2025 Fall Update Training

Great American Crop Division













2025 Re-Insurance Year Fall Update Training

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

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

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

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



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Great American Insurance is an equal opportunity provider and employer.

Exhibits

Exhibit 1 Approved Acronyms and Abbreviations

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation	•	Abbreviation	•
AAP	Actual Average Percentage	СВР	Customs and Border Patrol
ACT	Federal Crop Insurance Act (Pub. L.	СС	Continuous Cropping
	104-127)		
AD	Actuarial Documents	CCC	Commodity Credit Corporation
AF	Annual Forage	CCD	Contract Change Date
AIB	Actuarial Information Browser	CCIP	Common Crop Insurance Policy Basic
			Provisions
AIP	Approved Insurance Provider	ССРВ	California Cling Peach Board
AMBA	American Malt Barley Association	CEPP	Commodity Exchange Price Provisions
AMS	Agricultural Marketing Service	CES	Cooperative Extension Service
APH	Actual Production History	CFO	RMA Compliance Field Office
AR	Acreage Report	CFR	Code of Federal Regulations
ARD	Acreage Reporting Date	CIH	FCIC-18010 Crop Insurance Handbook
ARH	Actual Revenue History	CIMS	Comprehensive Information
			Management System
ARP	Area Revenue Protection	CIS	Citizenship and Immigration Service
ARPA	Agricultural Risk Protection Act of	CLU	FSA Common Land Unit (Field)
	2000 (Pub. L. 106-224)		
ARPHPE	Area Revenue Protection with the	COI	Conflict of Interest
	Harvest Price Exclusion		
ARPI	Area Revenue Protection Insurance	COL	Cause of Loss
202	Policy Basic Provisions		0 0 0
ASA	American Society of Agronomy	СР	Crop Provisions
ATTRA	Appropriate Technology Transfer for Rural Areas	СРА	Contract Price Addendum
AUP	American Upland Cotton	CPF	Commingled Production Factor
AYP	Area Yield Protection	CRP	Conservation Reserve Program
BFR	Beginning Farmer and/or Rancher	CSREES	Cooperative Research, Education, and
			Extension Service
BIA	Bureau of Indian Affairs	CTV	Comprehensive Tree Value
BP	Basic Provisions	CWC	Chemical Weed Control
BU	Basic Unit	CY(s)	Crop Year(s)
BUD	Basic Unit Discount	DF	Discount Factor
CAT	Catastrophic Risk Protection	DNP	Do Not Pay
	Endorsement		
Category B	Annual Crops	DO	Dollar Amount of Insurance Plan
Category C	Perennial Crops	DP	Default Percentage
Category D	Dollar Plan Crops	DSSH	FCIC-24040 Document and
			Supplemental Standards Handbook
Category G	Nursery	EBIP	Electronic Business Implementation
			Plan Plan

