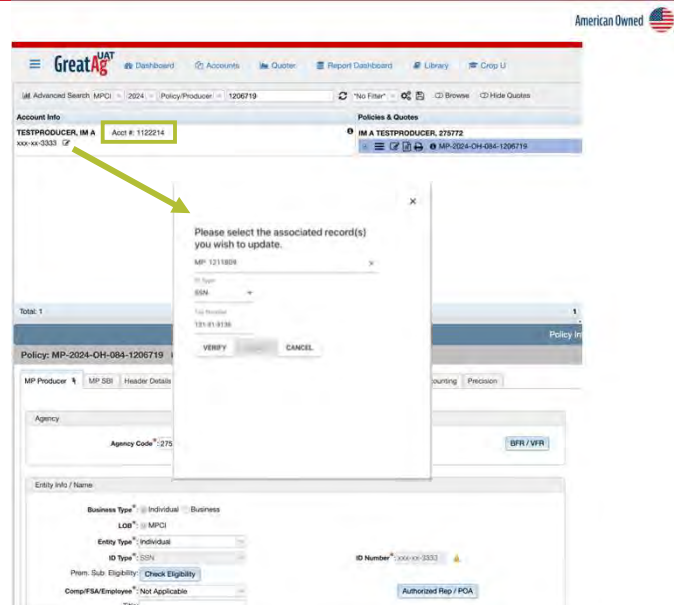
03

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

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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


- 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


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



**\* Account Number**


**\* Zip Code (5 Digits)**




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## Electronic Funds Transfer (EFT)




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:

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.



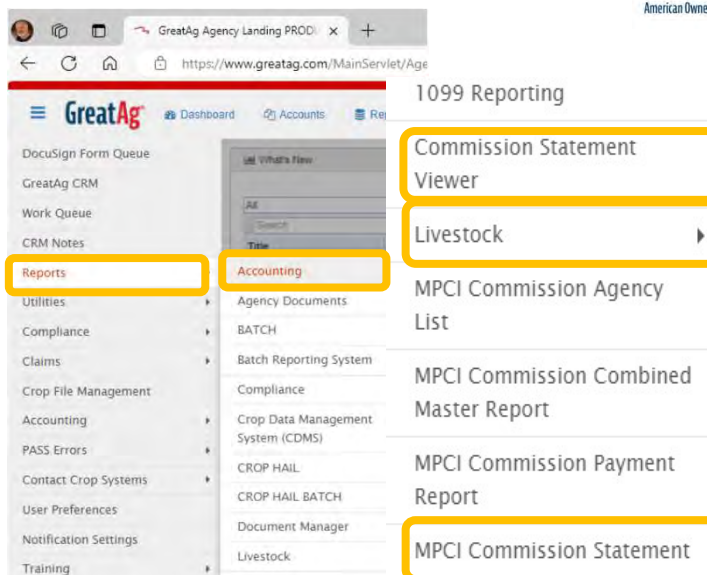

Crop Division

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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

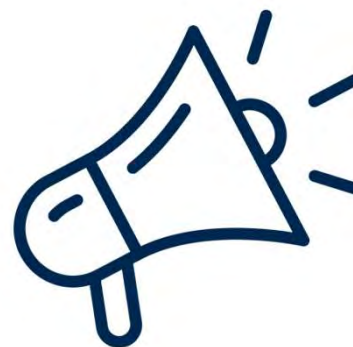
## 2025 White Glove Process

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

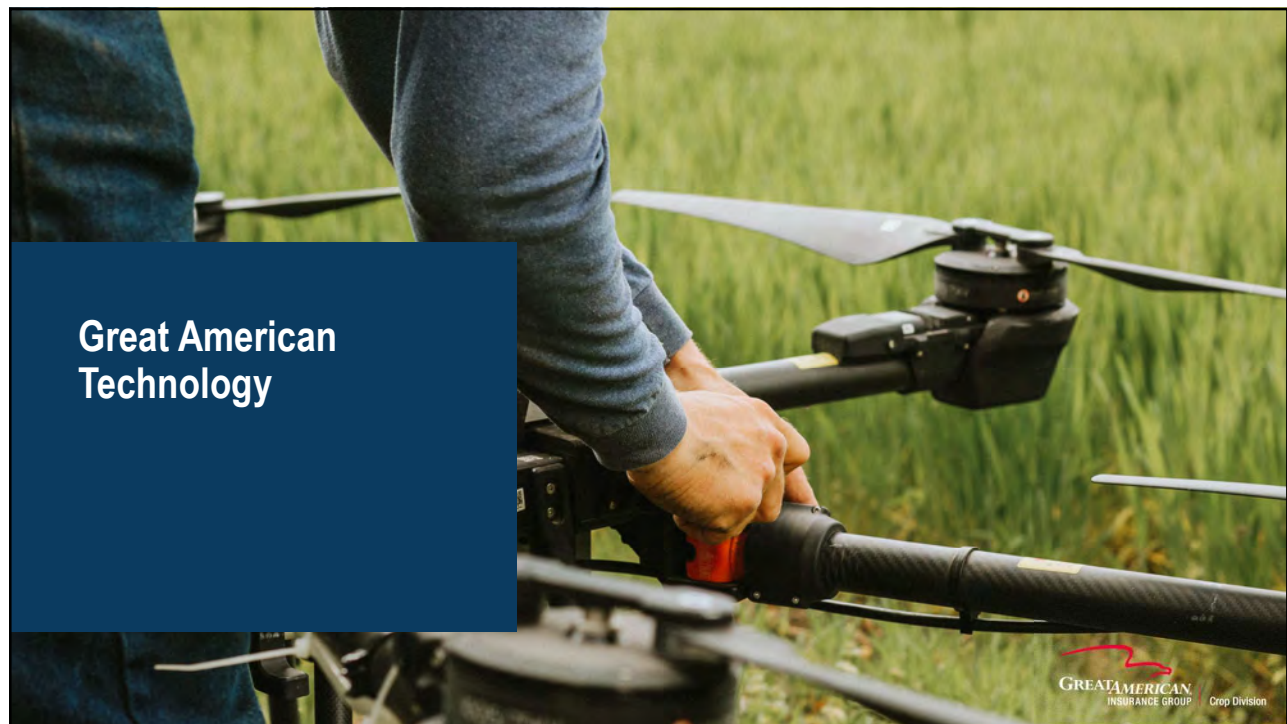
- Agents will be locked out of updating the 2025 GAAPH database until the 2024 production is entered (step 1 above)
- A nightly file will update the 2025 GreatAg APH database with the 2024 crop year data (including any claim related production)
- Any other changes for the 2025 APH database can then be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

**GreatAg<sup>®</sup>**

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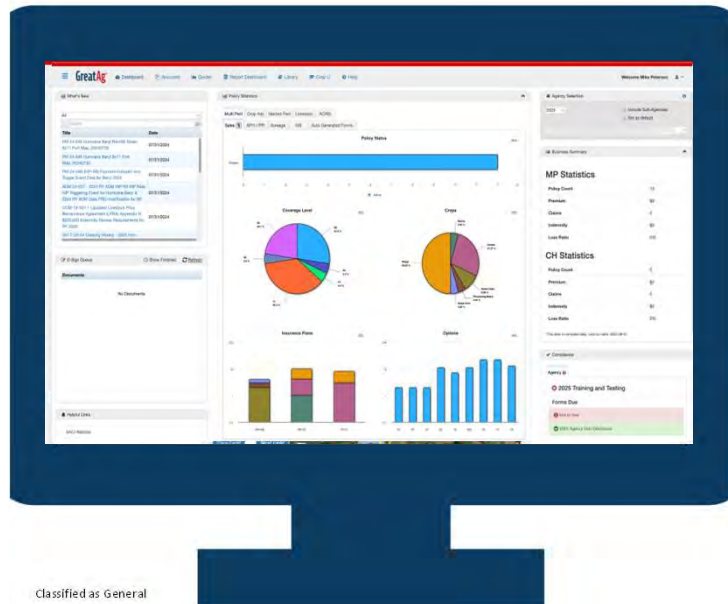
- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSign
- Grower Communications
- Training and Compliance

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## Agency Dashboard

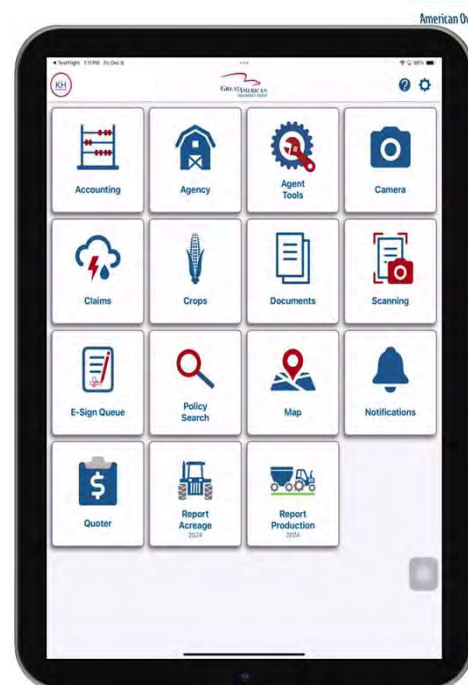
- Provides easy access to important information all on one page.
- The charts provide drill down data grids that can be exported.
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date



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## Agent Mobile

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



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## Policyholder Access in GreatAg®



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



Access MPC and Crop  
Hail claims tabs



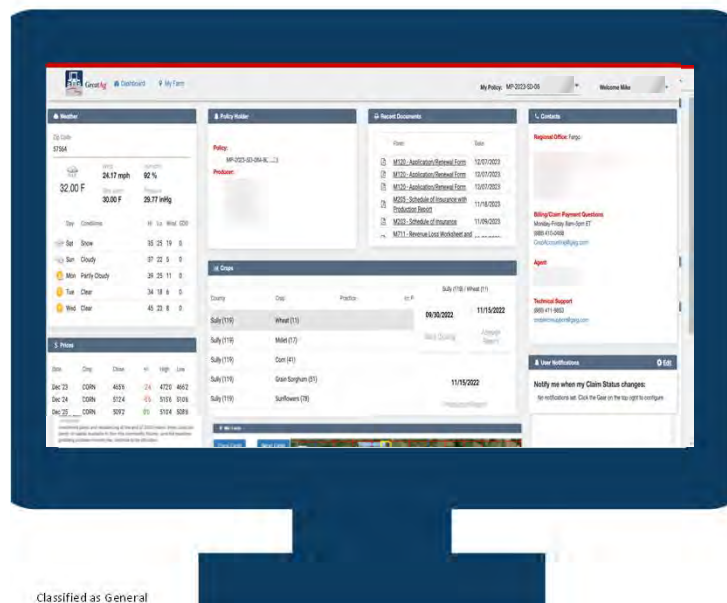
Manage online bill  
payment and sign up for  
EFT claim payments



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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** MPCl 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

Available on Apple and Android devices

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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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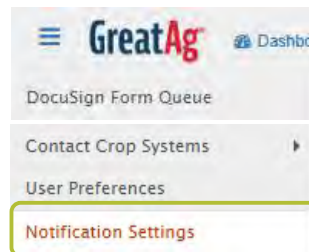
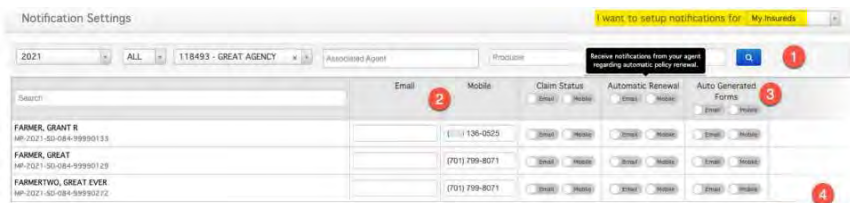
## Grower Notifications

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

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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.



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## 2025 Spring Claims Department Update



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## AGENDA

- Notice of Loss Deadlines
- Reporting a Claim
- Delayed Notice
- Delayed Claim
- Claim Types
- Agent Dashboard
- Accessing Proof Of Loss
- Replants
- Prevent Plant 1-4 Changes
- Organic Integrity
- 3rd Party Damage
- 180 Day Extensions
- Indemnity Check Processing
- Direct Deposit (EFT)
- Claim Notifications
- DocuSign for Claims
- Claim's Technology
- Adjuster Mobile

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## NOTICE OF LOSS (NOL) DEADLINES


Production Loss	Revenue Loss (No Production Loss)	Prevented Planting (PP) 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	Must be submitted no later than 45 days after the release of the harvest price.	Must be reported within 72 hours after: <ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ Producer determines they will be unable to plant within any applicable late plant period</li> </ul>

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## REPORTING A CLAIM

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



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## REPORTING A CLAIM

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



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## REPORTING A CLAIM

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



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## DELAYED NOTICE



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

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

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## DELAYED NOTICE



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

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

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

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## DELAYED NOTICE EXCEPTIONS



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

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## DELAYED NOTICE



### Note:

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

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## DELAYED CLAIM



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

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## 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

Simplified Claim

Line of Business

Cause of Loss

Loss Date

Policyholder Intention

Immediate Inspection Required

Comments / Contact Information (250 Character Max)

Enter comments here

Normal Loss

☐

Line of Business


Cause of Loss


Date of Loss

Policyholder Intention

☐

NEXT





## SUBMISSION EXAMPLE

Submit Loss / Inspection
Close

DETAILS

COUNTY CROPS

COMPANIONS

STATUS

Claim Type

Simplified Claim

PAGE

Line of Business

Cause of Loss

Loss Date

Policyholder Intention

Immediate Inspection Required

Comments / Contact Information (250 Character Max)

