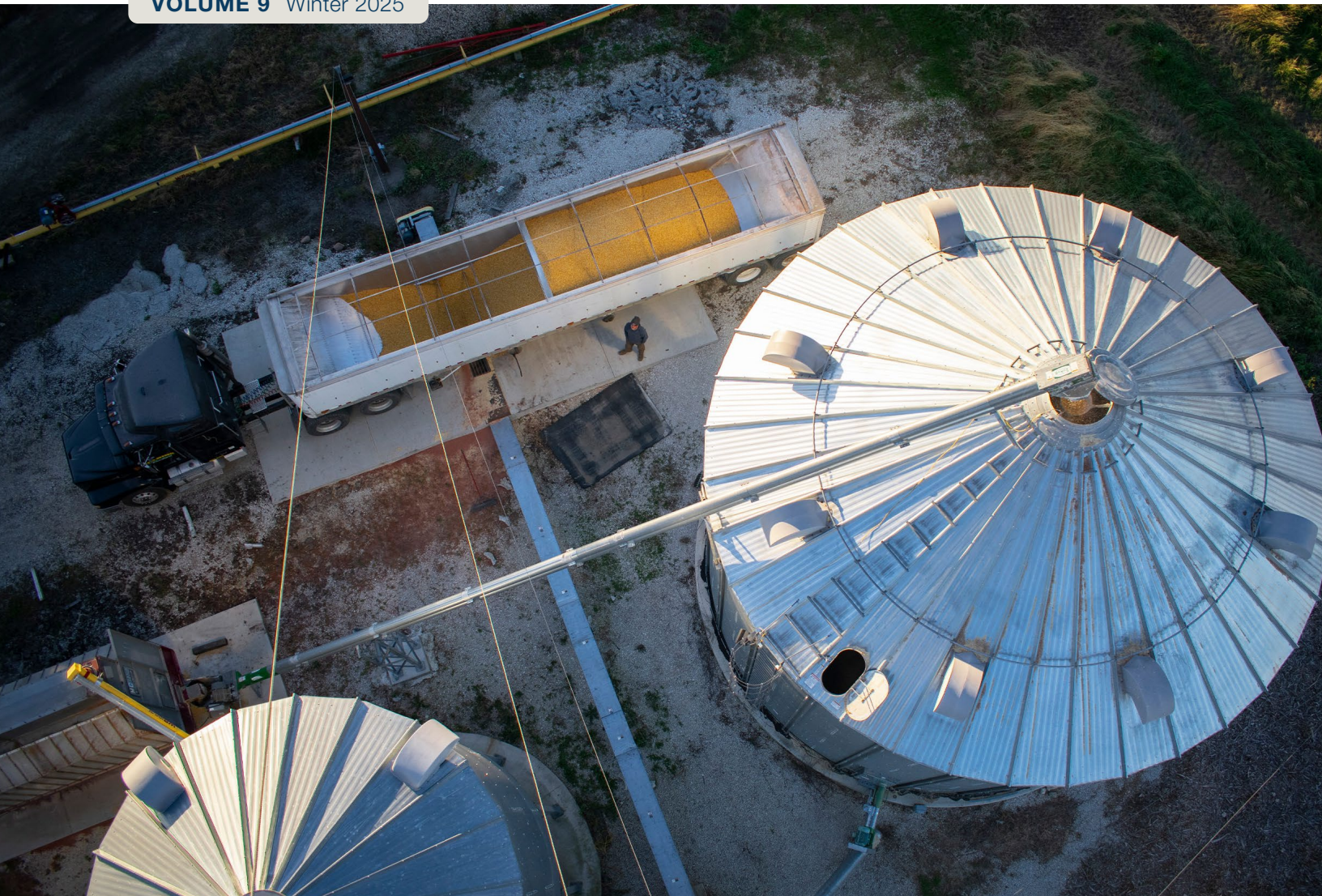




Great American Insurance Newsletter

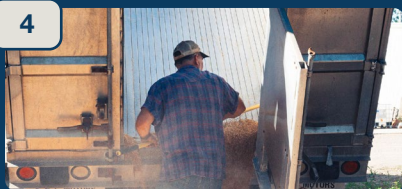


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Efficiency in Sales Season



I would like to thank all our
Crop team members as well as our
valued agency affiliates for the work
you do to provide protection to
America's farmers and ranchers.