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation		Abbreviation	
EC	Enterprise Unit by Cropping Practice		
EDP	Electronic Data Processing	GSH	FCIC-18090 General Standards
			Handbook
EHA	Early Harvest Adjustment Option	GSI	Growing Season Inspection
EHS	FCIC-14050 External Handbook	GWSS	Glassy Winged Sharpshooter
	Standards		Infestation
EI	Enterprise Unit by Irrigation Practice	Н	Harvest
EIN	Employer Identification Number	HELC	Highly Erodible Land Conservation
ELAP	Emergency Livestock Assistance	HIP-WI	Hurricane Insurance Protection - Wind
	Program		Index
ELS	Extra Long Staple Cotton	HRLEO	High-Risk Land Exclusion Option
EO	Enterprise Unit by Organic Practice	IBR	Inter-tilled Between Rows
EOI(P)	End of Insurance (Period)	IDY	Individual Determined Yields
EPL PPS	Nursery Crops Eligible Plant	INA	Immigration and Nationality Act
	Listing/Plant Price Schedule		
EPLS	Excluded Parties List System	INS	Immigration and Naturalization
	- · · · · · · · · · ·	IDD	Service
ET	Enterprise Unit by Type	IRR	Irrigated
EU	Enterprise Unit	IRS	Internal Revenue Service
EXH	Exhibit	ISH	Insurance Standards Handbook
FAC	Following Another Crop	ISO	International Organization for
545	Final Association	17161	Standardization
FAD	Final Agency Determination	ITIN	Individual Tax Identification Number
FB	Feed Barley	ITM	Information Technology Management
FCI	Federal Crop Insurance	ITS	Ineligible Tracking System
FCIC	Federal Crop Insurance Corporation	LAC	Loss Adjustment Contractor
FGIS	USDA Federal Grain Inspection Service	LAF	Liability Adjustment Factor
FM	Foreign Material	LAM	FCIC-25010 Loss Adjustment Manual
FN	Farm Number	LASH	Loss Adjustment Standards Handbook
FPD	Final Planting Date	LFP	Livestock Forage Disaster Program
FSA	USDA Farm Service Agency	LGM	Livestock Gross Margin
FT	Footnote	LIP	Livestock Indemnity Program
GeoJSON	Geographic JavaScript Object Notation	LMP	Local Market Price
GED		I D	Late Planting
GFP	Good Farming Practices	LP	Late Planting
GIPSA	USDA Grain Inspection, Packers, and	LPD	Late Planting Date
GIS	Stockyards Administration	IDD	Late Dayment of Debt /ITC Oaks)
	Geographical Information System	LPD	Late Planting Period
GPA	Glabal Basitianing System	LPP	Livestack Price Poincy range
GPS	Global Positioning System	LPRA	Livestock Price Reinsurance
			Agreement

Acronym/	Term/Full Title	Acronym/	Term/Full Title
Abbreviation	. c.m, rum ritie	Abbreviation	Termy run ricie
LRR	Late Reporting Reduction	PARA or Para	Paragraph
MCEU	Multi-County Enterprise Unit	PASD	RMA, PM, Product Administration and
	Endorsement		Standards Division
MI	Misreported Information	PASS	Policy Acceptance and Storage System
MPCI	Multiple Peril Crop Insurance	PAW	Pre-Acceptance Worksheet
MRIV	Machine Readable Immigrant Visa	PF	Protection Factor
MY	Master Yield	PIL	Policy Issue Log
NAD	National Appeals Division	PLSS	Public Land Survey System
NAICC	National Alliance of Independent	PM	RMA, Product Management
	Crop Consultants		
NAP	FSA's Noninsured Crop Disaster	POA	Power of Attorney
	Assistance Program		
NASS	National Agricultural Statistics	PP	Prevented Planting
	Service		
NCIS	National Crop Insurance Services	PPB	Parts per Billion
NDS	Non-Disclosure Statement	PPM	Parts per Million
NFAC	Not Following Another Crop	PPSH	Prevented Planting Standards
			Handbook
NIBR	Not Inter-tilled Between Rows	PRD	Production Reporting Date
NIRR	Non-irrigated	PRF	Pasture, Rangeland, Forage
NISH	FCIC-24090 Nursery Crop	PRH	Production and Revenue History
NOAA	Insurance Standards Handbook	DD)/	Dance Davis
NOAA	National Oceanic and	PRV	Pecan Revenue
NOL	Atmospheric Administration Notice of Loss	PRWORA	Personal Responsibility and Work
NOL	Notice of Loss	PRVORA	Opportunity Reconciliation Act of 1996
NOP	National Organic Program	PTC	Production to Count
NPS	No Practice Specified	PW	Production Worksheet
NRCS	USDA Natural Resources	QAF	Quality Adjustment Factor
111100	Conservation Service	Q.	Quality riajustiment ractor
NRS	Non-Reinsured Supplemental	QL	Quality Loss Option
	policy		,,
ОС	Organic Certified	RAN	RMA Assigned Number
OFPA	Organic Foods Protection Act	RI	Rainfall Index
ОТ	Organic Transitional	RIV	Reduction in Value
OU	Optional Unit	RLU	Resource Land Unit (Field)
P/T	Practice/Type	RMA	USDA Risk Management Agency
PAAD	RMA, PM Product Analysis and	RMSD	RMA, Insurance Services, Risk
	Accounting Division		Management Services Division
PACE	Post Application Coverage	RO	RMA, Insurance Services, Regional
	Endorsement		Office
PAIR	Perennial Crop Pre-Acceptance	RP	Revenue Protection
	Inspection Report		