Please Call after 5:00

Normal Loss

☐

☐

MPCI

Hail

8/1/2023


To Harvest

☐


NEXT

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









## SUBMISSION EXAMPLE CONTINUED

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







## SUBMISSION EXAMPLE CONTINUED

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







**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:



Submit Loss / Inspection Close

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

SUBMISSION EXAMPLE CONTINUED


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

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**Claims Submission**

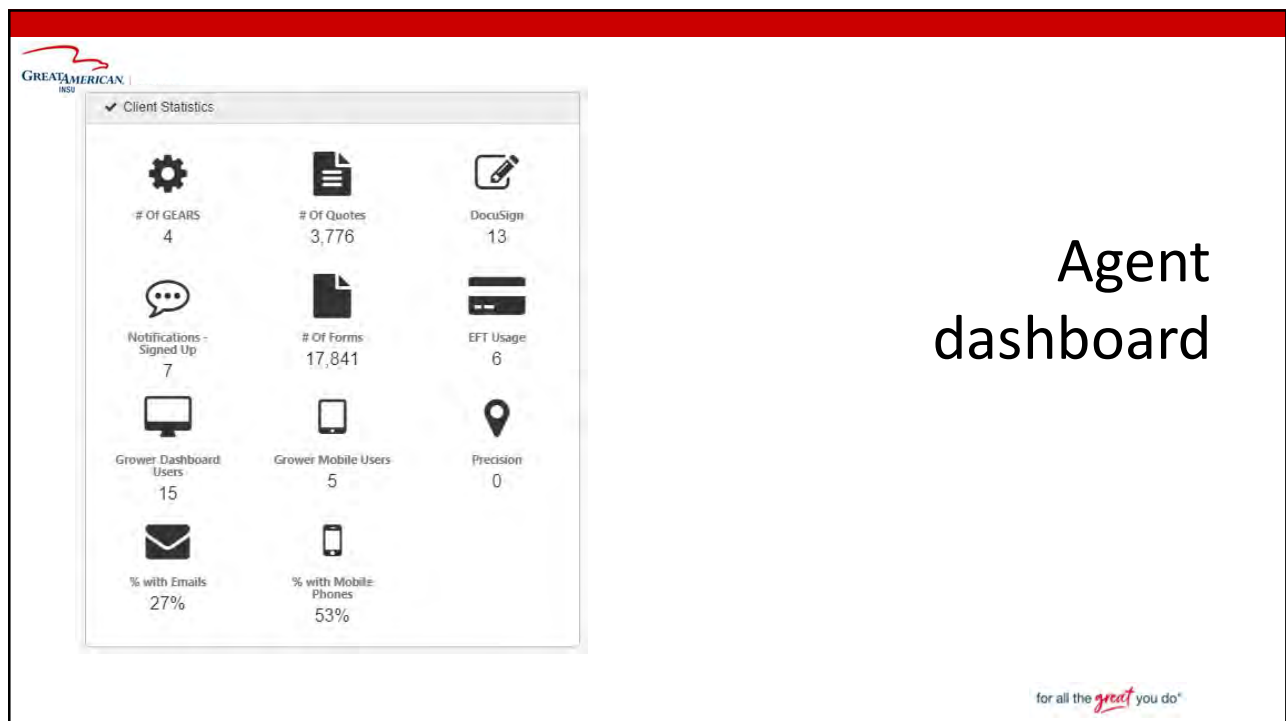
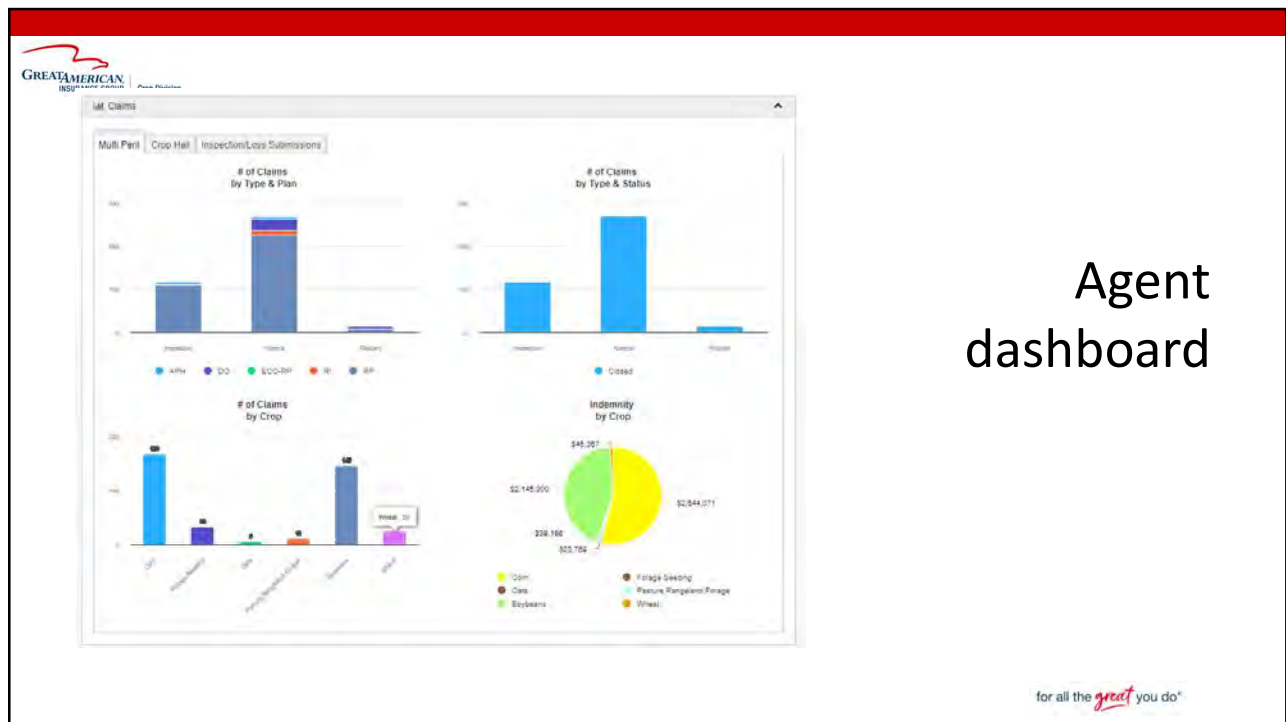


**Key Points**

- 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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## CLAIMS / INSPECTION TAB

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






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

Policy Information									
2024 2023 Pending Claim 2022 Paid Claim									
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			
123456-01	Assigned Normal Claim	\$0	\$0	\$0	Iam Adjuster	Iam Supervisor			
Crop	Unit	County	Plan	Level	Type	Dmg Date			
Corn (41)	00050001	Bourbon (11)	RP (02)	75	Normal				

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## ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



 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	\$8988	\$1447	\$7541	Iam Adjuster	Iam Supervisor	03/14/2022	07/05/2022	
Crop	Unit	County	Plan	Level	Type	Dmg Date	Dmg Cause		
Wheat (11)	00090001	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought		
Wheat (11)	00090002	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022	Drought		

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## ACCESSING A PROOF OF LOSS

Claim 123456-01

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 ☆

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**SUBMIT**

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



## REPLANT REMINDERS

### Submit a timely Replant notice

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

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

### Self Certifications

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

### 20/20 Rule

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

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## REPLANTS

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

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



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## REPLANTS – SELF CERTIFIED

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

[illegible]

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## PREVENT PLANT 1-4 CHANGES



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## Barley – PP 1-in-4 Statement

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

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



Actuarial - 28

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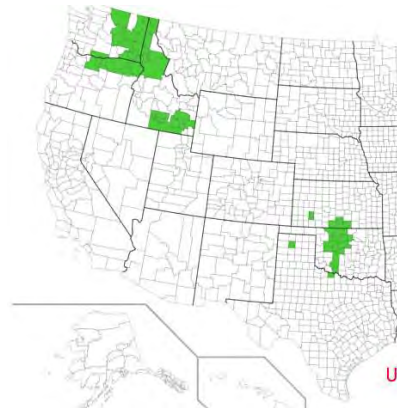




## Canola – PP 1-in-4 Statement

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

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



Actuarial - 29

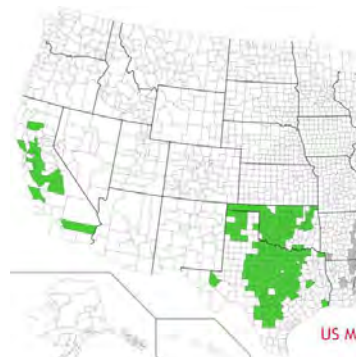
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## Oats – PP 1-in-4 Statement

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

- California
- Oklahoma
- Texas



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## Onion – PP 1-in-4 Statement

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

- Arizona
- California
- Oregon
- Texas
- Washington



Actuarial - 31

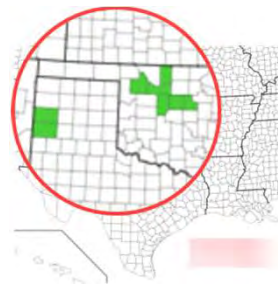
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## Rye – PP 1-in-4 Statement

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

- Oklahoma
- Texas



Actuarial - 32

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## Triticale – PP 1-in-4 Statement

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

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



Actuarial - 33

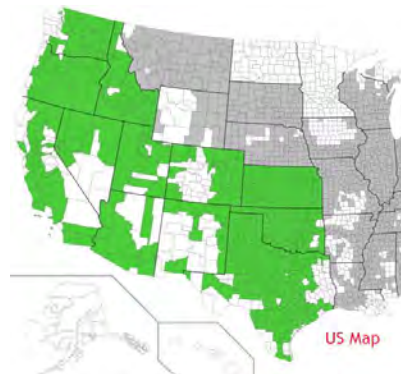
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## Wheat – PP 1-in-4 Statement

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

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



Actuarial - 34

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# Organic Integrity Database

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

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## 3RD PARTY / UUF DAMAGE

Damage to a crop that results from the actions of a 3<sup>rd</sup> party, outside of the control of the insured

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

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INSURANCE GROUP | Crop Division  
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### 3RD PARTY / UUF DAMAGE

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




### FARM STORED GRAIN

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



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## FARM STORED GRAIN

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

**Clear Form**

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

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

Select Basis Requested: ☐ County ☐ Crop ☐ Unit (See instructions)

On \_\_\_\_\_ a request was made to delay measurement of farm-stored production for up to 180-days after the EOP<sup>1</sup> of the last county/crop/unit designated below.

Structure ID	Structure Location	Unit or Structure	Harvest Date of Production	Date of EOP <sup>2</sup>	Extension End Date

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

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

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

I understand that a request to delay the measurement of farm-stored production must be submitted within 60-days of the EOP date. (Applicable only for grain crops) (LAW FCIC-20010-1 (10/2011), PAR 6B A2).

I further understand that this is only a delay for measurement determination of the gross production, including deductions for excess moisture, FM and/or discharge (as applicable). Any quality deficiencies must be determined no later than 60-days after the calendar date for the EOP. Samples to determine all substances and conditions injurious to human or animal health must be pulled prior to production going into storage, except for "non-toxic" (samples for aflatoxin or other mycotoxins must have been pulled prior to grain being placed into storage). (Applicable only for grain crops) (LAW FCIC-20010-1 (10/2011), PAR 6B A4A).

I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy and/or criminal or civil penalties (18 U.S.C. § 1001 and 1704; 7 U.S.C. § 1001, 1010, 1011, 1012, 1013, 1014, 1015, 1016, 1017, 1018, 1019, 1020, 1021, 1022, 1023, 1024, 1025, 1026, 1027, 1028, 1029, 1030, 1031, 1032, 1033, 1034, 1035, 1036, 1037, 1038, 1039, 1040, 1041, 1042, 1043, 1044, 1045, 1046, 1047, 1048, 1049, 1050, 1051, 1052, 1053, 1054, 1055, 1056, 1057, 1058, 1059, 1060, 1061, 1062, 1063, 1064, 1065, 1066, 1067, 1068, 1069, 1070, 1071, 1072, 1073, 1074, 1075, 1076, 1077, 1078, 1079, 1080, 1081, 1082, 1083, 1084, 1085, 1086, 1087, 1088, 1089, 1090, 1091, 1092, 1093, 1094, 1095, 1096, 1097, 1098, 1099, 1100, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1110, 1111, 1112, 1113, 1114, 1115, 1116, 1117, 1118, 1119, 1120, 1121, 1122, 1123, 1124, 1125, 1126, 1127, 1128, 1129, 1130, 1131, 1132, 1133, 1134, 1135, 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2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 2684, 2685, 2686, 2687, 2688, 2689, 2690, 2691, 2692, 2693, 2694, 2695, 2696, 2697, 2698, 2699, 2700, 2701, 2702, 2703, 2704, 2705, 2706, 2707, 2708, 2709, 2710, 2711, 2712, 2713, 2714, 2715, 2716, 2717, 2718, 2719, 2720, 2721, 2722, 2723, 2724, 2725, 2726, 2727, 2728, 2729, 2730, 2731, 2732, 2733, 2734, 2735, 2736, 2737, 2738, 2739, 2740, 2741, 2742, 2743, 2744, 2745, 2746, 2747, 2748, 2749, 2750, 2751, 2752, 2753, 2754, 2755, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2764, 2765, 2766, 2767, 2768, 2769, 2770, 2771, 2772, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2781, 2782, 2783, 2784, 2785, 2786, 2787, 2788, 2789, 2790, 2791, 2792, 2793, 2794, 2795, 2796, 2797, 2798, 2799, 2800, 2801, 2802, 2803, 2804, 2805, 2806, 2807, 2808, 2809, 2810, 2811, 2812, 2813, 2814, 2815, 2816, 2817, 2818, 2819, 2820, 2821, 2822, 2823, 2824, 2825, 2826, 2827, 2828, 2829, 2830, 2831, 2832, 2833, 2834, 2835, 2836, 2837, 2838, 2839, 2840, 2841, 2842, 2843, 2844, 2845, 2846, 2847, 2848, 2849, 2850, 2851, 2852, 2853, 2854, 2855, 2856, 2857, 2858, 2859, 2860, 2861, 2862, 2863, 2864,





## 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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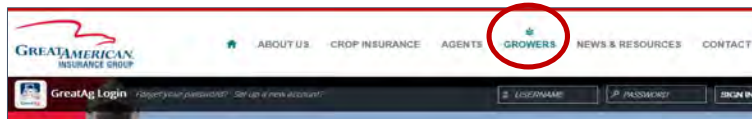


### DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

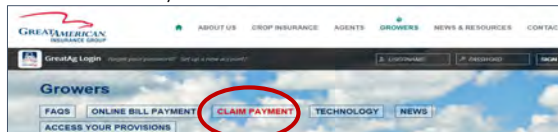
Encourage customers to sign up for Direct Deposit for claim payments.

## 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

# Claim Payment - Direct Deposit

[FAQS](#)
[ONLINE BILL PAYMENT](#)
[CLAIM PAYMENT](#)
[TECHNOLOGY](#)
[NEWS](#)

## ACCESS TO YOUR CLAIMS

Great American Insurance Group offers Direct Deposit payment for MPCL (Multiple Event Case Insurer), One-time loss claims from the following events: Auto (Personalized Driving Record Protection).

This method of payment will automatically deposit your claim (submitted by phone or e-mail) to the bank of your choice. Please contact your agent for a list of bank checks in full. You are advised to contact the agent assigned your case. Business day after you have completed this procedure.

**NOTE:** Readmission requests are not handled for persons who are subject of a restraining order when the payment of Individuals' Automobiles have had been completed in full and authorized by the Attorney General, and are not the sole responsibility of property. Authorization and

Consentment must be obtained.

For assistance with this service:

[CONTACT US](#)

**Name**

**Bank Name**

**Bank Address**

**Bank Routing (ABA) Number**

**Bank Account Number**

**Check if account is** ☐ Check/Bill ☐ Savings

**Product Line** ☐ MPCL ☐ Crop Loss ☐ Named Peril ☐ All

## Contact Information

**Name**

**Policyholder Tax ID (Last 4 digits TIN)**

**Email Address**

**Phone Number**

**Phone Number**

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

**SIGNATURE**

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## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Hard Copy  
Enrollment Form can  
be mailed or emailed



**GREATAMERICAN**  
INSURANCE COMPANY

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

**REQUEST FOR ELECTRONIC PAYMENTS**

Great American Insurance Company is offering Direct Deposit payments for MPCU, Crop-Hail and Named Peril claims to our policyholders, via ACH (Automated Clearinghouse) transactions. This method of payment will electronically deposit payment to your account, in the bank of your choice. With Direct Deposit you eliminate any chance of a lost check or mail delays and you begin 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 would have seen with a traditional check. Additionally, an email will be sent to you once a claim payment is sent to your financial institution notifying you with the amount of the deposit and the date.

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

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

Great American Insurance Company  
Attn: Crop Accounting, Ruth Kane  
P.O. Box 2275  
Cincinnati, OH 45201-2275

If you have any questions, you may email us at [ClaimsAccounting@gaic.com](mailto:ClaimsAccounting@gaic.com) or call us at 1-800-419-6468.

Name: \_\_\_\_\_  
(must be the same as the name on the bank account)

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

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

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

Bank Account Number: \_\_\_\_\_  
(must be a checking or savings account)

Check if account is: ☐ Checking ☐ Savings

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

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

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

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

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

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## DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

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

**Claim Payment - Direct Deposit**

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

ACCESS YOUR PROVISIONS

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

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

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

Frequently Asked Questions

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

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

For assistance with this service:  
CONTACT US



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**CLAIM STATUS NOTIFICATION**

Enrollment can be initiated in GreatAg (Notification Settings)

The screenshot displays the GreatAg user interface. On the left, a sidebar menu lists various options, with 'Notification Settings' highlighted by a red circle. The main area shows a configuration page for adding claim status notifications. A dropdown menu for 'Delivery Method' is open, showing 'Email' selected. A 'Real Time' toggle is also visible, set to 'On'.

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**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


The illustration shows a hand holding a smartphone. A red notification bubble with a white exclamation mark is overlaid on the screen, indicating an incoming alert or notification.