DALE PERRY





Letter from the President

Happy New Year from all of us in the Great American Crop Division. I hope this address finds you well, and that you had a wonderful holiday season celebrating with family and friends. As we embark on a new year, I am excited about the opportunities and challenges that lie ahead.

While much of the U.S. did experience a nice growing season, 2024 still provided plenty of challenges. Late-season hurricane activity, combined with declining commodity prices, created plenty of work for our claims team across most of the country. We view this as an opportunity to display the strength and expertise of the Great American Crop team. As we work to wrap up this reinsurance year, I remain optimistic for promising year-end results.

Even though we have just entered a new calendar year, reinsurance year 2025 is well underway. As we work together to make it through this sales season, I would like to thank all our Crop team members as well as our valued agency affiliates for the work you do to provide protection to America's farmers and ranchers. I take great pride in the fact that I get to work with each of you as we protect this important segment of our population. I wish you all the best throughout this new year and if you need anything, please don't hesitate to reach out to one of our team members.

A handwritten signature in black ink, appearing to read 'Dale Perry'.

Dale Perry



Great American Plus (GAP): Close the Exposure GAP in 2025

Kristen Weiss, Business Project Specialist

Many farmers encounter a gap between their federal MPCI insurance and their target revenue. The Great American Plus (GAP) policy helps close this gap, offering coverage beyond traditional MPCI limits. With updates to the GAP policy for 2025, we'll discuss what's changed for the upcoming sales year and considerations for how GAP might fit an operation's risk management plan.

The Basics

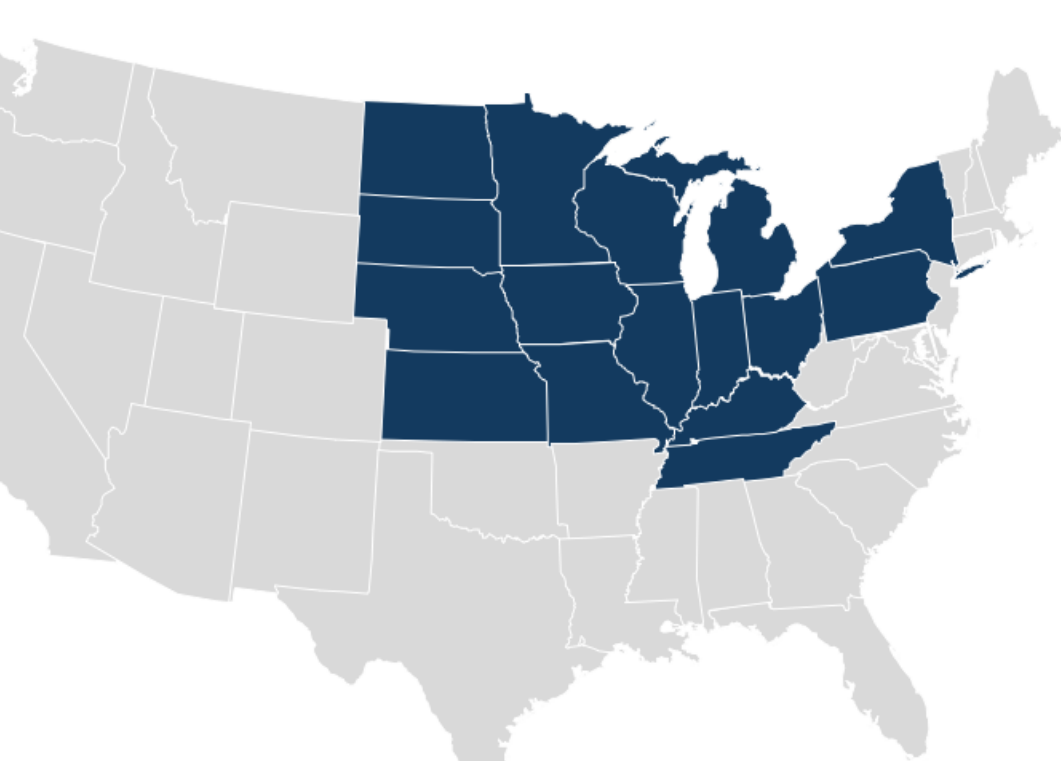
GAP is available for corn grown for grain or commodity soybeans in most counties of the highlighted states to the right. All planted acreage in a county covered under a grower's MPCI policy will also be insured under a GAP policy, except exclusions in the policy provisions. Some of those exclusions include High Risk Acres, Crops insured by Written Agreement, Organic Practices and Silage, as well as any acreage not listed in the Premium Estimation Tool.