Exhibit 1 Acronyms and Abbreviations (Continued)

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





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Classroom Training Agenda

8:30 AM - 12:30 PM PST

- Welcome, Introductions, and Objectives
- Industry and Company Update
- Claims Update
- Actuarial Review
- Policy and Procedure Sales + Nursery Value Select
- Policy and Procedure Production + Forage
- Policy and Procedure Acreage + DSSH
- Written Agreement Handbook
- Hot Topics + Margin Protection
- Livestock Update
- Civil Rights
- Compliance Update
- Wrap up, Review, Questions ~ ADJOURN

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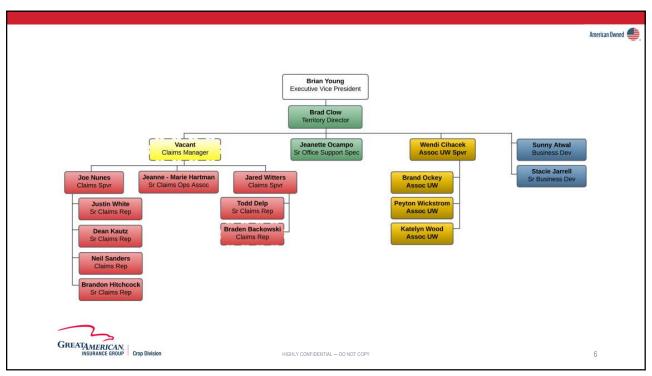
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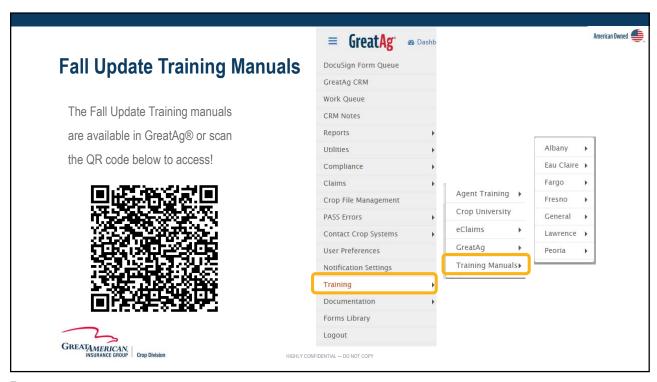
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PNW ADJUSTERS Jared Witters Ben Allen	PNW Claims Supervisor Claims Rep (ID)	jwitters@gaig.com bfallen@gaig.com		(509) 578-0894 (208) 308-0219	(513) 333-4556
Braden Backowski		bbackowski@gaig.com		(320)360-3555	
	Claims Rep (ID)	gebates@gaig.com		(208) 451-6108	
Gilbert Bates Bruce Cook	Claims Rep (ID) Claims Rep (ID)	wcook@gaig.com		(208) 390-3574	
Jon Jund	Claims Rep (ID)	jjund@gaig.com	,	(208) 420-1772	
Justin L Stoddard	Claims Rep (ID)	jstoddard@gaig.com		(208) 516-0811	
Michael Lancaster	Claims Rep (ID)	mwlancaster@gaig.com		(208) 280-1124	
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Jim Presser	Claims Rep (WA)	ipresser@gaig.com		(360) 904-1152	
Joe Gumminger	Claims Rep (WA)	igumminger@gaig.com		(509) 995-4544	
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Pete Wood	Claims Rep (WA)	pwood3@gaig.com		(509) 290-7049	
Sarah R Buhler	Claims Rep (WA)	sbuhler@gaig.com		(509) 860-2472	
Sophie D. Maarhuis	Claims Rep (WA)	smaarhuis@gaig.com		(360) 762-2288	
Todd Delp	Senior Claims Representative (WA)	tdelp@gaig.com		(509) 424-0818	(509) 575-3711
Tony Allen	Claims Rep (UT)	tlallen2@gaig.com		(208) 300-0123	(208) 300-0123









