



Great American Insurance Newsletter

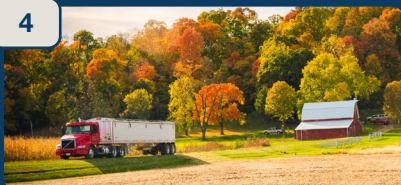


VOLUME 11 Fall 2025



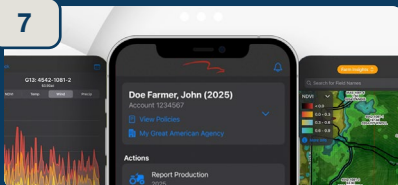
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Powerful for you.

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How our BDs Support Farmers
Nationwide



As an American-owned company,
we take great pride in the ability
to serve this segment of our
population and thank our agents
for placing their trust in us.

DALE PERRY





Letter from the President

Welcome to the latest edition of our Grain Newsletter! This issue highlights employees, key program updates, strategic insights, and tools designed to streamline work processes and strengthen our agent and producer relationships. We hope you find value in the information being shared.

The recently passed One Big Beautiful Bill Act makes significant investments in agriculture with over \$66 billion in new projected spending over the next decade. With this investment, Crop Insurance received some impactful enhancements. A few of the highlights include:

- Increased premium subsidies for individual coverage policies of 3 to 5%, starting at the 55% coverage level
- Increased premium subsidies for Supplemental Coverage Option (SCO), increasing from 65% to 80%, along with increasing the coverage level to 90%, up from 86%
- Allows for an inflationary factor to be utilized in the A&O subsidies
- Allows for a minimum A&O subsidy for certain specialty crops
- Allows for additional LAE of 6% for states with loss ratios exceeding 120%, on products requiring an adjustment.

If you have questions about the details of this Act, please reach out to one of our team members.

As we transition into the final stages of the 2025 growing season, our team remains focused on delivering exceptional service and innovative solutions to support our agents and policyholders. Thank you for your continued trust in Great American—we're proud to stand with you in serving America's farmers and ranchers.

Dale Perry

DID YOU KNOW?

Great American is the only American-Owned AIP in the top 5 today writing Multi-Peril Crop Insurance.

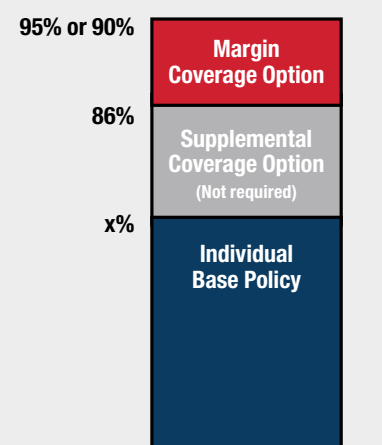
Margin Coverage Option: Considerations for Fall 2025

Casey Krueger, Business Development Director

What is Margin Coverage Option (MCO)?

New for the 2026 reinsurance year, MCO is a multiple peril crop insurance (MPCI) option that provides area-based coverage against a decrease in operating margin (revenue minus input costs), caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils. MCO covers a portion of the insured's underlying policy deductible in a manner similar to Enhanced Coverage Option (ECO) but with a margin-based trigger like Margin Protection (MP).

It uses the same expected and final area yields, and harvest prices as SCO and ECO, but covers a band from 86% up to 90% or 95% of expected crop value. When MCO is purchased with Stacked Income Protection Policy (STAX) at the 90% level, the coverage band is from 90% to 95%. Like ECO, MCO is based on your underlying policy plan of insurance.



Why take Margin Coverage Option over Enhanced Coverage Option or Margin Protection?

Margin Coverage Option (MCO), Enhanced Coverage Option (ECO), and Margin Protection (MP) each offer different advantages depending on your risk management strategy:

- **Margin Coverage Option (MCO):** Provides area-based coverage against a decrease in operating margin (revenue minus input costs). It covers a band from 86% to 90% or 95% of expected crop value, similar to SCO and ECO, but with a margin-based trigger like MP.
- **Enhanced Coverage Option (ECO):** Covers revenue losses due to reduced county yields or commodity prices. It provides shallow-loss protection from 86% up to 90% or 95%, but does not factor in input costs like MCO or MP.
- **Margin Protection (MP):** Covers unexpected decreases in operating margin due to reduced county yields, commodity price drops, or increased input costs. It also offers coverage up to 95%, however, when combined with an individual base policy only the higher of the individual or MP policy indemnity is paid. This also results in uncertainty regarding premium credits.