All planted acreage in a county covered under a grower's MPCI policy will also be insured under a GAP policy

If you're familiar with GAP in previous years, here are the main changes for 2025:

- 1 Addition of 90-95% Coverage Band
- 2 OU unit structure is now available on all GAP coverage types
- 3 GAP harvest price downward movement limited to 90% of Projected Price
- 4 Other Endorsements available on GAP Revenue plan (in addition to GAP Yield)



Eligible crops include
Corn grown for grain and
Commodity Soybeans

Available pending state approval(s).

Coverage Options

With a multitude of coverage options, growers have the flexibility to customize a GAP policy to their operation.

1 Coverage Type:

There are four mutually exclusive coverage options to choose from.

- GAP Yield
- GAP Revenue
- GAP Yield – Other Endorsements
- GAP Revenue – Other Endorsements

2 Band of Coverage:

Select from any of the Coverage Bands offered, noting the underlying MPCl coverage level does not determine GAP band availability.

- 90% - 95%
- 85% - 95%
- 80% - 95%
- 80% - 90%

3 Unit Structure:

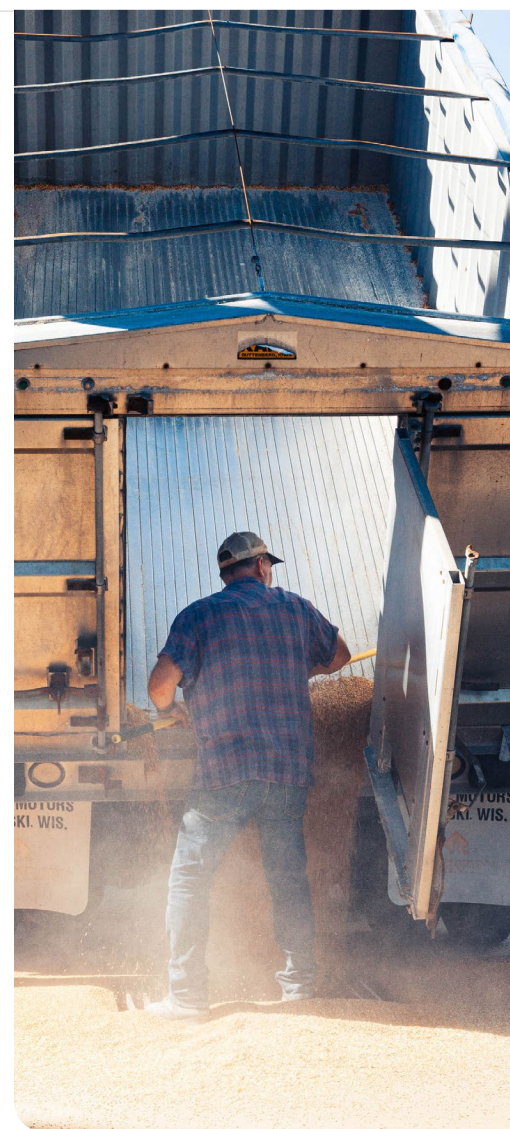
Producers have the flexibility to choose a different unit structure for their GAP policy than that of their MPCl policy. Both EU and OU unit structures are available for all coverages.

- Optional (OU)
- Enterprise (EU)

4 Liability Adjustment Factor (LAF):

Customize premium by selecting a LAF that fits your producer's operation. The LAF does not affect the policy trigger, but does modify both the premium owed and indemnity payable under a GAP policy.

- Available from 30% -100%





How Does it Work?

GAP Yield coverage pays an indemnity when the GAP Production to Count is less than the Trigger Yield established by the policy.

GAP Revenue coverage pays an indemnity when the GAP Revenue to Count is less than the Trigger Revenue established by the policy.

GAP Liability is determined based on the coverage elections made above and is calculated by multiplying APH x Projected Price x Coverage Band x Liability Adjustment Factor.

Meanwhile, the **Trigger Revenue** is set by multiplying the APH x Upper Limit of the Coverage Band x Projected Price.

And finally, the **Revenue to Count** is calculated by multiplying the Production to Count by the lesser of the Projected Price or Harvest Price, but not falling below 90% of the Projected Price.