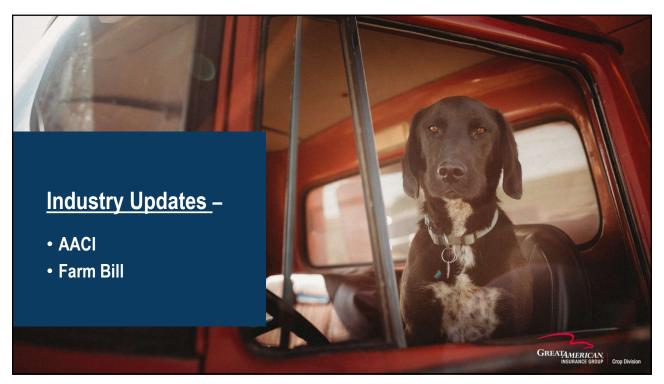




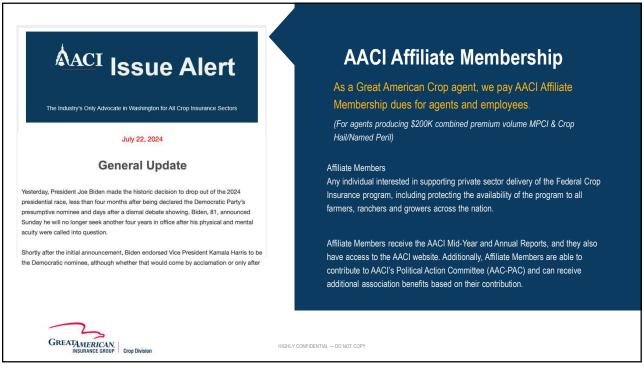
American Owned **Crop Division Management Team Clay Tinnell Dale Perry** Benson Latham Dawn Schuster dperry@gaig.com blatham@gaig.com dschuster@gaig.com ctinnell@gaig.com **Brian Young Bob Twomey Dennis Strickland Shane Weaver** Divisional VP Field Ope Divisional VP Claims bsyoung@gaig.com sdweaver@gaig.com Ron Rohling Jared Jensen Matt Klein Rick Bird Divisional VP Finance Divisional VP Business Develo Divisional Assistant VP Compliance mohling@gaig.com ijensen3@gaig.com miklein@gaig.com rjbird@gaig.com **Josh Arguelles** jarguelles@gaig.com GREATAMERICAN, INSURANCE GROUP Crop Division

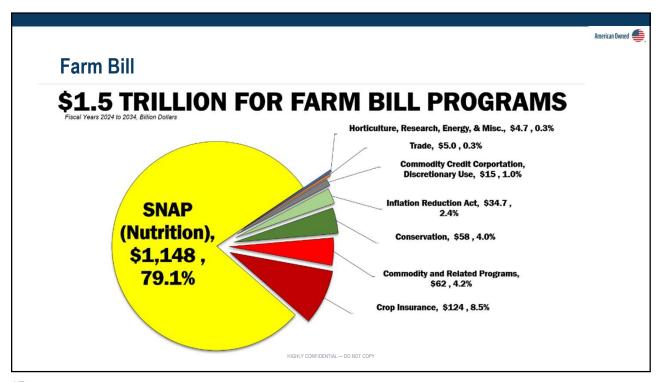
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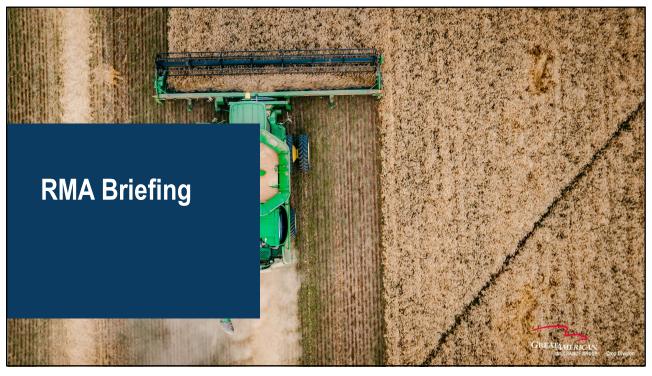