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## CLAIM STATUS NOTIFICATION

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

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

**DoNotReply-GreatAgNotifications <DoNotReply-GreatAgNotifications@galg.com>**  
 To: [claimsmail@grillence.com](mailto:claimsmail@grillence.com)

Tuesday, December 12, 2023 at 8:35 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

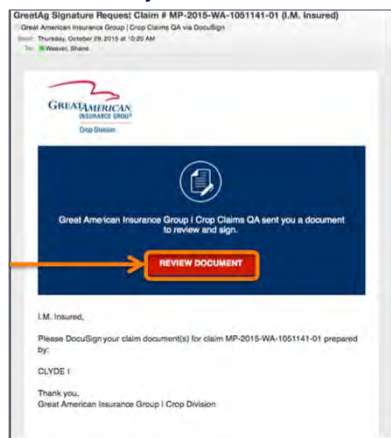
- Adjuster will have a quick-card available to help walk through this process with the policyholder

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## DOCUSIGN FOR CLAIMS

### Policyholder e-mail



### Policyholder Signature



### Policyholder Print/Save Options



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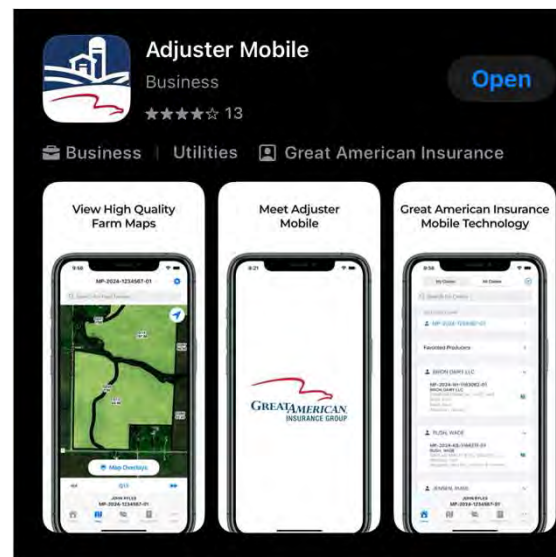




## CLAIMS TECHNOLOGY

### Adjuster Mobile APP

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



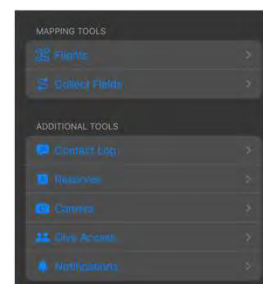
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## ADJUSTER MOBILE APP


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

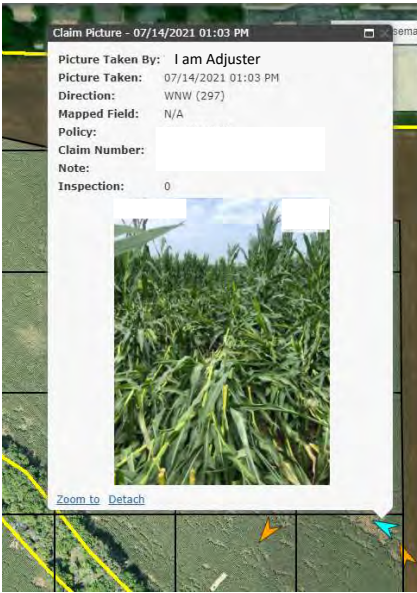


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**Claim Picture - 07/14/2021 01:03 PM**

Picture Taken By: I am Adjuster

Picture Taken: 07/14/2021 01:03 PM

Direction: WNW (297)

Mapped Field: N/A


Policy:

Claim Number:

Note:

Inspection: 0

[Zoom to](#) [Detach](#)




Measure: 1 ACRES

Measurement Result

[Clear Results](#) [Cancel](#)

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Administered by:  
Great American Insurance Company  
greatamericancrop.com

**GREATAMERICAN**  
INSURANCE GROUP

## Aerial Survey Report

1 Scouting Details

<b>Producer:</b> <span style="background-color: blue; color: black;">[REDACTED]</span> <b>Claim Number:</b> <span style="background-color: blue; color: black;">[REDACTED]</span>	<b>Farm-Tract-Field</b> <div style="background-color: blue; width: 100px; height: 40px; margin: 0 auto;"></div>	<b>Flight Comments</b>  <div style="border: 1px solid black; padding: 10px; min-height: 100px;"> <p>Appears to be more damage on the Northern Edge of the field.</p> </div>
--	--	---



**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)

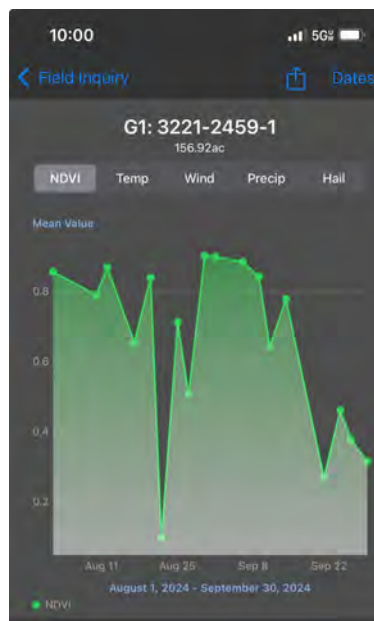
- Gives real time imagery. (Every 3 Days)
- Shows areas of the fields with declining production.
- Ability to pinpoint adjuster location in field.
- Giving the adjuster ability to accurately adjust claim in the given location.
- Comparison of multiple days (shows if crop is declining or improving).



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## FARM INSIGHTS



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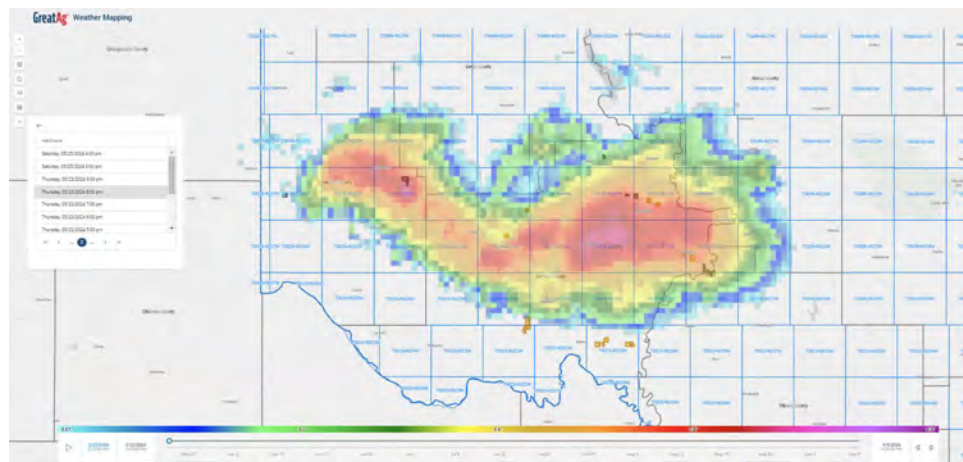


## FARM INSIGHTS



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## GREAT AG WEATHER MAPPING







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



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## Disclaimer

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



## Administrative and Servicing Requirements Duplicate Policies



### If duplicate policies are discovered:

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



GSH – 803A(1)

## Administrative and Servicing Requirements Duplicate Policies



### If duplicate policies are discovered:

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



GSH – 803A(1)



## Policy Servicing Requirements Assignment of Indemnity

American Owned 

- **A. Signature Requirements**
- 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

American Owned 

The assignee has the right to submit the forms and claims for indemnity when the insured has failed to do so. The assignee then assumes dispute resolution rights and obligations for the policy.

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

(i) An assignee may submit the claim for indemnity not later than 30 days after the period for filing a claim has expired.

(ii) No indemnity will be paid if we determine that we do not have the ability to accurately adjust the loss for any claim for indemnity. You or any assignee may not dispute the determination.

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



BP - Sec 29(D)(2)





## Policy Servicing Requirements Assignment of Indemnity

American Owned 

Added language to provisions to provide flexibility for an indemnity payment to be issued to a single party if all assignees and insured agree in writing.

- If we receive a properly executed assignment of indemnity form:
  - Only one payment will be issued jointly in the names of all assignees and insured, unless all assignees and insured 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

American Owned 

### Single Payee Agreement Form

- Must be completed **before each payment is issued** when 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



## Single Payee Agreement – Found in Forms Library

**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 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

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 Approved Insurance Provider to issue an indemnity payment as an electronic payment to the single payee shown below.

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

Insured's Printed Name \_\_\_\_\_ Insured's Signature \_\_\_\_\_ Date \_\_\_\_\_

Assignee 1's Printed Name \_\_\_\_\_ Assignee 1's Signature \_\_\_\_\_ Date \_\_\_\_\_

Assignee 2's Printed Name \_\_\_\_\_ Assignee 2's Signature \_\_\_\_\_ Date \_\_\_\_\_

Assignee 3's Printed Name \_\_\_\_\_ Assignee 3's Signature \_\_\_\_\_ Date \_\_\_\_\_

Assignee 4's Printed Name \_\_\_\_\_ Assignee 4's Signature \_\_\_\_\_ Date \_\_\_\_\_

AIP's Authorized Representative Printed Name \_\_\_\_\_ AIP's Authorized Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

## Policy Servicing Requirements Signatures

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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.



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GSH - 854





## Policy Servicing Requirements Signatures

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



GSH - 854



## Signatures

- Acceptable signatures for crop insurance include:
  1. Signature of the required person (e.g., applicant, insured, grantor)
  2. Signature of the authorized representative granted by POA and
  3. Signature of authorized rep granted by legally sufficient documents (e.g., Articles of Incorporation)
- DSSH allows the required person or its authorized representative to designate person(s) authority to sign crop insurance documents on its behalf. (Limited Authorized Rep)
  - This is limited authority and does not allow the LAR to execute or cancel a policy.



GSH 854



## Policy Servicing Requirements Signatures

TIP on using Great American DocuSign Process:

Enter the e-mail address on the “Authorized Rep/POA” or SBI for those to show up in the Drop-Down box when sending the document to be signed

Authorized Representatives for Producer - Randy Barr

**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
<input checked="" type="checkbox"/> 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

Please enter the email address for the following recipients:

Randy Barr gaig@gmail.com

John Barr Agent's Email

Randy Barr

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## Eligible Persons – Legal Emancipation

- For individuals less than 18 years old or where emancipation has not been conferred by a court:
  - a) Minor must provide evidence an insurable share exists; and
  - b) Parent or court-appointed guardian must co-sign application and other applicable policy documents
- When parent or court appointed guardian co-signs application, the application must include:
  - a) Acknowledgement guaranteeing payment of annual premium
  - b) Written statement describing farming operation and insurable share
  - c) Acknowledgment that the requirements on next slide have been met



## 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 following farming activities
  - Produce the crop
  - Exercise managerial control relating to production and marketing of the crop
  - Carry all or part of the financial risk related to producing the crop
  - Own, rent, or lease farming equipment, arrange to obtain equipment or hire custom work related to production and harvest of the crop
  - Purchase all inputs
- Minor has separate accounting and recordkeeping for the minor's farming operation



GSH – 251 F

## Person Types – Individuals

### (Used to be Separate Policies for Spouses)



- If a spouse, child or any other member of the household that was allowed to receive separate policies are later found to not qualify for separate policies
  - Duplicate policy procedures will be applied
  - Acreage or share under the voided policy will be included on the remaining policy if both persons are eligible
  - Final premium and indemnity will be based on revised acreage report for remaining policy



GSH – 251 G





## 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 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 147-C 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.



GSH – 251 F





## REPORTING CORRECT TAX ID #

- Some of the common issues are:
  - For Spousal policies, did the spouse change their name with IRS (if they haven't then if the Maiden name is given)
  - Does the name match what was used when EIN # was assigned (i.e. Jones Trust or was it 2024 Jones Trust)
  - DBAs
  - A letter from their accountant will not work to resolve an issue with the Name being used to file their taxes 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). When a taxpayer contacts the IRS for a 147C letter, it's usually due to misplacing their EIN number.



GSH – 251 F

## Conservation Compliance Reminder

- Wait **at least 30 days** from the date a producer files an AD-1026 before initiating a review request with RMA.

- **Reference:** GSH Para. 459

This form is available electronically.  
AD-1026  
(10-30-14)

(See Page 2 for Privacy Act and Paperwork Reduction Act Statements)

U.S. DEPARTMENT OF AGRICULTURE  
Farm Income/Agency

**HIGHLY ERODIBLE LAND CONSERVATION (HELIC) AND  
WETLAND CONSERVATION (WC) CERTIFICATION**

Read attached AD-1026 Appendix before completing form.

**PART A – BASIC INFORMATION**

1. Name of Producer	2. Tax Identification Number (Last 4 digits)	3. Crop Year
---------------------	--	--------------

4. Names of affiliated persons with farming interests. Enter "None," if applicable.

*Affiliated persons with farming interests must also file an AD-1026. See Item 7 in the Appendix for a definition of an affiliated person.*

5. Check one of these boxes if the statement applies, otherwise continue to Part B.

A. ☐ The producer in Part A does not have interest in land devoted to agriculture. Examples include bee keepers who place their hives on another person's land, producers of crops grown in greenhouses, and producers of aquaculture (AKC) whose producers do not overstock any agricultural land themselves. **Note:** Do not check this box if the producer shares in a crop.

B. ☐ The producer in Part A meets all three of the following:

- does not participate in any USDA program that is subject to HELIC and WC compliance except Federal Crop Insurance;
- only has interest in land devoted to agriculture which is exclusively used for perennial crops, except sugarcane, and
- has not converted a wetland after February 7, 2014.

Perennial crops include, but are not limited to, tree fruit, tree nuts, grapes, olives, native pasture and perennial forage. A producer that produces alfalfa should contact the Natural Resources Conservation Service at the nearest USDA Service Center to determine whether such production qualifies as production of a perennial crop.

**Notes:** If either box is checked, and the producer in Part A does not participate in Farm Service Agency (FSA) or Natural Resources Conservation Service (NRCS) programs, the full tax identification number of the producer must be provided, but establishment of detailed farm records with FSA is not required. Go to Part D and sign and date.

**PART B – HELIC/WC COMPLIANCE QUESTIONS**

Indicate YES or NO to each question.

If you are unsure of whether a HELIC determination, wetland determination, or NRCS evaluation has been completed, contact your local USDA Service Center.

6. During the crop year entered in Part A or the term of a requested USDA loan, did or will the producer in Part A plant or produce an	YES	NO
--	-----	----



## Person Types Trusts



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

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

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

§672. Definitions and rules

§673. Reversionary interests

§674. Power to control beneficial enjoyment

§675. Administrative powers

§676. Power to revoke

§677. Income for benefit of grantor

§678. Person other than grantor treated as substantial owner

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



## Person Types and Documentation

Added acceptable signature to multiple person types

GSH – Exhibit 4

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



Exhibit 4 Person Types and Documentation (Continued)

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

GSH - Exhibit 4


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## 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 <span style="color: red;">+1</span> xxx-xx-5555	<div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> <div></div> </div>



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## GreatAg Producer Headers













**Account Info**

Barr, Randy +1









XXX-XX-5555

**Policies & Quotes**

**Randy Barr, 999921**


    MP-2024-KS-084-99992917	Shawnee: Corn,Soybeans
    MP-2024-KS-084-99992922	Shawnee: Pasture,Rangeland,Forage
    MP-2024-KS-084-99994270	Edwards: Wheat

**Randy Barr, 999921**


    MP-2024-KS-084-99994268	Edwards: Corn
    MP-2024-KS-084-99994269	Shawnee: Wheat

1) Accounting issues with Payments/Loss credits

2) Mapping fields



GSH 833 A(2)

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## Contract Pricing Update

Revised Special Provisions Statement:

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

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

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





## Contract Pricing Update

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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".


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Units



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## REVIEW OF UNITS

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


Reminder of Basic Unit Discount

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

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


BUD will apply to both planted and prevent plant acreage

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



Crop Division


CIH – Part 10, Sec 1

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## REVIEW OF UNITS

- Optional Units (OU)
  - Section
  - Section Equivalents
  - Separate FSA FSN's
  - Irrigated and Non-Irrigated Practices
  - Organic
  - FAC and NFAC (in select areas)
  - Written Unit Agreement
  - UDGO (ME, GA & TX)

- Whole Farm (WU)
  - One unit for all crops in the county that qualify



Crop Division

CIH – Part 10, Sec 2



## NEW: Organic/Non-Organic EU

- Actuarial documents expanded to allow EU by organic and non-organic practices
- Certified, transitional and buffer zone acres are grouped as “organic” for EU purposes.
- Multi-County Enterprise Unit (MCEU) is NOT available for EUs by Organic and/or non-organic practices
- “EU” unit structure code
- “EO” (unit modifying) option code
- Insured can apply for EU-EO for one or both practices by earliest sales closing date for crop

## EU by Organic/Non-Organic Possible

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### 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

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### 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)

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### 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

American Owned 

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


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

#### Consider:

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

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## EU by Organic/Non-Organic 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


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## 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.