Why Choose MCO?

- **Margin-Based Trigger:** Unlike ECO, MCO accounts for input costs, making it more comprehensive for managing financial risk. MCO considers several of the same cost inputs as Margin Protection to determine Input cost such as:
 - Urea
 - DAP
 - Diesel
 - Potash – unlike MP, MCO potash price will have coverage that fluctuates
 - Irrigation costs – derived from the natural gas market price instead of diesel price
- **Works with Underlying Policies:** MCO follows your underlying policy (RP, YP, APH), allowing flexibility in coverage.
- **80% subsidy amount** with no complicated premium credit or indemnity offset calculations like Margin Protection.
- **Similar to Margin Protection, MCO** has a price discovery period of mid August-mid September for corn, cotton, grain sorghum, soybeans and spring wheat. Offering producers the opportunity to set a crop insurance price earlier in the year. The first price discovery period for MCO rice begins December 15th.

If a grower's priority is protecting against margin fluctuations rather than just revenue or yield losses, without having to worry about the complexity of indemnity offsets, then MCO might be a great fit.

However, if growers prefer simpler revenue-based protection, ECO could be more suitable. MP is ideal if you want broader margin protection. Regardless, all three programs offer area-based coverage, up to the 95% level.



Beginning this fall, your clients will have access to the refreshed **Grower Mobile** app, featuring brand-new intuitive design and streamlined navigation – along with exciting new features.

If you have growers who are not yet enrolled in Grower Mobile, share this enrollment card with your clients.

[Click Here](#)



Grower Mobile – Easy for them. Powerful for you.

Farming never stops, and neither should the tools that strengthen your client connections. Beginning this fall, your clients will have access to the refreshed Grower Mobile app, featuring **brand-new intuitive design and streamlined navigation** – along with exciting new features.



Latest Enhancements

In addition to the updated look, feel and navigation, we're thrilled to introduce Farm Insights, an innovative new tool within Grower Mobile that provides personalized crop health and weather insights tailored to your client's fields. With Farm Insights, you can become a strategic resource in their operation.



Same Powerful Collaboration

The app continues to allow real-time collaboration when it matters most – facilitating the collection of acreage and production data direct from your growers in the field while also offering smart self-service to policy documents, accounting information, and claims data.



Strengthen Connections

Agents are always in the driver's seat. Growers can't make policy changes — and you review and approve submissions, ensuring accuracy and compliance. Setup is simple—enter the insured's mobile number in GreatAg®, and they can download the app and start using it the same day.

5 Crop Insurance Considerations for a Successful Harvest

Shane Weaver, Divisional Vice President – Claims

As harvest season approaches, you play a key role in helping farmers navigate the complexities of coverage, claims and compliance. Here are five practical reminders to help agents provide support and ensure a smooth harvest season:

1

Encourage Prompt Notice of Loss

Timely reporting is one of the most important steps in the claims process. If a farmer notices damage or suspects a loss, encourage them to reach out right away—even if they're unsure whether a claim is needed. Notice of loss should be provided within 72 hours of discovering damage but not later than 15 days after the end of the insurance period, which is most commonly the date of harvest. Timely notice helps protect the farmer's coverage and speeds up the process.

2

Help Clients Stay Organized with Production Records

Accurate production records are the foundation of a successful claim. Remind your clients to keep detailed records by unit, including any scale tickets, grain cart load records, bin measurements, settlement sheets and fed production records. If harvested production is being delivered to a buyer or elevator, providing the adjuster with third-party sales or commercial storage records, supported by load records that separate any split loads, can help avoid commingled procedure. Similarly, providing load records and/or storage structure markings to support bin measurements for production stored on-farm can help avoid commingled procedure and ensure the adjuster has the information needed to accurately work the claim.



3**Address Stored Production from Previous Years**

If a farmer has grain from a prior year still in storage, it's important to get that measured and marked before adding new production. This simple step can prevent complications and ensure that current-year yields are accurately accounted for in any claim.