	ce Provisions Compar	10011
	House Committee-Passed Farm Bill	Senate Majority Framework
Specialty Crop Advisory Committee	Creates a Committee	Creates a Committee
FCIC Board	Adds the specialty crop chair to board and redesignates the specialty crop seat to livestock	Adds one seat. Requirement for specialty crop remains and adds requirement for livestock/crop producer and underserved producer
508(h)	Review of 508(h) policies for actuarial soundness. Requires RMA to make all training materials available 90 days prior to SCD	Authority for FCIC Board to take over 508(h) product if developer fails to improve actuarial soundness. FCIC must provide training materials 120 days prior to SCD
SCO	Max coverage to 90%. Premium discount to 80%. WFRP maximum coverage 90%	Max coverage to 88%. Premium discount to 80%. Reduces A&O
Beginning Farmers and Ranchers	Expand premium discount to 10 years. Increase premium discount	Expand premium discount to 10 years. Increase premium discount
Loss Adjustment	Additional 6% of net book premium provided if loss ratio is above 1.20	No comparable provision
A&O Cap Inflation	Reinstates inflation adjustment beginning in RY 2025.	Creates a new cap on total A&O and provides a 2% inflation adjustment going forward. Reduces A&O for area-based policies.
Specialty Crop A&O	17% minimum A&O starting in RY 2025. \$50 million provided for RY22-24.	Creates a minimum A&O for more intensive policies like WFRP/Microfarm.
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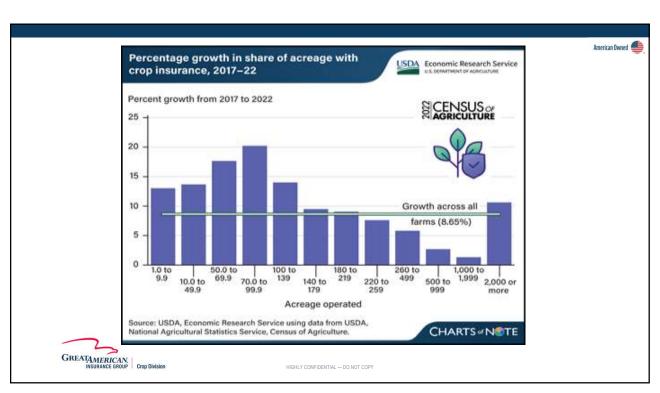


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✓ PRF Expansion in Hawaii (congressional and farmer)

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23



USDA Announces Changes to Enhanced Coverage Option Insurance Program

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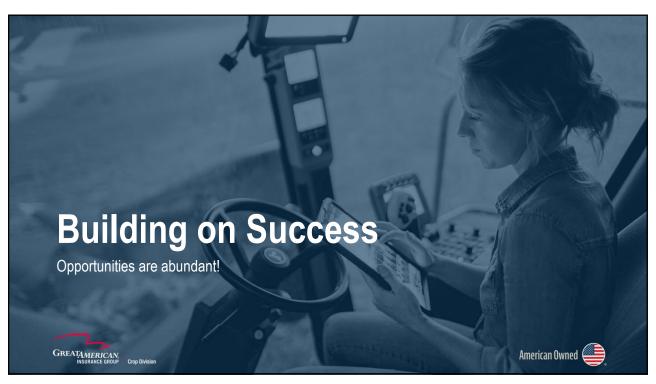
WASHINGTON, July 29, 2024

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



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25





Almost EVERY grower group lists crop insurance as TOP Priority!

Just look at the farm press.