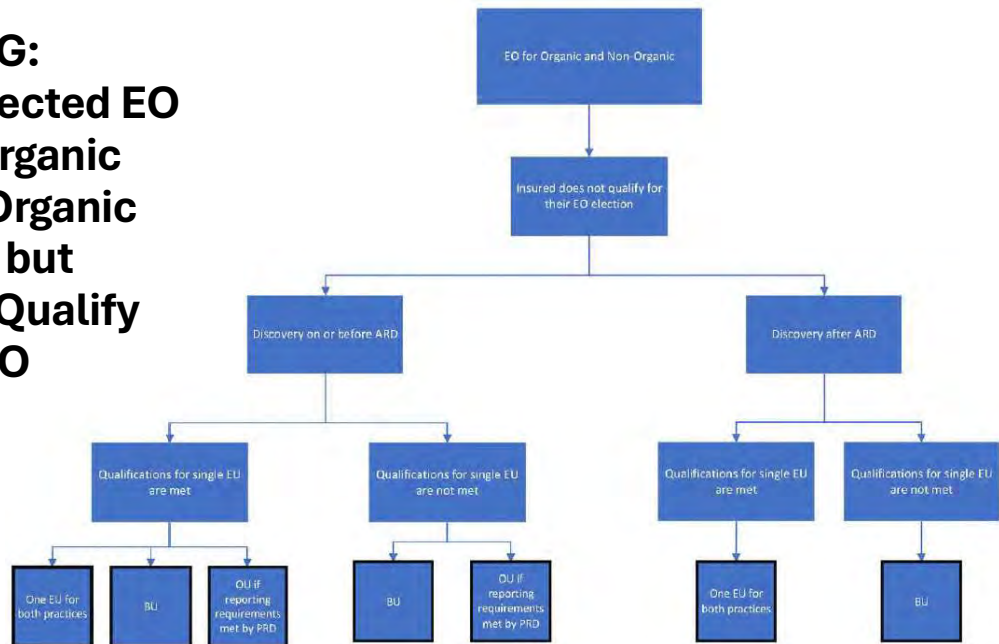
2025 CCIP Section  
34 (a)(2)(vi)(D)

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

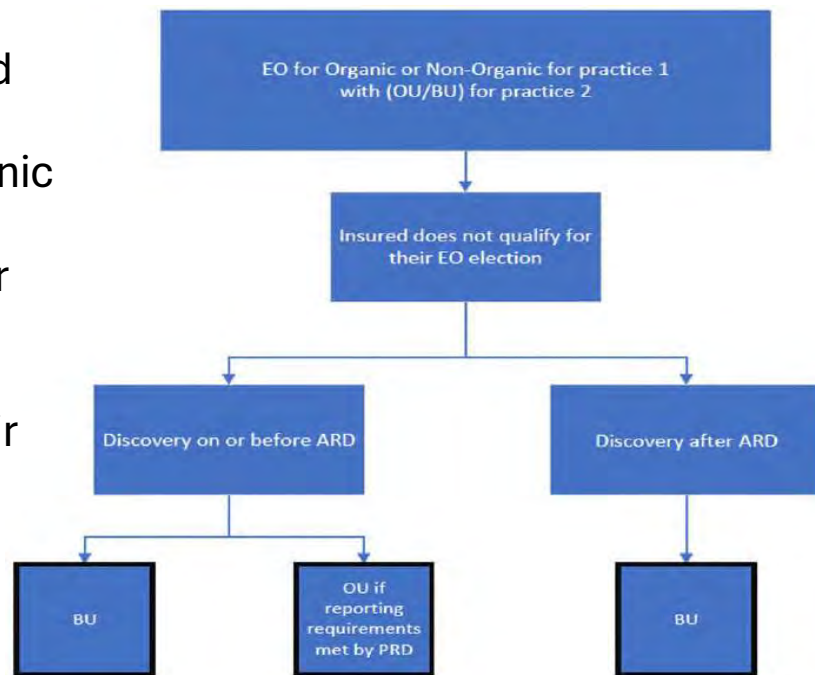

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**Exhibit 10G:  
Insured Elected EO  
for Both Organic  
and Non-Organic  
Practices, but  
Does Not Qualify  
for Their EO  
Election**



**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**







## POLICY AND ENDORSEMENT UPDATES

### COARSE GRAINS CP

- Section 2
- If you elect enterprise units for FAC and NFAC cropping practices, you may not elect enterprise or optional units by any other practice or type.





## 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 for Written Agreements.
  - New TP agreements due by ARD
  - Renewal TP agreements due by SCD



## HEMP ISH

### Para. 34B (2)

- Added smoke to the list of cause of loss exclusions.







## Nursery Catalogs

- Acceptable nursery catalogs
  - Type written and legible
  - Provided to customers and includes all discounts
  - Issue date (season and year or month and year)
  - Name, address (no PO boxes), and phone number of the nursery
  - Each plants botanical or common name, plant or container size & wholesale price
    - Note: Please be sure the issue date of the catalog and date the Catalog is received by your office is noted on both the catalog and the checklist



## PROCESSING BEAN CP

### Section 1

- **Good farming practices** - In addition to the definition contained in the Basic Provisions, good farming practices include those practices required by the processor contract.

### Section 2

- (2) Optional units as provided in section 34(c) of the Basic Provisions are not applicable.
- (b) For any processor contract that stipulates the number of acres to be planted, in addition to or instead of, establishing optional units as provided in section 34(c) of the Basic Provisions, optional units may be established by type if acreage of one type does not continue into acreage of another type in the same rows or planting pattern.

### Section 9

- (d) The calendar date for the end of the insurance period shown in the Special Provisions, unless otherwise modified by written agreement.



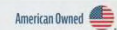




## PROCESSING SWEET CORN CP

### Section 2- Unit Division

- (a) For processor contracts that **stipulate the amount of production** to be delivered:
- (2) Section 34(c) of the Basic Provisions that allow **optional units are not applicable.**
- (b) For processor contracts that **stipulate the number of acres** to be planted, **optional units** as provided in section 34(c) of the Basic Provisions **can apply.**



## PROCESSING PUMPKIN CP

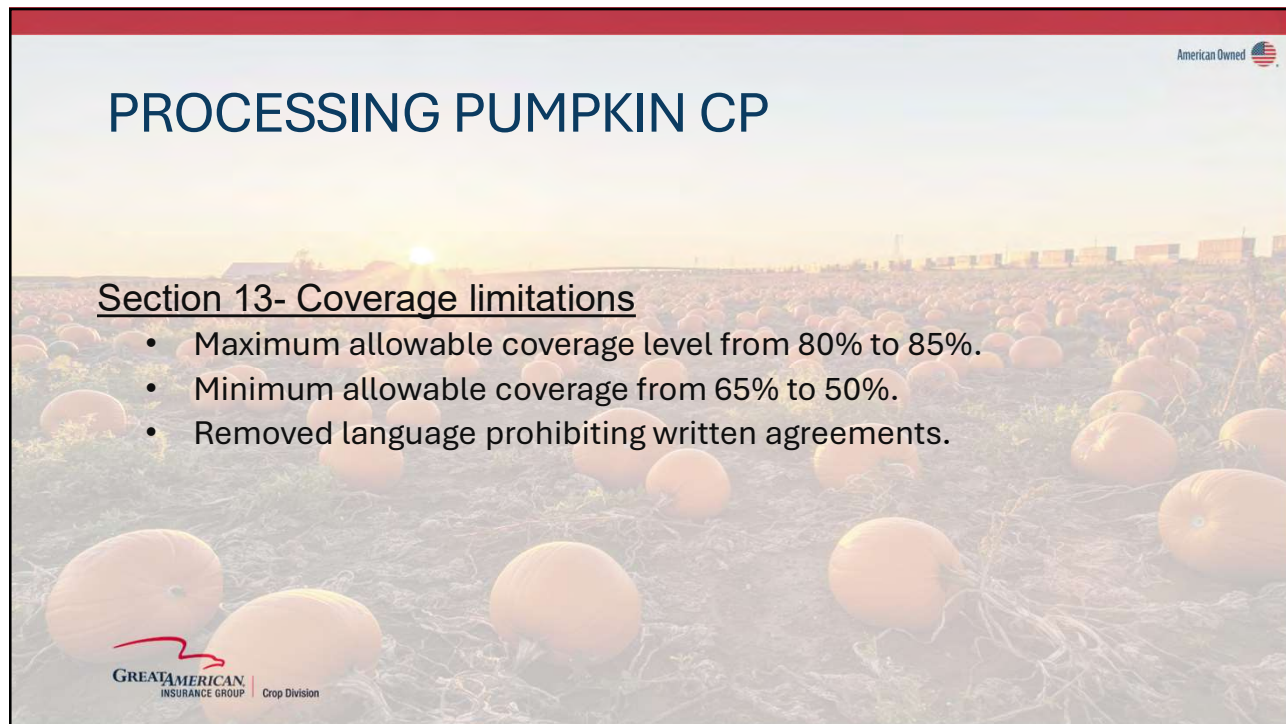
Policy has been converted from Pilot to Permanent Status


### Section 2- Unit division

- For processor contracts that stipulate amount of production
  - A Basic Unit acreage planted to insured crop in county used to fulfill contracts with each processor
  - Optional Units are not applicable
- For processor contracts that stipulate number of acres
  - Optional Units are allowed
- Enterprise Units are allowed






A wide-angle photograph of a pumpkin patch at sunset. The field is filled with numerous large, orange pumpkins resting on the ground. In the background, a line of trees and a few buildings are visible under a warm, orange-hued sky. The sun is low on the horizon, creating a soft glow.

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## PROCESSING PUMPKIN CP

Section 13- Coverage limitations

- Maximum allowable coverage level from 80% to 85%.
- Minimum allowable coverage from 65% to 50%.
- Removed language prohibiting written agreements.

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A photograph showing a large, blue, corrugated metal grain elevator or silo. A metal ladder or staircase is attached to the side of the silo. In the background, a green field stretches out under a clear sky, with several wind turbines visible on the horizon. The sun is low in the sky, creating a bright lens flare effect.

**PACE**

- 2025 Expansion & Review

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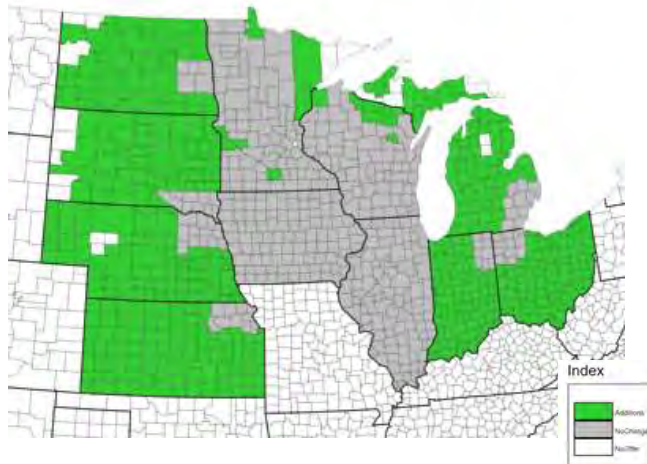


## Post Application Coverage Endorsement (PACE)

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Corn – PACE-YP, PACE-RP, PACE-RP-HPE

2025CY Expansion



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## What is PACE

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- 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

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## 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.



## Actuarial Documents



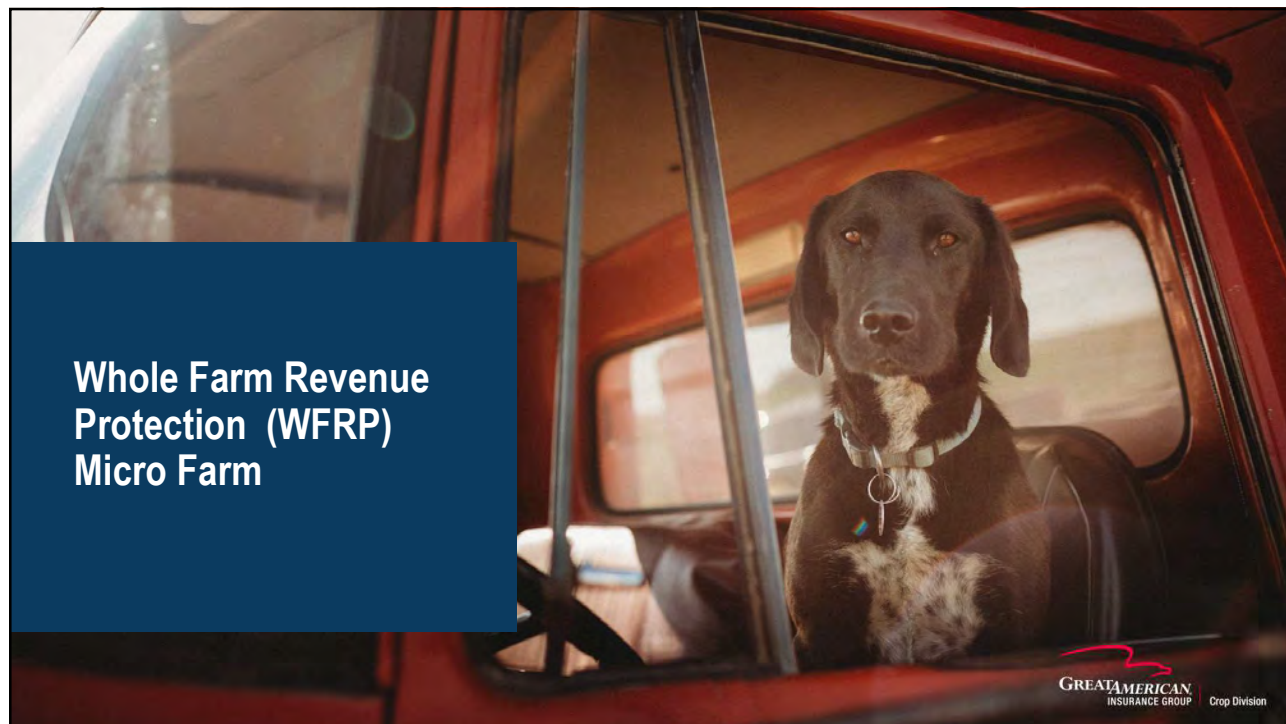
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Can be found in  
Forms Library



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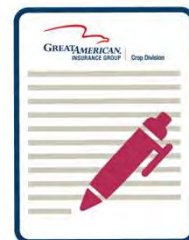




## Micro Farm: Use of another person's records – BFR/VFR American Owned

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



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.

## 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**







## 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.**



## 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



## Early Harvest Sugar Beet Review

- Applicable only when processor requests early harvest
- Option must be elected by Sales Closing
- 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.





## UUF or Third-Party Damage

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

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

### EXAMPLES ADDED:

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



CIH 1309G(2)

## UUF or Third-Party Damage

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

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

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

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

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



CIH 1309G(2)





## 2025 Reminders

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- Provide evidence of adaptability with the new WA request if unable to confirm the need for it.
- When a producer requests changes to a current multi-year WA, then that request is considered a renewal request and must meet the renewal requirements.
- The original terms of the policy and actuarial requirements without a WA will be in effect when a WA is canceled.
- The RO will send the notice addressed to the producer to the AIP and the AIP must provide the RMA-generated notice to the producer:
  - When a WA request is not acceptable (33A)
  - When a WA request is denied (34C)
  - When a multi-year WA is canceled (61A2)
  - When a multi-year WA contains an error that is not obvious and is not adverse to the producer (61B2a ii)
  - When the producer seeks administrative review and does not receive what was requested (63A3)
  - When a WUA is not acceptable, denied, or cancelled (96B,C)

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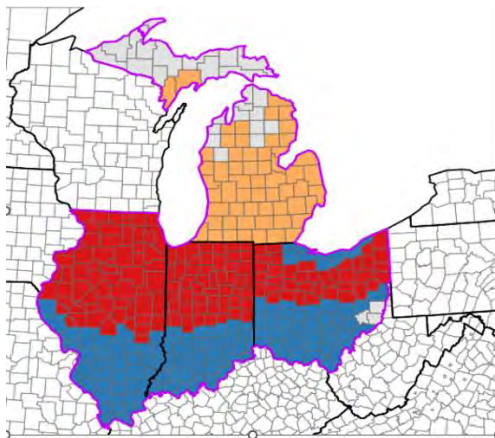
## Exhibit 5 Similar Crop Chart

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

### B. Nationwide Similar Crops

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

## Double Crop Initiative



### • Blanket Written Agreements

- Apply by Sales Closing Date (3/15/25)
- No records required – apply and administer preapproved terms
- If not elected by sales closing date can still apply through the normal process to request an individual written agreement.