It's important to understand that when harvest price moves higher than projected price, neither GAP liability or trigger revenue increase, however, the higher harvest price will also not increase Revenue to Count for the GAP policy.

Other Endorsements

The **GAP Other Endorsements (OE)** election allows insureds to offset a GAP indemnity with an SCO and/or ECO indemnity. By doing so, this endorsement offers a discounted premium to the insured.

GAP Yield - OE or GAP Revenue - OE should only be taken when the insured has either SCO or ECO on their underlying policy. An insured with SCO on their underlying policy does not have to take the Other Endorsements, however, if the insured has ECO on their underlying MPCI policy they must elect the Other Endorsements on their GAP policy and should select the ECO offset.

GAP policies with Other Endorsements elected will credit the amount of any calculated SCO and/or ECO indemnity elected as an offset (as determined by Great American) at 100% Protection Factor against any GAP Yield - Other Endorsements or GAP Revenue - Other Endorsements indemnity that may be due.

The OE election offers producers the ability to take advantage of subsidized area-based SCO and/or ECO insurance and simultaneously protect shallow loss risk on their individual farms.

Reduce Exposure with GAP

In a recent article from [Farm Doc](#), the [University of Illinois](#) estimated 2025 Crop Budgets for highly productive Illinois farm ground to result in a \$73/ac loss for corn and \$50/ac loss for soybeans, after inputs and land costs. With traditional MPCI leaving significant exposure risk, the below scenarios display how producers can reduce that exposure with GAP Revenue.



ILLINOIS



CORN LOSS: \$73/AC



SOYBEAN LOSS: \$50/AC

Breakeven @ \$1086/Acre

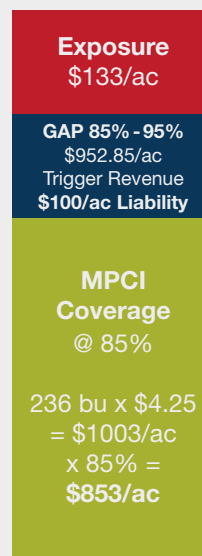
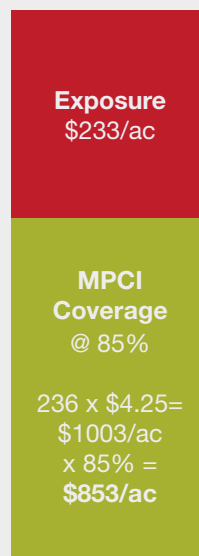


A 1,000 acre corn grower with 236 bu APH reduces their exposure from **\$234,000** to **\$133,000** with GAP.

*Using a \$4.25/bu corn price.

MPCI Only

MPCI + GAP



Loss of \$234/ac,
reduced exposure
to **\$133/ac**

Total Dollars
protected
of \$953/ac
GAP Revenue
+ MPCI

Breakeven @ \$829/Acre

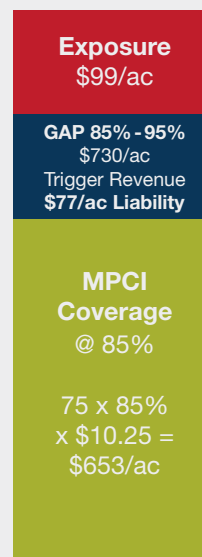
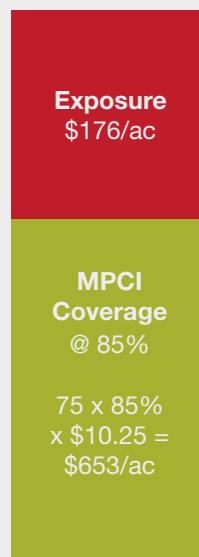


A 1,000 acre soybean grower with 75 bu APH reduces their exposure from **\$176,000** to **\$99,000** with GAP.

*Using a \$10.25/bu soybean price.

MPCI Only

MPCI + GAP



Loss of \$176/ac,
reduced exposure
to **\$99/ac**

Total Dollars
protected
of \$730/ac
GAP Revenue
+ MPCI

Where Do I Get More Information?

Agents can access the GAP premium estimator, along with valuable sales tools through Agent eVantage. Use the estimator to quote policy premiums using live data throughout price discovery. Additionally, sales tools in Agent eVantage allow you to compare coverages and historical performance across several products or analyze indemnities or net returns by using the Matrix Calculator.