4**Talk Through Quality Adjustment Scenarios**

Not all losses are about lost bushels—sometimes it's about quality. If a crop is affected by issues like low test weight, kernel damage or toxins, it may qualify for quality adjustment. Sampling and testing procedures can vary by the type of damage. For example, samples for production impacted by Vomitoxin can be taken after the production has gone into storage, while production impacted by other toxins (i.e. Aflatoxin) needs to be sampled prior to storage. Quality issues may impact a specific area or farmer infrequently. When issues do arise, timely notice and communication will help us ensure sampling and testing deadlines are met, and that we can accurately work the claim based on the farmer's individual circumstance.

5**Late Harvest Situations**

Sometimes weather or other conditions delay harvest beyond the calendar date for the end of the insurance period. If that happens, make sure your clients know to file a notice of loss and request additional time to harvest. While the insurance period itself doesn't change, an approved extension can allow time to harvest and settle the claim based on actual production.

We wish everyone a safe and abundant harvest this Fall! When losses do arise, the Great American claim team is ready to assist with any questions and process claims in a timely manner. We appreciate your trust in us and look forward to supporting you.



GreatAg Quote360SM

Designed to make quoting crop insurance policies faster, easier and more powerful than ever before.



Great American Crop's New Web-Based Quoter

We're excited to announce the upcoming launch of our brand-new web-based quoter, GreatAg Quote360SM. Designed to make quoting crop insurance policies faster, easier and more powerful than ever before, it's a full-circle quoting platform built for the complexities of modern crop insurance.

What Makes It Stand Out?



Intuitive by Design

No training manuals required. The new interface is clean, modern and easy to navigate, so you can quote with confidence from day one.



Speed That Keeps Up with You

Time is money, and this quoter delivers. With real-time results and quick turnaround, you'll spend less time waiting and more time doing what matters most—serving your clients.



Powerful Performance

Behind the simplicity is a robust engine that can handle the most complex quoting needs. It's accurate, flexible and scalable to support your workflow, no matter the size or scope.

Why It Matters?

This isn't just a new tool—it's a leap forward in how we support our agents. By combining fresh technology with user-first design, we're giving you the tools to work smarter, not harder.

What's Next?

Stay tuned for rollout details, training sessions and support resources to help you make the most of GreatAg Quote360. We're excited to bring this innovation to your fingertips—and even more excited to see what you'll do with it.

HERE'S A SNEAK PEEK AT THE NEW LOOK OF GreatAg Quote360!

Built for speed. Designed for simplicity. Powered for performance. GreatAg Quote360 by Great American.



We take pride in supporting not only farmers and ranchers but also the agents who serve them, treating their success as our shared mission.

CASEY KRUEGER

Rooted in Relationships: How the Business Development Team Supports Farmers Nationwide

Ashley Shafer, Business Developer; Casey Krueger, Business Developer Director; Mattew Klein, Divisional Vice President – Business Development; and Jake Ellis, Southeast Business Developer Manager

Q Briefly describe your role as part of the Business Development team at Great American.

A **Ashley:** My job is providing the highest level of service to our agents. I pride myself on responding and getting issues resolved in a timely manner. Along with servicing current agencies, I look for agencies that have a need and show them what Great American can offer them and their insureds.

Casey: In my role within the Business Development team, I am responsible for cultivating and maintaining relationships with agencies across our national platform. I closely monitor new programs and initiatives introduced by the Risk Management Agency (RMA), as well as enhancements to our own suite of Private Products, to ensure relevance and support for the agricultural sector.

Matt: I work with our National Business Development team to enhance and coordinate the efforts of our regional office staff in driving business growth.

Jake: My position plays a key role in driving growth and expanding market presence in the southeast region of the US.

Q How does your role impact the American farmer and rancher?

A **Ashley:** Educating agents and growers at meetings on industry updates, on topics such as the Farm Bill, OBBB, new crop insurance products, etc, is a big part of my role. Also, assisting agents with any questions insureds may have on acreage reports, claims and production reports.

Casey: My focus is on understanding and supporting products that offer financial protection and long-term stability for farmers and ranchers. I'm deeply committed to preserving their livelihoods and enabling future generations to continue farming with confidence.

Matt: We provide our agents with the knowledge and tools to help their growers make an educated decision on how to best address price and/or yield risk for their operation.

Jake: As BD manager, I often engage with local agents and attend agricultural events to build trust and educate farmers on risk management strategies. This outreach helps farmers feel supported by a company that understands the unique challenges of farming.