■ Blanket Written Agreement
 ■ Written Agreement - No History
 ■ Coverage Available
 ■ Regional Office States



## Great American Insurance Guidelines for Processing Written Agreements



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

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



## Using GreatAg to submit Written Agreement Requests




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








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County Crop Details  MPC I Lines


County Crop Written Agreement  NRS Endorsements

New Agreement  

**Written Agreement Details**

Producer Type Code:  

Agreement Process Code:  

Agreement Type:  

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County Crop Details    MPC Lines

County Crop    Written Agreement    NRS Endorsements

New Agreement   

---

**Initial Written Agreement Request**

Producer Type Code: Owner/Operator


Agreement Process Code: Actuarial Change Request

Agreement Type: XC-Cnty w/o Actuarial

Request To:

[Print Checklist](#)    [Upload Forms](#)

[Copy](#)    [Apply to All Lines](#)



## Checklist for XC Written Agreements

Name \_\_\_\_\_  
 Policy \_\_\_\_\_  
 County/Crop \_\_\_\_\_

NEW/RENEWAL WA REQUESTS – REQUIRED INFORMATION (Page 9-14 WAH)	NOTES
Completed Request for Actualization Change Form	
Current years completed APH form	
Evidence of Adaptability from Ag Experts – that Crop/Practice/Type/Variety can be produced in the county (include plant and harvest dates)	
Legal description of land where available	
Farm/Tract/Field number	
PFA Aerial photo or GIS maps (FOR NEW REQUESTS ONLY)	
NRCS Soil Surveys – if required by RO (FOR NEW REQUESTS ONLY)	
Copy of previous year WA (FOR RENEWAL REQUESTS ONLY)	
<b>XC WRITTEN AGREEMENT (Page 95-106 WAH)</b>	
Dates the producer and other growers in the area normally plant and harvest the crop	
Name, location and approximate distance to the place the crop will be sold or used by the grower(s)	



## Using GreatAg to submit Written Agreement Requests

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

## Using GreatAg to submit Written Agreement Requests

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





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# New Breaking Changes

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## New Breaking

Updated the definition of “new breaking acreage”:

- **New breaking acreage** – Acreage which has not been planted and harvested or insured in any 1 of the 4 previous crop years.
  - Planted includes annual regrowth of a perennial crop
  - Harvested does not include grazing
  - Insured includes prevented planting acreage
  - Only crops eligible for insurance under the CCIP are considered when determining if acreage has been planted and harvested, or insured

## New Breaking

- New Breaking acreage is insurable at 85% of the applicable t-yield unless
  - Acreage is identified as native sod (IA, MN, MT, NE, ND and SD)
  - Acreage is uninsurable
  - New Breaking acreage is 5% or less of the insured planted acreage in unit
    - In this case acreage can be added with standard APH procedures
- New Breaking acreage must be reported as a separate line on the acreage report by F/T/F the initial year of planting



## New Breaking - CRP

- Acreage not planted in at least 3 of the 4 previous crop years to comply with a USDA program will not be considered new breaking
  - Acreage emerging from a USDA program within the most recent 2 years that is being planted to a crop for the first time since being in USDA program is insurable using procedures found in CIH 1761 and must be reported as a separate line on the acreage report by F/T/F.
  - Acreage not planted within three years of emergence from a USDA program is considered new breaking acreage and must follow new breaking procedures.

## New Breaking Acreage

- RMA tracks new breaking acreage by using the program indicator code of NB. This must be reported on each new breaking acreage line.
- Separate APH databases are required for new breaking acreage the first year it is planted to a crop.
  - For acreage that is 5% or less of the insured planted acreage in the unit, these can be added without the new breaking reduction to the approved APH and can be included in the APH database of an existing unit
  - For new breaking acreage subject to the approved yield reduction, the APH database is established by using the applicable t-yield and yield descriptors with the approved yield set at 85% of the applicable t-yield.
    - The yield limitation flag of "4" must be submitted.
- The separate APH database that was established the initial year for New Breaking must be combined with the existing database the following year unless it meets requirements for a separate database.
- **New breaking is not eligible for Prevented Planting**



## 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.*

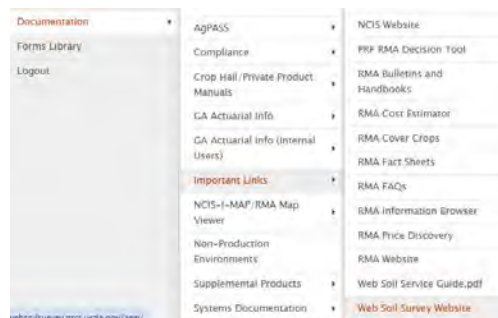
*The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources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



## New Breaking – Special Provisions

- A Written Agreement is no longer required.
- To qualify for New Breaking the acreage must meet the following soil requirements:
  - Must provide documentation that 75% or more of the new breaking acreage **by field**, (or within an existing field if only a portion of the field is new breaking) is composed of soil types defined as capability class I, II, III or IV as determined by NRCS Web Soil Survey

You can access this website in GreatAg. The Web Soil Service Guide walks through the steps.

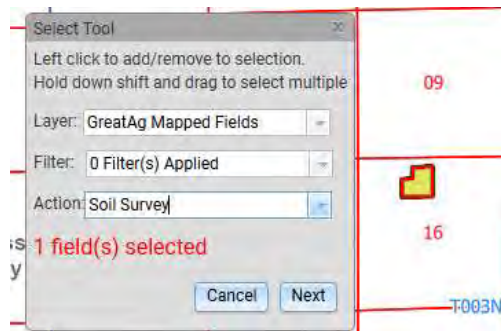




## Soil Survey

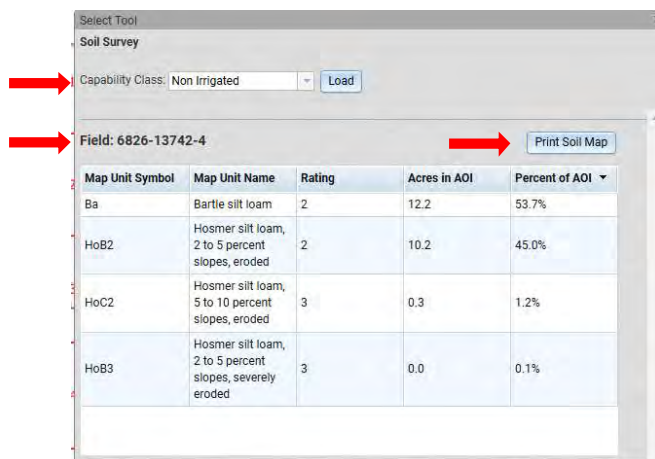
Soil surveys can be generated through GreatAg in Policy Maintenance.

1. Right click to get the select tool.
2. Highlight or chose the New Breaking field.
3. Click Next. Continued next slide



## Soil Survey

4. After completing step 3, you will see the basic information regarding the soil survey.
5. Make sure the field number and capability class is correct.
6. The soil map can be printed at this time





## RMA Answers to Questions

- **Question** - The producer must provide the applicable documentation to the AIP before the ARD. Can the agent submit? Generally, the insured will reach out to the agent, so could we utilize our mapping for this? Since we are bringing back the soils, will the actuarial form be updated with this or do we have a new form as its not on the 1029 anymore?
- **Answer** - As long as the soils are documented, it wouldn't be an issue for the agent to utilize the AIPs mapping to identify the soils and submit. The soils have to be based on of the NRCS classifications even if the AIPs mapping system is used. Ultimately it is the insured's responsibility to make sure the soils are documented. As for the form, RMA doesn't require any specific form, just that the soils meet the requirements for insurability and are documented in the producer's file.



## RMA Answers to Questions

- **Question** – If we had a field of 100 acres with 50 acres of winter wheat insured (the fall SP did not have this language) and this acreage is insured as NB. If the farmer plants the other 50 acres to a spring crop, would they need to provide the documentation outlined below?
- **Answer** - Yes, for the 50 acres the spring crop is being planted also.
- **Question** - If they don't provide or indicate NB, then we have a field with only 50 acres of winter wheat insured out of the 100 field acres, due to not providing the SP documentation per the spring crop planted.
- **Answer** - Correct.





## RMA Answers to Questions

• **Question** –Regarding the SP statement that has been brought back to the SP for spring crops, is it the intent for that statement to be added to fall crops for 2026 Fall.

• **Answer** - Our current intent is that the soil requirements will be applicable for the 2026 fall crops as well.

• **Question** - Also, with this mid crop year change, does this mean there could be NB acres that were insured for 2025 Fall, that are then uninsurable for spring if they don't meet the soil capability class requirements?

• **Answer** - Technically NB acres that were insured for a 2025 fall crop could be uninsurable for a 2025 spring crop. However, these situations would be very limited (such as double cropping on NB acres).



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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

## Basic Provisions - Section 8 – Insured Crop

Added a new paragraph (b)(7)

A crop which will NOT be insured will include, but not be limited to any crop:

- (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) Insured will still be required to pay 60 percent of the premium they would otherwise be required to pay on those acres.
- Same change in ARPI:



## 1219: Unreported Acreage or Units

Clarified requirements for adding unreported acreage or unreported unit discovered after ARD to the acreage report.

### 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;

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



CIH

## 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.
  - On or before ARD the insured may revise acreage reports for planted acres when information that affects the guarantee, premium or liability was incorrectly reported.
  - Acreage reports for a PP crop may be revised on or before ARD to change any information on any initially submitted AR. Example: Insured can add PP acres or correct share
    - Insured CANNOT change the crop or type that was initially submitted on an AR at any time unless they can provide evidence that the AIP, agent or someone at USDA made an error regarding the crop or type.





## 1232A(2): Acreage Report Revisions

- After ARD, insureds cannot revise an acreage report without consent of AIP. AIPs may only provide consent if they determine:
  - A cause of loss has not occurred, and an appraisal indicates the crop will produce at least 90% of the yield used to determine the guarantee or amount of insurance for the unit (including reported and unreported acreage); or
  - Information was clearly transposed; or
  - Adequate evidence is provided that the AIP or someone from USDA has committed an error regarding information on the acreage report.
- If the revision includes unreported units/unreported acreage, either determined by a loss adjuster or otherwise discovered, a revision can be made at any time, however this acreage is not considered insurable unless it meets criteria above.



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## MISCELLANEOUS





## 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



## 1923B: Sugar Beets

When acreage in non-loss units will not be harvested due to processor's lack of capacity to process sugar beets:

- Insured must notify AIP of any portion of the insured crop that will be abandoned
- Harvested production from acreage within the same unit may be used as the appraisal for APH purposes for unharvested acres if
  - **More than 50%** of the sugar beet acreage within a field is harvested at full maturity; or
  - **More than 50%** of a person's unit is harvested at full maturity when more than one person is operating in the same field.
- An appraisal to determine potential production is required if:
  - **50% or less** of the sugar beet acreage for the field is harvested at full maturity; or
  - **50% or less** of the unit is harvested at full maturity when the field consists of more than one insurable entity.







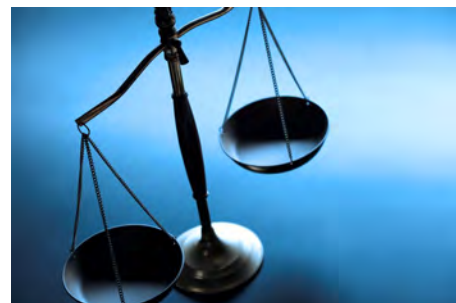
# Civil Rights & USDA Outreach

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## TOPICS

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



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## CIVIL RIGHTS

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

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## “AND JUSTICE FOR ALL” POSTERS

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



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## PRODUCER ACCOMMODATIONS

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

These accommodations may include:

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

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## CIVIL RIGHTS

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

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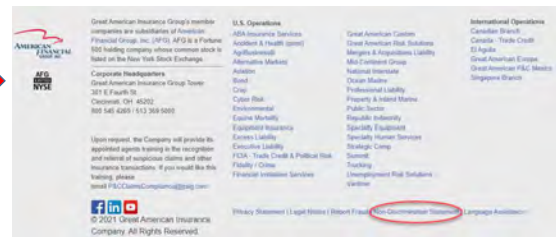




## USDA NON-DISCRIMINATION STATEMENT

- Agency websites must contain the Non-Discrimination Statement and/or can contain links to the RMA or USDA Office of the Assistant Secretary for Civil Rights
- RMA Non-Discrimination Statement website: <https://www.rma.usda.gov/about-rma/website-policies-important-links/nondiscrimination-statement>
- All agency letters & brochures intended for MPCJ customers must contain the Non-Discrimination Statement DSSH 503 RMA Non-Discrimination Statement

Example GAIC Crop Division Website



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## USDA NON-DISCRIMINATION STATEMENT

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

- Race
- Disability
- Reprisal
- 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

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

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## LIMITED RESOURCE FARMER

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

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

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

Step 1: Select your state from the list.

State Information

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

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information  
 \*Required

Step 4: Print your results.

Print Results

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## USDA OUTREACH PROGRAM

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



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

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## USDA OUTREACH PROGRAM

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

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



### Contact Us

**Office of Partnerships and Public Engagement**  
Independence Ave., SW  
Stop 0601  
Washington, DC 20250-9821

Phone: (Toll Free): 800-890-4183  
Main: 202-720-6350  
email: [partnerships@usda.gov](mailto:partnerships@usda.gov)  
website: [www.usda.gov/partnerships](http://www.usda.gov/partnerships)

Sign up for OPPE updates

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## USDA OUTREACH PROGRAM

### USDA Mission Statement:

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

### RMA Equity Action Plan

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

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## USDA OUTREACH PROGRAM

- RMA's overall goal is ensuring the Federal Crop Insurance Program functions efficiently, meets customer needs, and is available to as many producers as possible, all while protecting the integrity of the program.
- RMA will continue to develop and focus on various targeted outreach initiatives for underserved and limited resource farmers and ranchers.
- RMA will continue to actively assess, analyze and provide various forms of feedback through various stakeholder interactions (listening sessions, roadshows, etc..) to identify and evaluate program gaps and vulnerabilities that are present to historically underserved producers.