Visit the agent eVantage at www.AgenteVantage.com. Need a login? Reach out to your Business Developer.

Why Consider GAP for 2025?

GAP offers producers a tool to mitigate exposure for shallow losses and safeguard target revenues, while simultaneously complimenting SCO and ECO coverages where it makes sense. With customizable protection options, GAP offers coverage to fit an array of farming operations.

Great American Insurance Company is an American Owned company with an AM Best “A” or better rating for 115 years or more.

A GAP policy is backed by an American Owned company with a strong AM Best “A” or better rating for 115 years or more, so insureds can be confident placing their coverage with us. The team at Great American is proud to serve and provide protection for farming operations not only in the 2025 growing season, but for generations to come.



Great American
Insurance Company

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



119th Congress and Trump Administration Update

Ashley Smith, Director, Crop Insurance and Reinsurance Bureau (CIRB)

As we enter this new year and new Congress, Washington is gearing up for what is sure to be a busy year with a hefty list of must-pass legislation.

Administration: Trump 2.0

On January 20, 2025, President Trump will officially take the oath of office making him the 47th President of the United States, and the only President since Grover Cleveland to serve a second, nonconsecutive term. Trump's priority issues are expected to be the economy, regulatory reform, a renewed focus on oil and gas, trade and tariffs, maintaining tax cuts from his first administration, as well as immigration and border security. Notably, we expect to see a flurry of activities within the first 100 days through Executive Orders addressing many of these issues.

After winning the election, President-elect Trump got to work on nominations for his cabinet, including Secretary of Agriculture. Trump tapped Texas-native Brooke Rollins to lead the agency. In his first Administration, Rollins was the director of domestic policy. She then went on to lead the America First Policy Institute (AFPI), a nonprofit group whose goal is to advance Trump-era policies. As Secretary, Rollins will be responsible for all USDA agencies including the Risk Management Agency (RMA). She will be instrumental in identifying the next Administrator of RMA who oversees day-to-day operations and regularly interfaces with industry.

Brooke Rollins

SECRETARY OF AGRICULTURE

Senator John Boozman (R-AR)

SENATE AGRICULTURE COMMITTEE CHAIRMAN

Senator Amy Klobuchar (D-MN)

SENATE AGRICULTURE COMMITTEE RANKING MEMBER

GT Thompson (R-PA)

HOUSE AGRICULTURE COMMITTEE CHAIRMAN

Angie Craig (D-MN)

HOUSE AGRICULTURE COMMITTEE RANKING MEMBER

Elissa Slotkin (D-MI)

AGRICULTURE COMMITTEE SENATOR

Dan Newhouse (R-WA), Tony Wied (R-WI), Rob Bresnahan (R-PA), Mark Harris (R-NC), Mark Messmer (R-IN), David Taylor (R-OH), Jim Justice (R-WV), Sens. Adam Schiff (D-CA), Elissa Slotkin (D-MI) and Jerry Moran (R-KS)

NEW AG COMMITTEE MEMBERS

Senator Braun (R-IN)

GOVERNOR OF INDIANA

written as of 01/02/25

In the 119th Congress, Republicans will control both the House and Senate.

Congress: Republicans Hold the House and Take Back the Senate

In the 119th Congress, Republicans will control both the House and Senate. While Congress will have a laundry list of items to focus on including FY2025 and FY2026 appropriations, the Farm Bill, an extension of expiring tax cuts, and the debt ceiling – just to name a few – much of the first few months of Congress will be focused on reorganizing. And in the Senate, they will also have to hold confirmation hearings for Trump's cabinet nominees.

One of the first orders of business will be reorganizing committees and electing committee leadership. For the Senate Agriculture Committee, Senator John Boozman (R-AR) will take over as chairman and Senator Amy Klobuchar (D-MN) will serve as ranking member, taking the top Democrat spot from retired member Debbie Stabenow (D-MI). For the House Agriculture Committee, Chairman GT Thompson (R-PA) will remain the top-ranking Republican. Angie Craig (D-MN) will serve as the ranking member after securing the spot in a highly contested race between former Ranking Member David Scott (D-GA) and long-time Committee member Rep. Jim Costa (D-CA).