What's something agents might not recognize you do in your role?



Ashley: My family farms, so I keep up with market prices, input costs, what is going on out in the field, etc. I feel like that helps me in my role to understand the needs farmers have and how agents can help them with products we have to offer.

Casey: A key aspect of my position—often underrecognized—is my availability to assist agents across all states. I strive to be a consistent resource to those representing agricultural producers nationwide.

Matt: I work with our Crop IT department to prioritize technology requests to ensure we are focusing our development efforts on the most impactful and immediate needs of our staff, agents and insureds.

Jake: Agents might not realize that we coordinate with Operations to streamline processes that make it easier for agents to sell and process their business. We also advocate internally for agent needs, pushing for tools, training or tech that can improve their performance.



What's one thing about Great American you wish all agents knew?



Ashley: We are the only American-owned AIP in the top 5.

Casey: At Great American, our dedication to the agricultural industry is genuine and far-reaching. We take pride in supporting not only farmers and ranchers but also the agents who serve them, treating their success as our shared mission.

Matt: I think a lot of agents know of this when mentioned and I am hoping its top of mind when agents meet with their growers; it's that Great American is the largest American-owned crop insurance provider in the United States. Great American is also one of two original standard reinsurance agreement holders when the USDA entered into a private/public partnership back in 1980.

Jake: Great American is proud to be an American-owned company protecting and providing for hard working Americans.



Q What is your most memorable experience in Crop Insurance?

A **Ashley:** I can't say there is one specific experience, but when I can help an agent find a solution to an issue they are having or show them a new tool in our system that can help them become more efficient, that always brings fulfillment to my job!

Casey: One of my most meaningful experiences has been participating in the inaugural Emerging Leaders Class through the American Association of Crop Insurers. The opportunity to advocate in Washington, D.C., on behalf of America's farmers and ranchers was both an honor and a powerful reminder of the importance of our work.

Matt: Over the last 20 years, I have presented at numerous new agent schools and have spent time assisting many of these same participants with farmer meetings, quoting, policy questions, etc. Seeing these same agents who are now managers and/or owners of agencies is most memorable for me.

Jake: It's simple... and it's almost daily. I love going to the grocery store and seeing products on the shelf with a farm's name on it that I have met and shook the hands of the people that work on that farm. It gives me a sense of purpose knowing that the people at Great American have these farms' backs when disaster strikes so that they can keep farming and continue to have their products on the shelf for the American people.



The Crop team at Great American is full of individuals who genuinely care about doing the right thing, and that mindset carries through in the work.

JOHN RYLES

Employee Spotlight



John Ryles

Senior Application Engineer II

📍 Lexington, KY

John is a lifelong Lexington, Kentucky resident and a self-described “indoorsy” person, despite the city’s fame for horses and basketball. He holds a Computer Science degree from the University of Kentucky, where he spent nearly ten years before joining Great American as a Senior Mobile Application Engineer in the Crop IT Department five years ago. John has been married to his wife for 17 years—an Underwriter in the AgriBusiness Division at Great American—and they have three kids: Cameran (19), Jackson (8) and Jameson (6). They also have a Maine Coon kitten, Riker, who runs the house (and his keyboard). In John’s free time, he enjoys coffee, creating mobile apps—especially for his kids, and is passionate about advocating for the neurodivergent community. Supporting inclusiveness and accessibility-both in tech and in life-is a big part of who John is.



Tasha Money

Associate Underwriting Manager

📍 Summersville, KY

Tasha lives in Summersville, Kentucky with her husband, Steven, and their daughter, Addilyn. She also has an adult son, Colin, and four stepchildren: Andy, Harlin, Layla and Jack. Tasha shares her home with four Australian Shepherds—Cash, Muffi, Luna and Ember—as well as a lively flock of chickens, guineas, turkeys and a duck. She enjoys kayaking, hatching chicks in the incubator, walking her dogs, being an active member of her church and spending time with family.



Q

Describe your career in crop insurance.

A

JR: Like a lot of people in crop insurance, I didn't set out to be here - it wasn't part of some grand plan. My background is in software and data analytics, and I spent over five years working at the University of Kentucky, primarily supporting UK HealthCare. I worked on a range of projects, from grant-funded efforts related to the opioid crisis to building internal tools for MICU workflows and pharmacy systems. Eventually, I was ready for something different- a new challenge in a space where I could still make a real impact. That's what led me to Great American and the world of crop insurance.