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## USDA AG CENSUS

- USDA has a 2022 Census Publications available on their website to become more aware of underserved farmers and ranchers due to their Race, Ethnicity & Gender

To access the inf information (which was released on 2/13/2024) go to :

[https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full\\_report](https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full_report)

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## USDA AG CENSUS

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:

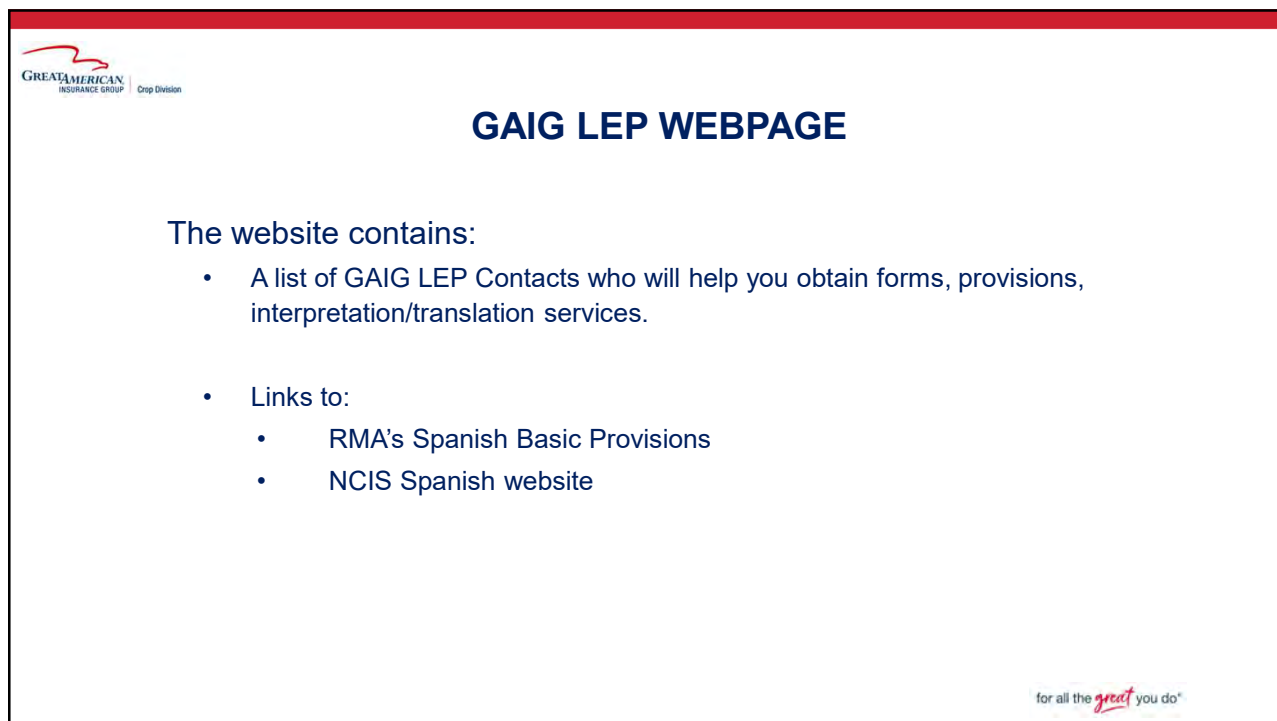
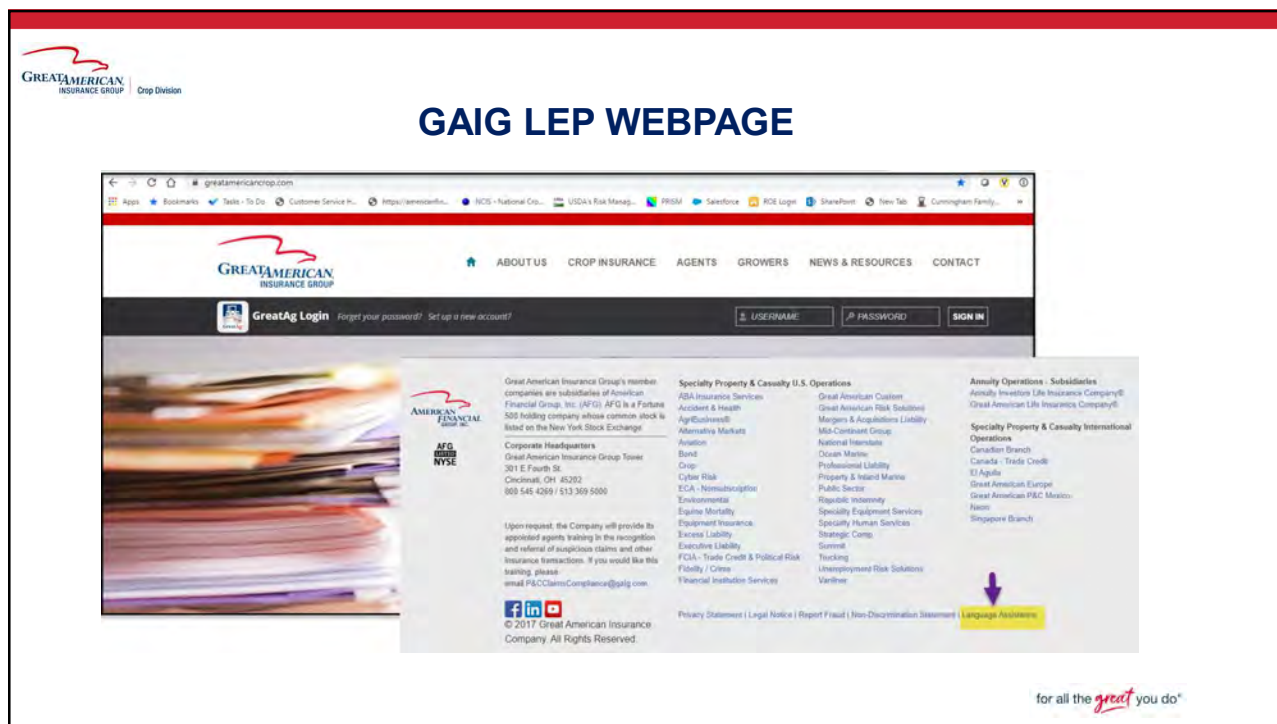
- If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual
- If a LEP individual requests oral translation services, the AIP will contact the Regional 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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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  
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[nrhoton@gaig.com](mailto:nrhoton@gaig.com)

### Fargo, ND

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### Eau Claire, WI

Jim Dunphy  
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608-897-6513

### Fresno, CA

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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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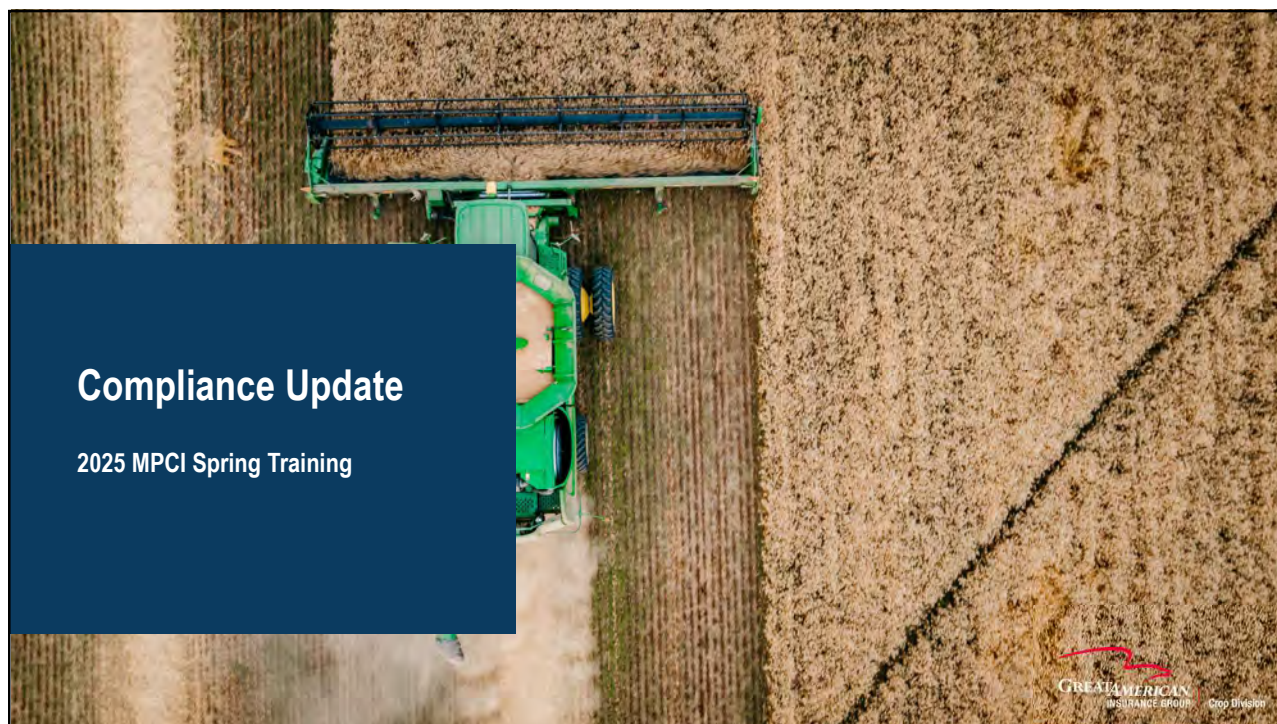





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## Topics to Discuss

- 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



Crop Division

Classified as General



## 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>



Classified as General

## 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

American Owned 

### 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

American Owned 

### 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.



Classified as General



## RMA Update – PIIA

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



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## RMA Update – 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



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## 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

American Owned 

- 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



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## RMA Update – PPA

### RMA PPA Goals

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



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## Producer Record Keeping Requirements

### 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.



Classified as General



## 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. (ARPI only) (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



Crop Division

Classified as General

## 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).

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

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



Crop Division

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## 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%



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## Producer Record Keeping Requirements

### Soybean Example

When completing a required Appendix IV APH review

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

22	0002-0001-OU Soybeans 70%	Non-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	0.6670	63.02 6/12/2019	\$1,342	2,520.8
		01-Insured		1.000 / 1.00	No	1,853 BU	11,790				\$550	<input type="checkbox"/> Commingled Prod
23	0002-0002-OU Soybeans 70%	Non-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	0.6670	125.50 6/15/2019	\$2,901	4,769
		01-Insured		1.000 / 1.00	No	4,217 BU	26,832				\$1,189	<input type="checkbox"/> Commingled Prod



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## Producer Record Keeping Requirements

### Production Reporting Errors

- Appendix IV APH Audits – If insured over reports their production on their P&Y report by more than 5%, assigned yields may apply at the unit level
  - Note – This is only in relation to what the insured has reported on their production and yield report. If they used soft records, they must maintain those records in case of an audit. If the soft records match what was reported, the 5% over reporting penalty will NOT apply.
- If assigned yields are given, the insured can recertify their production for the following year, if they have acceptable records

### 1600 Assigned Yields

#### B. Replacing an Assigned Yield

*...If an insured wants to recertify their production report in a subsequent year to replace an assigned yield, the insured must provide hard copy records of acceptable production evidence, supporting their certification, to the AIP...*



Classified as General

## 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(c)(1) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 401.8).



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## Direct Marketing

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GREATAMERICAN INSURANCE GROUP   Crop Division										Multi Peril Crop Insurance Marketing Certification For the Crop Year		Policy Number	
Part I: APPLICANT'S INFORMATION										Part II: AGENT/AGENCY INFORMATION			
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	
Part III: CROP INFORMATION													
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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## 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)



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## 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.



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## 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.



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## RMA Compliance Forms

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

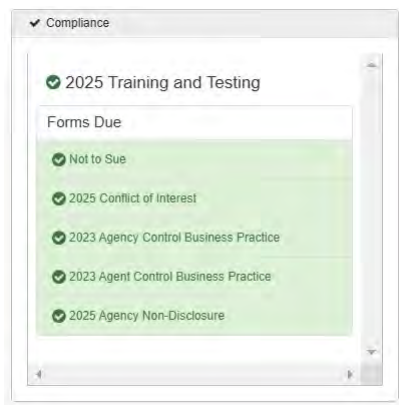


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## RMA Compliance Forms

### 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

American Owned 

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

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

- Definition of Lease (per policy)

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

- Grazing Permit (BLM, UFS, State)

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



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## Rainfall Index

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

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

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

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



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## Rainfall Index

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

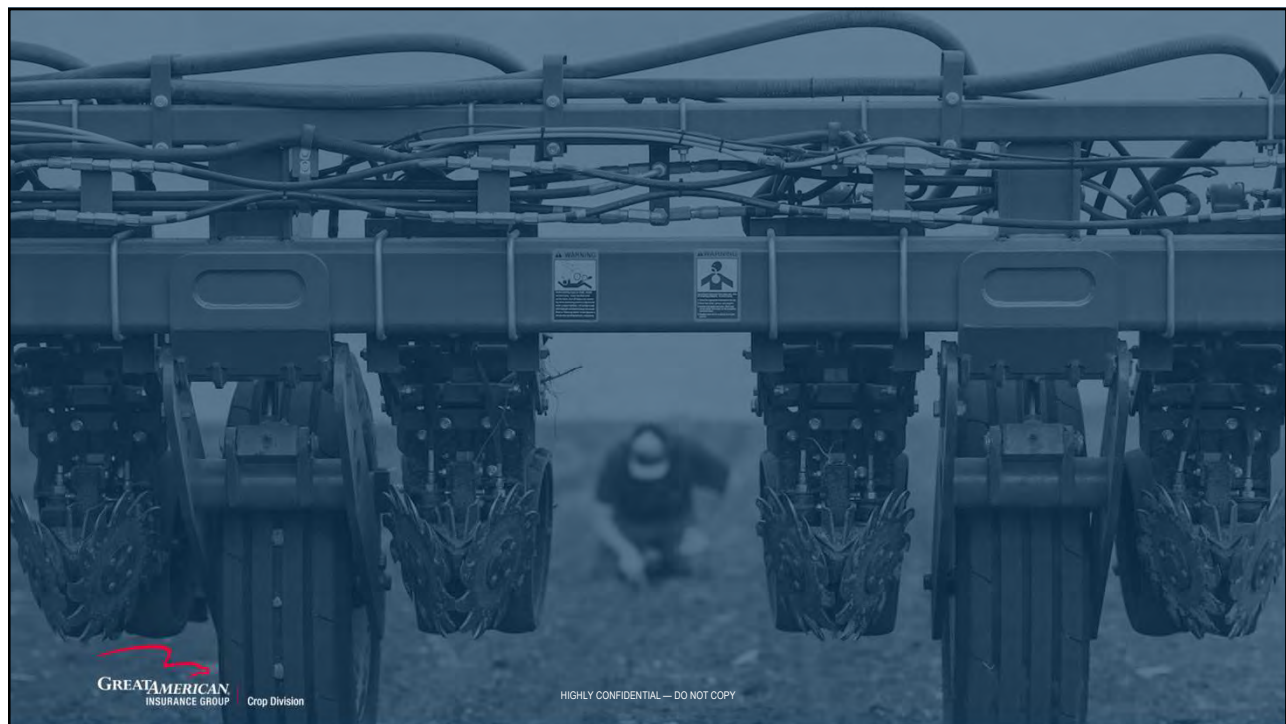
- PRF policies that include acreage using BLM leases
  - ✓ Insurable acres regarding a BLM lease, only BLM public acres. Private acres that are included in the allotment are not insurable unless the policy holder has a signed lease from the landowner
- Appendix IV audit requirements include
  - ✓ BLM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



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*BLM – Bureau of Land Management*









## 11/30 & 12/31 Actuarial Changes

## Expanded Enterprise Units and Options

- Expanded Enterprise Units and Options

Commodity	Enterprise Units (EU)	EU by Irrigation Practice (EI)	EU by Organic Practice (EO)
Barley, Cabbage, Corn, Dry Beans, Grain Sorghum, Oats, Onions, Popcorn, Potatoes, Soybeans, Tomatoes	Previously available	Previously available	✓
Green Peas, Sugar Beets, Sweet Corn	✓		✓
Processing Beans, Pumpkins	✓	✓	✓



## Expansions

- Expanded Supplemental Coverage Option (SCO)
  - Cucumbers in Newaygo, MI
  - Processing Beans in Whiteside, IL
  - Tomatoes in St Joseph, MI
- County Expansions
  - Cucumbers in Branch, MI

## Rates & Yields Reviewed

- Burley Tobacco
- Cabbage
- Dry Beans (*rates only, as requested by Michigan Bean Commission*)
- Hemp (*completed by private submitter*)
- Onions
- Potatoes



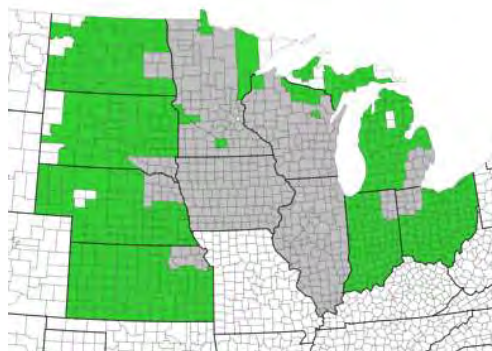
## Cabbage

- Updated Rotation statement – MI, NJ, NY, OH, PA, VA, WI
  - Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (e.g., cauliflower, broccoli, etc.) in either of the two previous crop years **unless a written agreement specifically allows insurance for such acreage.** NOTE: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.
- Removed statement – MI, NY, OH
  - In addition to section 3 of the Cabbage Crop Provisions, if different price elections are offered for the fresh and processing practices, you may select one price election for each of these practices.