In addition to changes in leadership, new members will join the Agriculture Committees due to the defeat of incumbent members, retirements, and the replacement of any members of the 119th Congress who choose not to return to the Committee. In the House, Representative Abigail Spanberger (D-VA) retired from Congress and Representative Elissa Slotkin (D-MI) is now serving as a Senator. In addition, Reps. Yadira Caraveo (D-CO), Marc Molinaro (R-NY), John Duarte (R-CA), and Lori Chavez-DeRemer (R-OR) lost their elections. New Republican members on the Committee include Reps. Dan Newhouse (R-WA), Tony Wied (R-WI), Rob Bresnahan (R-PA), Mark Harris (R-NC), Mark Messmer (R-IN), and David Taylor (R-OH). In the Senate, in addition to Senator Debbie Stabenow's (D-MI) retirement, Senator Sherrod Brown (D-OH) was defeated by his Republican opponent and Senator Braun (R-IN) is

now serving as governor of Indiana. New members for the Democrats include Sens. Adam Schiff (D-CA) and Elissa Slotkin (D-MI). For Republicans, Sens. Jim Justice (R-WV) and Jerry Moran (R-KS) will join the Committee.

New Year, Same Farm Bill

What was supposed to be the 2023 Farm Bill, turned into the 2024 Farm Bill, and now the 119th Congress will be faced with passing a Farm Bill in 2025. While Senator Boozman and Representative Thompson's ideas will likely be similar to what we saw in the past Congress, with new ranking members in both the Senate and House, there will be new priorities to consider as bipartisan conversations occur. Both Committees will also restart the hearing process to gather updated information and requests from stakeholders.

Regarding timing, progress on the Farm Bill will be delayed as the reorganization of Congress will take up time early in the year. In addition, passing a new Farm Bill in the 119th Congress will likely prove to be challenging as there will be a myriad of competing legislative priorities, notably the expiring tax credits which will be a top priority for President-elect Trump.

A Republican Trifecta, but will it be a functional Congress?

While Republicans have both chambers and the White House, only time will tell if the 119th Congress can be more productive than the previous Congress, which was marked by partisan gridlock and had the fewest bills signed into law in more than a century. Similar to the 118th Congress, Republicans have a very narrow majority in the House, and there will likely be strong opinions from the farthest right members of the caucus and potentially from allies of President-elect Trump which could stall fiscal issues that the body must address right out of the gate, namely the debt ceiling and appropriations.



As we enter this new year and new Congress, Washington is gearing up for what is sure to be a busy year with a hefty list of must-pass legislation.

Top Tech Tips from Our BD Leaders: Efficiency in Sales Season

Crop's Business Developer Team

Jill Jansen

Business Developer Director

Q What Great American technology feature do you believe will have the most significant impact on agents' sales this season?

A **Batch Quoting.** Batch quoting is one of the biggest time savers during the busy sales season. Your business developer can show you how to quickly quote your entire book of business in just a few clicks. There are several ways to customize the quote outputs when batch quoting, so you don't have to sacrifice options for efficiency.

Q What Great American technology feature do you believe is most underutilized by agents?

A **Grower Online Services.** Sales season is a great time to check in with policyholders to ensure they get the most out of Great American resources like Grower Dashboard, Grower Mobile, EFT and Notifications. Use the "Client Statistics" section on the Agent Dashboard to quickly determine which customers are signed up for each. If they still need to be signed up for these services, sales season is a great time to enroll them!

Sam Dickens

Business Developer Director

Q What Great American technology feature do you believe will have the most significant impact on agents' sales this season?

A **Utilizing GreatAg.** Great American's proprietary system, GreatAg®, provides all the information an agent needs to help them in their day-to-day operations with farmers. Being able to scan in and manage documents directly in the system, review and maintain policies, file a claim, manage and review renewals, keep up to date on pertinent training, and review commissions plus history and status of premium payments, all in one spot.

Q What Great American technology feature do you believe is most underutilized by agents?

A **Crop University.** There are so many training resources available online featuring a multitude of different topics. The trainings span an array of products, system processes and how-to guides. With so much content available on demand, I encourage agents to use the "Browse" feature to find a resource quickly.

Liz Bair

Business Developer Director

- Q** What Great American technology feature do you believe will have the most significant impact on agents' sales this season?
- A** **Grower Mobile.** Although the grower mobile app is likely used more throughout the growing season, laying the groundwork for its capabilities and encouraging your insureds to download and familiarize themselves with the app now can significantly enhance efficiencies for agents throughout the year.
- Q** What Great American technology feature do you believe is most underutilized by agents?
- A** **The GreatAg Dashboard.** The GreatAg Dashboard provides a comprehensive overview of policy statistics for each season. Detailed client statistics, convenient quick links available and updated each time you log in to GreatAg. Additionally, the dashboard is where agents can set up grower communications for their insureds.