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27

Farm Bill Request

House Bill (Committee Passed)

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



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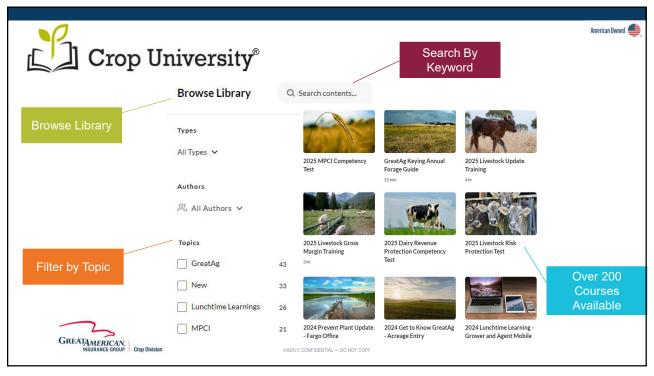
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Easy Online

Payments

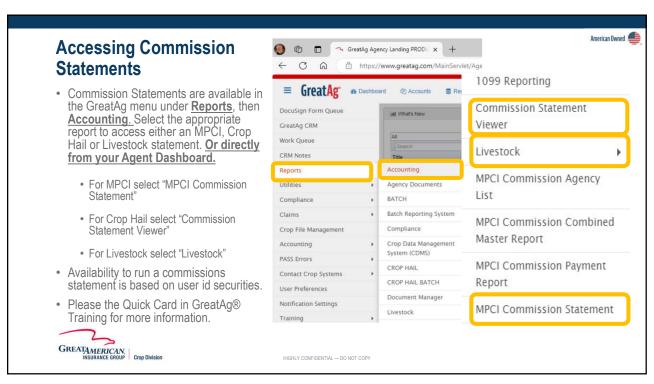
Note: See Crop Payment Flyer for options and step-by-step instructions.

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- Visit GreatAmericanCrop.com
- Olick on Pay Online
- Enter the Required fields, select Pay Now







GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: cropaccounting@gaig.com

Collections Contacts

MPCI or CH Premium or ITS: Deidre Widdicombe <u>Dwiddicombe@gaig.com</u> 888-410-0468

Overpaid Claims: Jan Hayden jhayden@gaig.com 800-826-7090



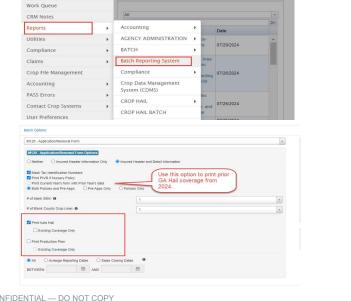
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37

Crop Hail - 2025

- Applications (M120's) can now be printed for the 2025 crop year.
 - Reminder that hail will need a new application when MPCI coverage is moved to Great American from CRS to continue coverage. This does not transfer with the MPCI policy.
 - Batch print with hail for the 2025 crop year by using our Batch Printing process as shown below.
 - · If on Great American paper, no need to send renewal if no changes for Auto-Hail or PPE for 2025.





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2025 White Glove Process

Active policies remaining in AEROS® will automatically be rolled to GreatAg® via the White Glove process. Differing from the 2024RY process, the 2025RY roll to Great American is an automated process, initiated in a tiered approach based on sales closing dates.

What information is transferred via the white glove process?

- 1) Producer and SBI information
- 2) County/Crop coverage details
 3) APH information including the 10-year databases
 4) Acreage line details
- 5) CLU/Legals This will include mapped fields.
- 6) Essential Forms such as POA will be moved over and Authorized Reps will be added



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40

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2025 White Glove Process

Where should production be keyed? 2024 production will be keyed on the 2024 policy in AEROS, utilizing the current production reporting tool. Keyed data will roll to the 2025 APH in GreatAg. GreatAg 2025 APH will be locked down until the 2024 IPR AEROS production has been added.

Will policies require an insured signature?

No, MPCI 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.

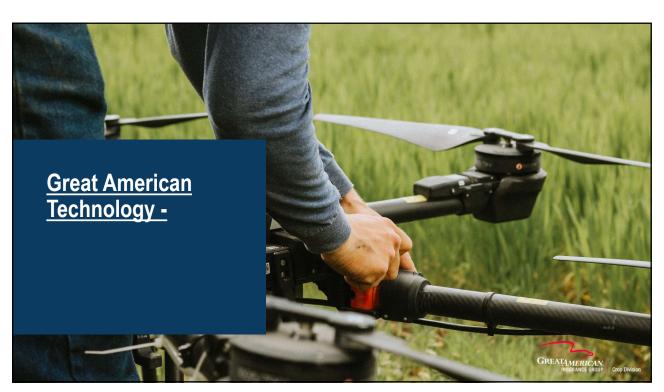
What communication will be sent to the insured?