## Corn

- Added Post-Application Coverage Endorsement (PACE) in the following states:
  - Indiana
  - Michigan
  - Ohio
  - Kansas
  - Minnesota
  - North Dakota
  - Nebraska
  - South Dakota
  - Wisconsin





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

American Owned 

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	30-37	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	30-37	31	82.02	4.7	None
Missouri	41-31	3	30-37	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

## Cucumbers – APH

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**Insurance Offer added** for all types and practices in Branch County, MI.





## Cucumbers – SCO-YP

**Insurance Offer added** for all types and practices in Newaygo, MI.



## Fresh Market Beans – Price Statement – APH

Price statement was updated in NC, NY, & VA:

*In accordance with the definition of "price for unharvested production" in section 1 of the Fresh Market Bean Crop Provisions, the factor to compute the price for unharvested acres is **0.75-per-carton** listed in the prices tab of the actuarial documents*

Year: 2025 Commodity: Fresh Market Beans (0105)  
Data: Released Plan: APH (90)

Types / Practices	T/P 1	T/P 2
Type	No Type Specified 997	No Type Specified 997
Practice	Non-Irrigated 003	Irrigated 002

Prices - Base County		
Established Price	\$13.5500	\$13.5500
Catastrophic Price	\$7.4600	\$7.4600
Price Factor	0.9000	0.9000





## Fresh Market Beans – APH End of Insurance (EOI) Statements

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EOI statement was moved from Special Provisions to Dates tab in Actuarial Documents

**Removed:** In accordance with section 9(c) of the Fresh Market Bean Crop Provisions, the End of Insurance Period for this county is September 30.

**Added to Dates Tab:**

Dates		
Selection Criteria		
Year: 2025	Commodity: Fresh Market Beans (0105)	State:
Data: Released	Plan: APH (90)	County:
Types / Practices	T/P 1	T/P 2
Type	No Type Specified 997	No Type Specified 997
Practice	Non-Irrigated 003	Irrigated 002
Base County Dates		
Sales Closing Date	03/15/2025	03/15/2025
Cancellation Date	03/15/2025	03/15/2025
Earliest Planting Date	05/25/2025	05/25/2025
Final Planting Date	07/25/2025	07/25/2025
Acreage Reporting Date	08/15/2025	08/15/2025
Premium Billing Date	09/15/2025	09/15/2025
End Of Insurance Date	09/30/2025	09/30/2025

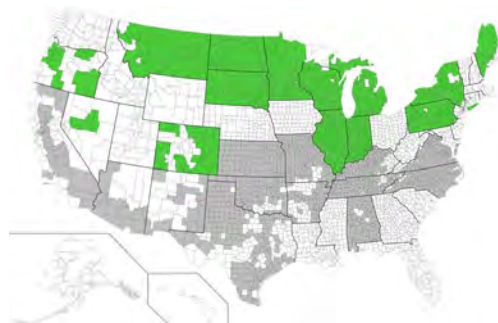


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## Hemp

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- Updated Rotation statement
  - 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.



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## NVS

- NVS will be the only product available going forward
- NVS is available in all counties in IL, IN, MI, KY, OH, & TN
- Outstanding Nursery Field Grown and Container product will end on May 31<sup>st</sup>, 2025

## Processing Beans – APH & SCO YP

- Added FAC practice to Lee, Mason, & Whiteside Counties in Illinois
  - FPD for FAC = July 25
- All Illinois counties & practices
  - ARD = August 15 (previously July 15)
  - Premium Billing = September 15 (previously August 15)

Date changes made due to addition of FAC practice





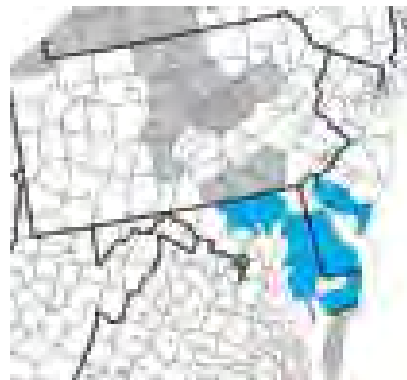
## Processing Beans – End of Insurance Date – APH, HIP-WI & SCO-YP

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Changed from 10/15 to 10/31 in the following states:

- Delaware
- Maryland
- New Jersey

Changes made due to grower group and agent requests



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## Processing Pumpkins

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- Now a permanent RMA program
  - Expanded Coverage Levels
    - Added CAT, 50%, 55%, 60%, & 85%
  - Special Provision Changes
    - Added:
      - *Frost or freeze is not an insurable cause of loss after November 1st.*
    - Updated:
      - *Insurance will not attach to any acreage on which any Cucurbitaceae (Cucumbers, Squashes, Melons, Gourds etc.) crop was planted in the preceding **two** crop years. (previously was preceding crop year)*

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## Soybeans

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- FAC Soybeans following domesticated Pennycress
- Request for higher yield/reduced rate may be submitted
- T/P agreements must be applied for by sales closing date
  - New T/P agreements must be applied for by acreage reporting date

*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.*



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## Tobacco - APH

American Owned 

### Processor definition change:

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

- (1) The enterprise must possess all required state and Federal licenses and permits for processing or manufacturing 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

**(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.**

 **USDA**  
United States Department of Agriculture  
December 22, 2024

**PRODUCT MANAGEMENT BULLETIN: PM-24-077**

**TO:** All Approved Insurance Providers  
All Risk Management Agency Field Offices  
All United States Farm Bureau

**FROM:** Richard H. Phammy, Jr./Richard M. Phammy  
Deputy Administrator

**SUBJECT:** Tobacco Contracting Entity Eligibility

**BACKGROUND:**  
Beginning with the 2021 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-contracted tobacco. Producers who grow both are eligible for a blended price. Additionally, RMA has limited quality adjustment to only apply to contracted tobacco. This pricing structure has since been expanded to barley, duck, rice, corn, and Maryland tobacco.

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

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

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

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

**ACTION:**  
RMA has revised definition of "processor" 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.

(1) The enterprise must possess all required state and Federal licenses and permits for processing or manufacturing 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.

**DISPATCH DATE:**  
December 31, 2024

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## Dark Air Tobacco - APH

Final Harvest Date statement was added in Powhatan County, VA:

Tobacco must be harvested and hung in a curing facility no later than **October 20**. Insured must notify us in writing no later than October 20 if they do not intend to harvest any of their insured tobacco acreage. Any tobacco not harvested and hung in a curing facility by October 20:

1. Will not be eligible for quality adjustment
2. That is damaged by an insurable cause of loss prior to October 20 will be considered to have been damaged solely by uninsured causes unless it is appraised by us; and
3. Will not be covered for any cause of loss that occurs after October 20



## Dark Air Tobacco - APH

Final Harvest Date statement was added in KY & TN:

Tobacco must be harvested and hung in a curing facility no later than **October 10**. Insured must notify us in writing no later than October 10 if they do not intend to harvest any of their insured tobacco acreage. Any tobacco not harvested and hung in a curing facility by October 10:

1. Will not be eligible for quality adjustment
2. That is damaged by an insurable cause of loss prior to October 10 will be considered to have been damaged solely by uninsured causes unless it is appraised by us; and
3. Will not be covered for any cause of loss that occurs after October 10





## Fire Cured Tobacco - APH

Final Harvest Date statement was added in KY, TN, & VA:

Tobacco must be harvested and hung in a curing facility no later than **October 21**. Insured must notify us in writing no later than October 21 if they do not intend to harvest any of their insured tobacco acreage. Any tobacco not harvested and hung in a curing facility by October 21:

1. Will not be eligible for quality adjustment
2. That is damaged by an insurable cause of loss prior to October 21 will be considered to have been damaged solely by uninsured causes unless it is appraised by us; and
3. Will not be covered for any cause of loss that occurs after October 21



## Tomatoes – SCO-YP

**Insurance Offer added** in St. Joseph County, Michigan for all practices and types.





## 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



## 11/30 Yield Changes

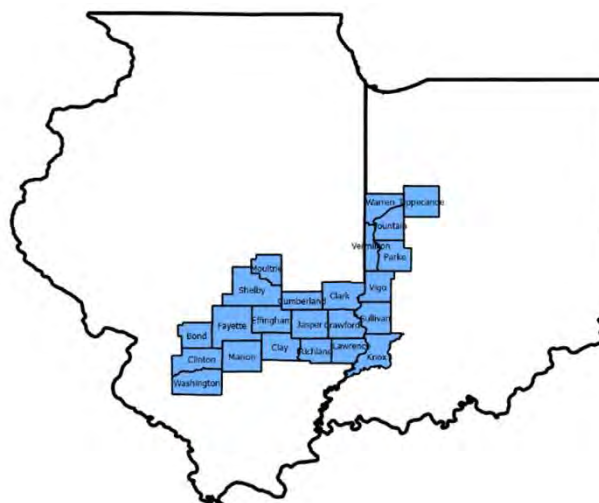
- Burley Tobacco
- Cabbage
- Canola
- Cigar Binder Tobacco
- Cigar Filler Tobacco
- Cigar Wrapper Tobacco
- Cotton



25

## Mapping Updates

- Reviewed for Crop Year 2025
  - Actuarial maps along the Wabash River and its tributaries affecting both Spring and Fall planted crops in 26 counties in IL and IN





## National Re-Rating Cycle - Rate Changes



Spring and Fall rates changed in the following counties:

- Illinois

- Bond
- Clark
- Clay
- Clinton
- Coles
- Crawford
- Cumberland
- Effingham
- Fayette
- Jasper
- Lawrence
- Marion
- Montgomery
- Richland
- Shelby
- Vermilion
- Washington

- Indiana

- Fountain
- Knox
- Parke
- Sullivan
- Tippecanoe
- Vermillion
- Vigo
- Warren



## Map Review and Acreage Changes



- **Illinois**

- Rates are **decreasing** on 238,434 High Risk Acres
- Rates are **increasing** on 5,547 High Risk Acres
- 646 acres being added to High Risk
- 75,736 acres being removed from High Risk
  - 1,757 FSA Farm Numbers affected

- **Indiana**

- Rates are **decreasing** on 27,690 High Risk Acres
- Rates are **increasing** on 71,141 High Risk Acres
- 763 acres being added to High Risk
- 3,727 acres being removed from High Risk
  - 96 FSA Farm Numbers affected



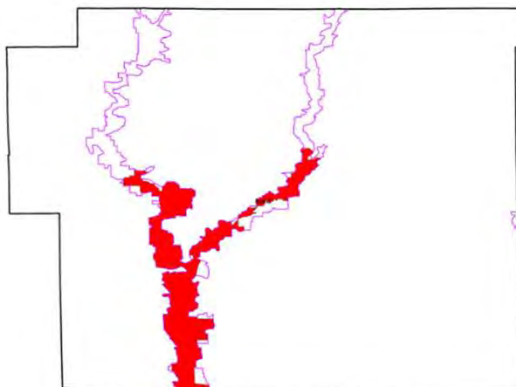


## Map Changes - Illinois

- Spring Maps were completely removed for the following counties (only Fall Maps remain):
  - Effingham County, IL
  - Marion County, IL

## Mapping Changes – Bond County, IL

### Spring Maps

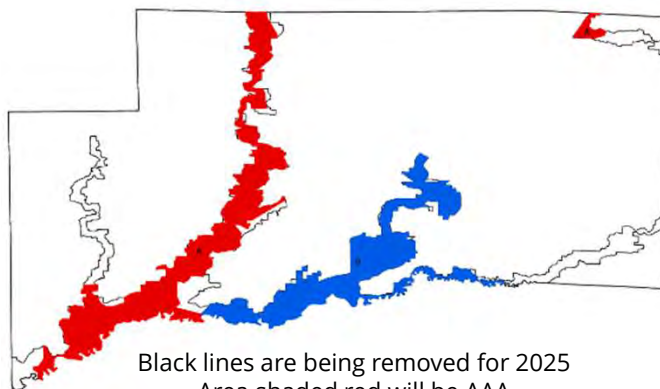


Lines in purple are being removed from High Risk for 2025  
Area in red will remain AAA for 2025



## Mapping Changes – Clay County, IL

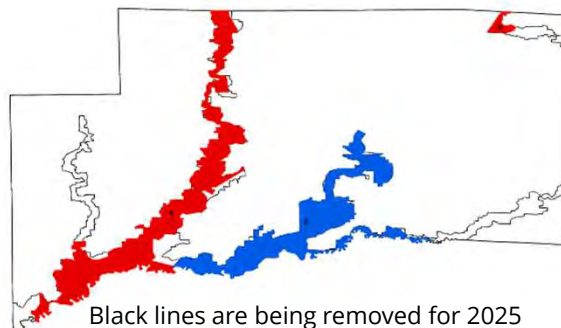
### Spring Maps



Black lines are being removed for 2025  
Area shaded red will be AAA  
Area shaded blue will be BBB


## Mapping Changes – Clinton County, IL

### Spring Maps



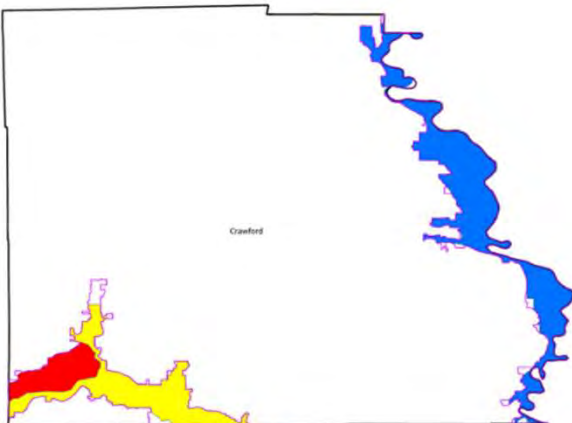
Black lines are being removed for 2025  
Area shaded red will be AAA  
Area shaded blue will be BBB



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## Mapping Changes – Crawford County, IL

### Spring Maps




Crawford

Purple lines are being removed from High Risk for 2025  
 Area in red will remain AAA for 2025  
 Area in blue will be changing to BBB for 2025  
 Area in yellow will be changing to CCC for 2025

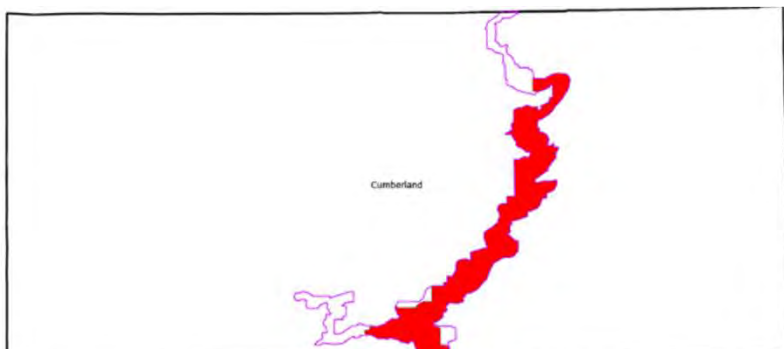


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## Mapping Changes – Cumberland County, IL

### Spring Maps




Cumberland

Purple lines are being removed from High Risk for 2025  
 Area in red will remain AAA for 2025



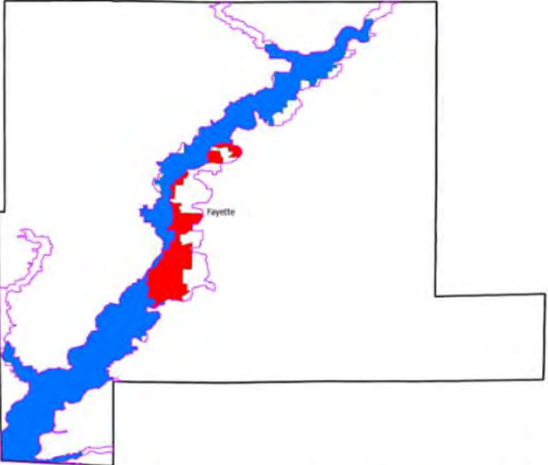
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## Mapping Changes – Fayette County, IL