Kristen Weiss

Business Project Specialist

- Q** What Great American technology feature do you believe will have the most significant impact on agents' sales this season?
- A** **Quoter Tiles.** The new quoter tiles in the GreatAg quotes allow agents to compare quotes and options seamlessly across various scenarios. Making work more efficient and easier to understand by both growers and agents.
- Q** What Great American technology feature do you believe is most underutilized by agents?
- A** **Agent eVantage.** In a year where growers are facing tight margins, tools like the historical look back and sales matrix in Agent eVantage help to identify how various products will mitigate risk under different market scenarios. Best of all, the sales tools display the data in helpful graphics and charts.

Delivering on the Promise: An Overview of the Claims Department

Shane Weaver, Divisional/Subsidiary Vice President – Claims

The Crop Division's claims department is made up of 750 employees, which include claim adjusters, supervisors, auditors and management.

Working through our regional profit centers, local claims staff provides day-to-day service to our agency and grower customers. As soon as a notice of loss is received, a claim is assigned to an Adjuster who contacts the insured to learn more about the situation. From there, the Adjuster works to assess damage, verify production or perform a variety of other duties specific to the individual situation. Once the Adjuster finalizes the claim, it is returned to the office for validation, processing and payment.

In addition to the regional profit center claims staff, the Division maintains a home office claims department that provides oversight and support to the regional claims staff. The home office team provides training resources, maintains a processing team to help balance processing activities across the Division, works closely with our technology group to provide advanced software solutions, and assists in the resolution of any questions or controversial claims that arise.

The claims department interacts with nearly every other department in the Crop Division, as well as our agency affiliates and growers. Some examples of this include working with the Compliance team to ensure any necessary audit activity is completed, working with Underwriting to process policy revisions and perform pre-acceptance inspections, collaborating with the Product Development team on new products and procedures, and working with the Technology team to ensure we're adequately supporting the field staff and providing useful tools to our Agents.



The claims department has a lot of focus on our technology solutions right now. We've recently updated our Adjuster Mobile app in support of future initiatives and are in the process of updating our eClaims system. We have ongoing projects related to drone and satellite imagery and layering in weather data to support claim determinations.

We understand the impact price volatility, hail, drought or another adverse weather event can have on a grower's operation. We also understand there can be a lot of uncertainty in a loss situation. We hope to remove that uncertainty by taking time to understand the grower's farming practices, explaining options and where those practices fit within the policy language, detailing next steps in the claim process, and issuing payments for covered losses.

An insurance policy is essentially a promise that the insurance company will compensate an insured in the event of a covered loss. The Claims Department is tasked with delivering on that promise, and we're proud to do so in support of American farmers and ranchers.

Our claims field staff (adjusters and supervisors) is a dedicated and impressive group that fills many different roles throughout the life of a claim. They may start out as fact finders when making initial contact, then quickly realize a sympathetic ear is needed as the grower talks about a hailstorm that wiped out a perfectly good crop. Early morning and late-night phone conversations with growers are the norm. They're asked to have policy and procedure expertise, provide thorough claim documentation, update our agents on a claim's status, ensure claims are reserved adequately, and be proficient in the technology tools we have in place. They're the face of our Division to our customers. I appreciate all they do day in and day out to provide industry leading claim service.



"The Claims Department is tasked with delivering on that promise, and we're proud to do so in support of American farmers and ranchers."

750 Claims Employees

Employee Spotlight



Mick Jones, Business Developer

I'm from Minneapolis, Kansas (not Minnesota). We have Rock City—Google it! I'm a 4th generation farmer/rancher and I've been married to my wife Teresa for 35 years, together we have three children. Our two sons, Jon (married to Peyton) and Brad (married to Kayden), are now running the farm/ranch. We also have two grandsons, Tate and Crew. Our daughter, Erica, is currently traveling the world while working in a project management position. Last but not least, we have Boss, our rescue dog, who is always happy to see me!

I enjoy riding my motorcycle, visiting new places with scenic views, and indulging in great food. I love watching and sometimes assisting the next generation as they navigate life.