I joined the Crop IT Department at Great American as a Senior Mobile Application Engineer, and it turned out to be the perfect fit. Even though I was new to crop insurance, I quickly found that my skills translated well, especially in helping the team stay productive during such an uncertain time like COVID. Since day one, I've been focused on building and improving the mobile tools our field teams rely on every day- making sure they're stable, easy to use and genuinely helpful out in the real world.

One thing I've come to appreciate about crop insurance is how strangely complex and underrated it is. There's definitely a learning curve- lots of policy rules, acronyms and edge cases- but once it clicks, you start to see the bigger picture. This isn't just paperwork or backend logic- it's helping protect farmers when the weather doesn't cooperate or when prices drop overnight. I'm not out in the field, but the tools I work on are used by people who are, and that connection makes the job feel real. It's easy in software development to lose sight of who you're building for, but in this role, that part's always front and center.

Over the past few years, I've learned more about agriculture, weather patterns, and insurance regulations than I ever expected- and probably more than most software developers ever will. What's kept me engaged isn't just the technical challenge, but the people. The Crop team at Great American is full of individuals who genuinely care about doing the right thing, and that mindset carries through in the work. Whether it's a busy sales season or a year with heavy storm activity, everyone steps up to make sure our tools are running, accurate, and helping the people who depend on them. It's a team I'm proud to be part of.

TM: I began my career with Great American in 2020 as an underwriter for the Peoria region. Prior to this, I worked in the crop insurance industry for another AIP. Since joining Great American, I have been an underwriting supervisor and was recently promoted to Assistant Underwriting Manager.

Q Describe a memorable moment in your career in crop insurance.

A JR: One of the more memorable moments in my time here wasn't exactly a highlight at the time- but looking back, it definitely shaped me. When our other Senior Mobile Developer left for a new opportunity, I suddenly found myself as the last one standing. It was a mix of "okay, we've got this" and "...wait, do we?" With critical mobile tools still in use and plenty of ongoing projects, there wasn't really time to panic- just time to dig in, figure things out and keep things moving.

That period taught me a lot about ownership, prioritization and working across teams to keep everything afloat. It wasn't easy, but I look back on that stretch with a weird sense of pride. It forced me to level up quickly and helped solidify the trust I now have with my team and leadership. Not exactly the storybook "win," but definitely one of those career-defining stretches where you learn what you're really capable of.

TM: My first trip to the Peoria office would be at the top of the list. I started with Great American in the peak of COVID, so it was a while before I was able to meet anyone in person. When you exclusively work remotely, the sincerity of those interactions means a lot and that moment solidified that Great American is where I belonged.

Q What advice would you give someone wanting to get into a career in crop insurance?

A JR: Be ready to learn a lot- and not all of it will make sense right away. Crop insurance is one of those industries where the deeper you go, the more acronyms, exceptions and "well it depends" scenarios you'll uncover. That can feel overwhelming at first, especially if you're coming from outside agriculture or insurance, but stick with it. You don't have to know everything out of the gate- you just have to be curious and willing to ask questions.

Also, don't underestimate the value of good teammates. The people around you- whether they've been here for 20 years or two months- are your best resource. Everyone's still learning, no matter how long they've been in it. And if you can find a role where your skills line up with something real- like supporting growers, agents or claims teams- it makes the work feel worth it.

TM: I would say, go for it! There is much to learn but the rewarding experience of knowing you are aiding the American farmer far exceeds the challenges.

Q Do you have a favorite fall/autumn activity you look forward to?

A JR: Fall in Kentucky is always a nice change- cooler weather, fewer mosquitoes and finally a reason to open a window without instantly regretting it. We usually make at least one trip to a pumpkin patch. It's a fun tradition, even if it usually turns into chasing kids through a corn maze or carrying someone halfway through because their legs "stopped working."

I think what I enjoy most about fall is the shift in pace. Things feel a little calmer, the days get a little quieter and there's more time to just relax with family.

TM: Fall is my favorite season. I look forward to that first sip of a pumpkin spice latte and taking my daughter to the pumpkin patch.

Is your preferred crop insurance carrier American-owned?

American Owned



Online portals/apps may not be available at all times. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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