### Spring Maps



Purple lines are being removed from High Risk for 2025  
 Are in red will remain AAA for 2025  
 Area in blue will remain BBB for 2025

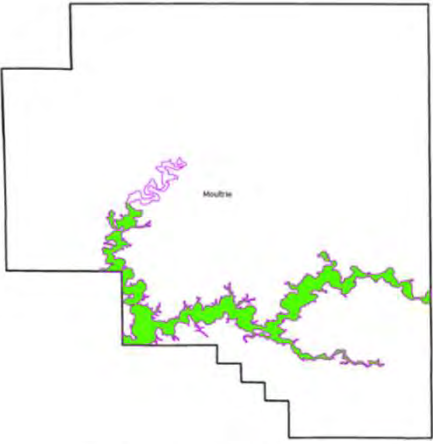


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## Mapping Changes – Moultrie County, IL

### Spring Maps



Purple lines are being removed from Unrated for 2025  
 Area in green will remain Unrated for 2025

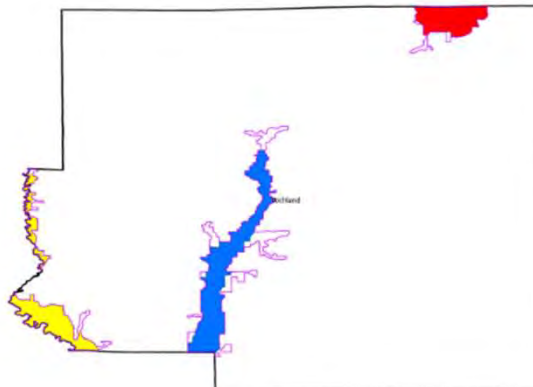


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## Mapping Changes – Richland County, IL

### Spring Maps



Purple lines are being removed from High Risk for 2025

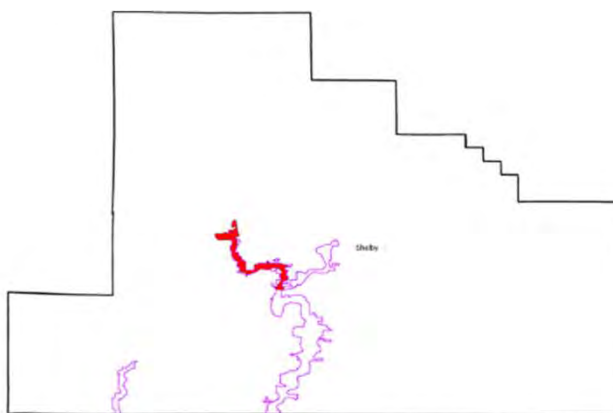
Area in red remains AAA for 2025

Area in blue changes to BBB for 2025

Area in yellow changes to CCC for 2025

## Mapping Changes – Shelby County, IL

### Spring Maps



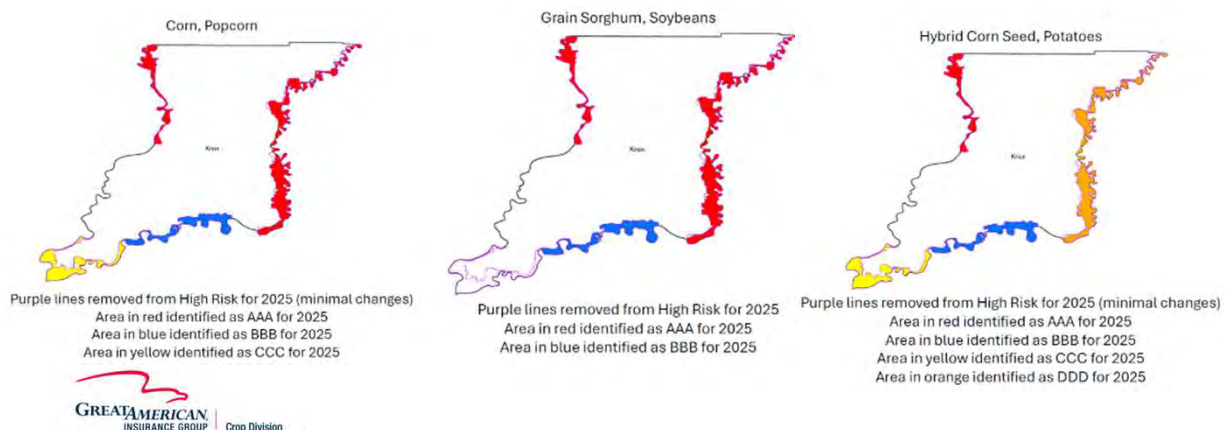
Purple lines are being removed from High Risk for 2025

Area in red remains AAA for 2025



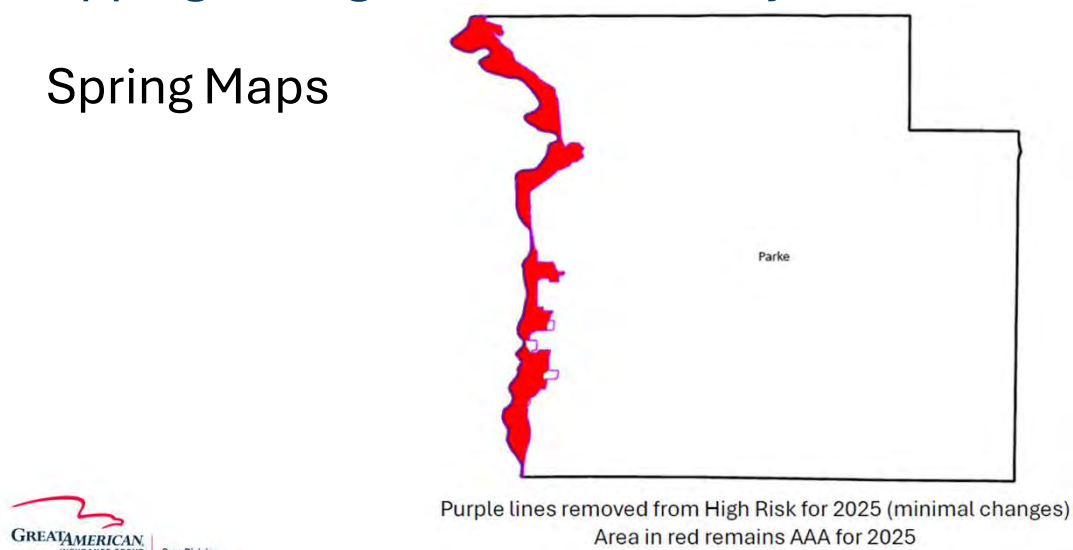
## Mapping Changes – Knox County, IN

### Spring Maps



## Mapping Changes – Parke County, IN

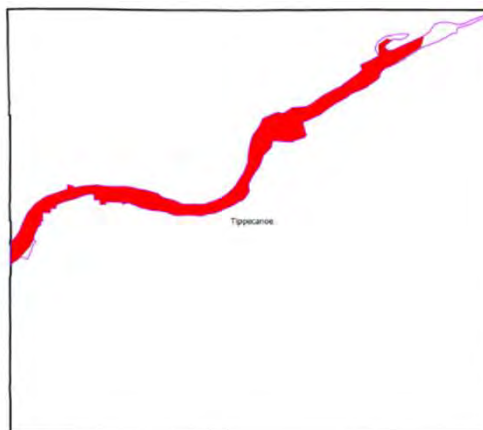
### Spring Maps





## Mapping Changes – Tippecanoe County, IN

### Spring Maps



Purple lines being removed from High Risk for 2025  
Area in red remains AAA for 2025


## Mapping Changes – Vigo County, IN

### Spring Maps



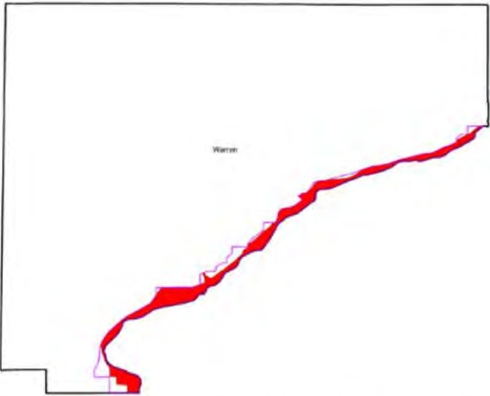
Purple lines being removed from High Risk for 2025 (minimal changes)  
Area in red remains AAA for 2025




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## Mapping Changes – Warren County, IN


### Spring Maps



Purple lines being removed from High Risk for 2025 (minimal changes)  
Area in red remains AAA for 2025




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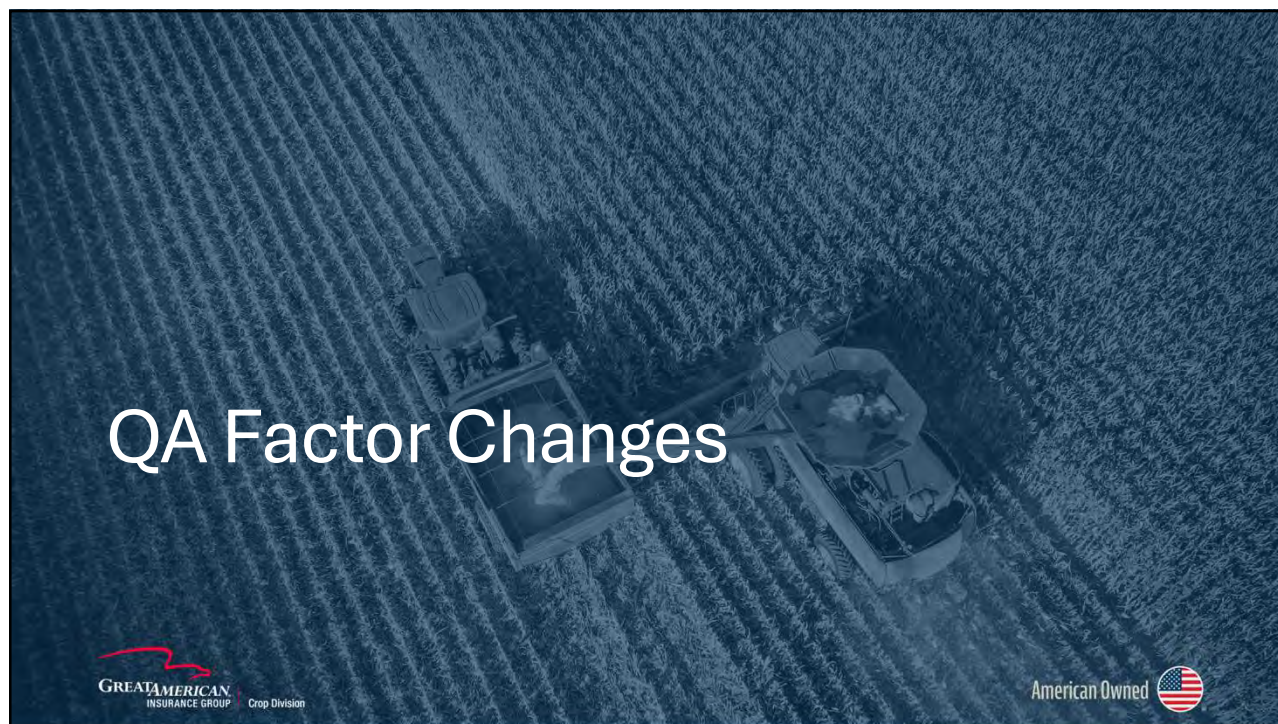
## Written Agreements

- RMA will review HR/UR Written Agreements that were affected by maps changes and determine a course of action
  - Cancellations
  - Re-Issue Modified Written Agreements
- Cancellation letter issued no later than 30 days prior to cancellation date
- Impacts of Decreasing HR Area Rates
  - Some MY WAs that remain in HR area are being cancelled because area rates have decreased
  - Check the rate issued on previous WA before requesting a renewal
    - If previously issued WA rate is higher than newly published rate, RMA will likely not issue a new written agreement.



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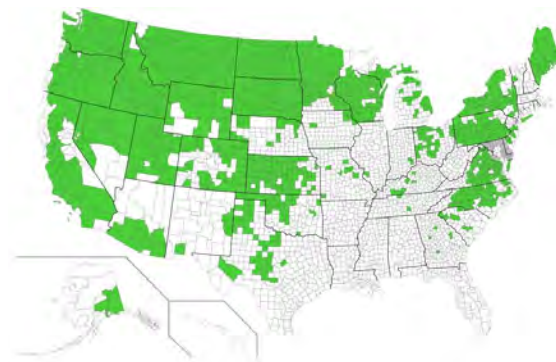




## Barley – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

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

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

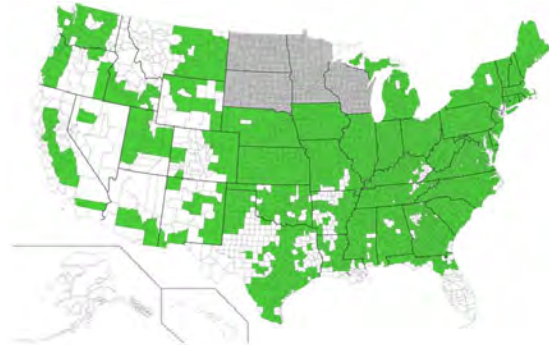




## Corn – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

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- Several QA Discount Factors updated in all states, **except MN, ND, SD, & WI**, where corn coverage is available:
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Sample Grade Discounts



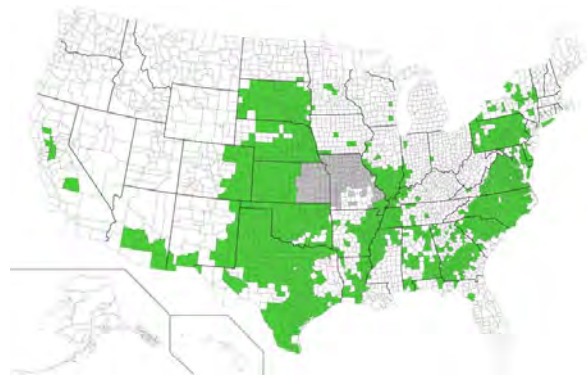
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## Grain Sorghum – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

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

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



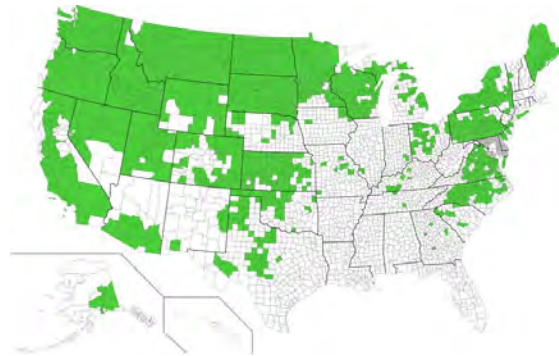
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## Oats – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

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- Several QA Discount Factors updated in all counties where oats coverage is available:
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Special Grade Discounts
- Sample Grade Discounts

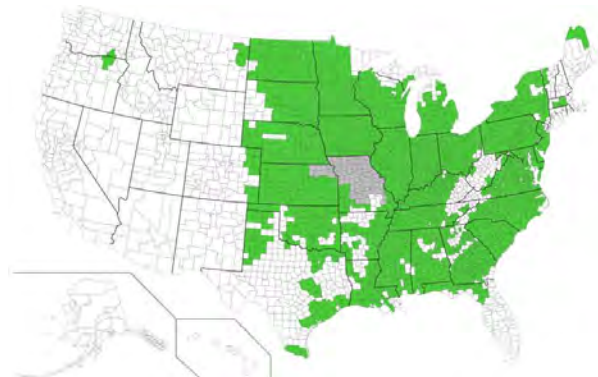


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## Soybeans – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

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



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