Don Larsen, Claims Supervisor

My wife Sandy and our two kids Everett (15) and Lindzi (12) live in Prairie du Sac, Wisconsin. Everett is a sophomore and Lindzi is in 6th grade. Everett is involved in 4-H and FFA, and shows lambs and has also shown beef cattle. Lindzi is in 4-H and shows beef cattle. As a family, we enjoy traveling to shows throughout the year with our livestock. The kids both keep us busy with other extracurricular activities from sports to dance, school musicals and everything in between. I am the co-owner of Larsen Family Cattle with my brother, and we raise club calves. I am a member of the Sauk County Fair Board, on our High School Sports Boosters board and do league bowling. In the last year and half with sports boosters, I have been doing color commentary for some of our high school sporting events and I have enjoyed learning the art of broadcasting. On top of all of that, we have raised our children to be stewards of community, volunteering as a family with a wide range of community organizations. God has truly blessed us in so many ways.



Describe your career in crop insurance?



MJ: After exiting the livestock operation in 2001, I found time to explore new opportunities. I started as a part-time Claim Adjuster from 2003 to 2008. In 2008, I transitioned to a full-time Claim Adjuster role, which I held until 2009. From 2009 to 2017, I served as a Claim Supervisor. Since 2017, I have been working as a Business Developer.

DL: I started in crop insurance as an Adjuster in 2010 hearing about the job from some friends that are Agents which gave the lead with another AIP. Then in 2012, I started with ADM Crop Risk Services as an Adjuster. As we were growing a year or two later, I was promoted to Claims Supervisor.



What I love most about being a part of Great American is the people and being part of a company with a strong, successful and stable history.

MICK JONES ON WHY HE LOVES GREAT AMERICAN





Q What do you love most about crop insurance?

A MJ: What I love most about crop insurance is knowing that we provide a vital service that helps farmers and ranchers manage their risks effectively.

DL: What I love the most about crop insurance and my job is I get to work with farmers. I also like that this job is flexible.

Q What is your favorite thing about being a part of Great American?

A MJ: What I love most about being a part of Great American is the people and being part of a company with a strong, successful and stable history. It's American-owned and has been serving generations of farmers since 1915.

DL: The favorite thing I like about Great American is the people that I work with both from the Eau Claire PC and our Adjusters and Business Developers. They have been very helpful through our transition.

Q What unique skill do you bring to your role?

A MJ: Having been involved in farming and ranching all my life, along with extensive experience on the claims side of the industry, has given me a well-rounded understanding of crop insurance.

DL: A skill that I bring to my role is that I know how to communicate with farmers, so they know their operation is important to us and that their claim is being handled correctly.

Q What advice would you give someone wanting to enter crop insurance?

A MJ: If you're considering entering crop insurance, go for it! It can be overwhelming at first, but Great American offers excellent training tools, like CropU, to help you get started on the right foot. If you have a passion for agriculture and enjoy helping others, this industry will be a great fit for you.

DL: If you are looking for a job in agriculture, love meeting new people and helping people and enjoy a career that allows for work/life balance, crop insurance is the way to go.

"Great American offers excellent training tools, like CropU, to help you get started on the right foot. If you have a passion for agriculture and enjoy helping others, this industry will be a great fit for you."

Q What's the next thing to cross off your bucket list?

A MJ: The next thing on my bucket list is to complete the handoff of the operation to the next generation. After that, I might consider getting a lake house and a boat in Texas.

DL: Professionally, I would like to continue to improve Great American either in my current role or a different role within the Company. Personally, a bucket list item is that I would like to bowl an 800 series since I already have a couple of 300 games.

Q Do you have any holiday traditions you'll be partaking in this coming winter?

A MJ: This winter, I'll be enjoying time with family and friends, along with some great food.

DL: A few holiday traditions that we have include going to see the Zoo Lights in Madison with our family the weekend after Thanksgiving and attending a cattle show called Badger Brawl. We enjoy watching our daughter perform in the winter dance recital, as well as going to church on Christmas Eve and hosting our family after church on Christmas Eve. When we host, we'll also be sure to watch the Polar Express, eat snacks and my wife Sandy makes Grasshoppers for the adults and candy cane with Oreo cookies shakes for the kids!



Is your preferred crop insurance carrier American-owned?

American Owned



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Persons with Disabilities: Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 690-0443 (voice and TDD) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

Persons with disabilities, who wish to file a program complaint, please see information above on how to contact the Department by mail directly or by email.

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