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





41



Your all-in-one processing system



- 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



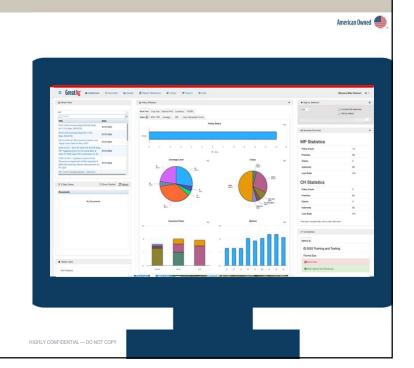
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43

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



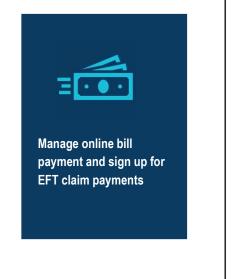




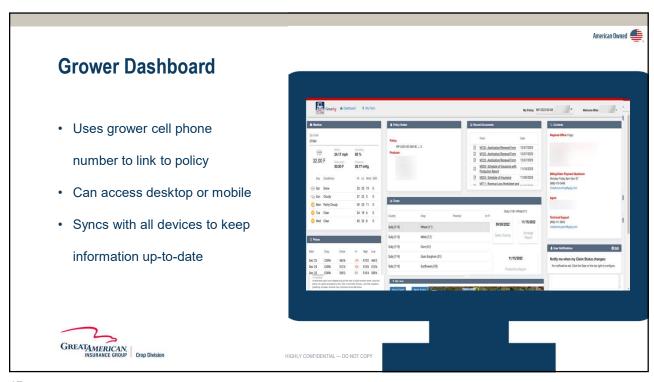
Policyholder Access in GreatAg®

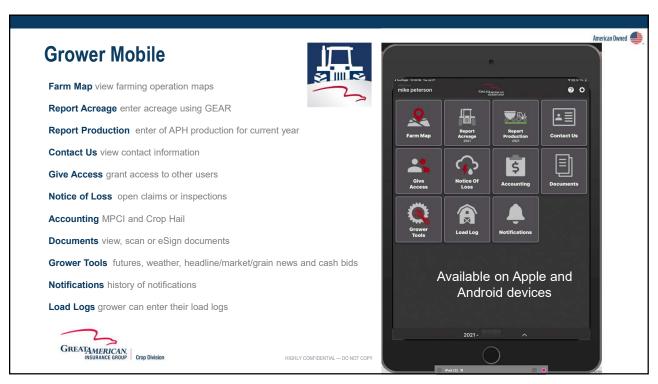


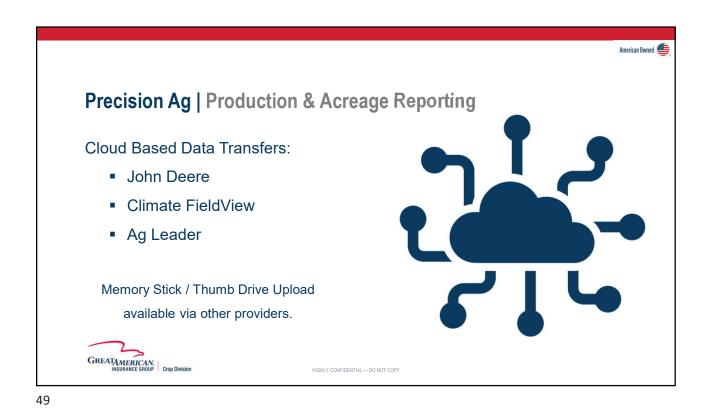




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2025 Fall Claims
Department UpdateJared Witters



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AGENDA

- · Notice of Loss Deadlines
- Reporting a Claim
- Delayed Notice
- Delayed Claim
- Claim Types
- Agent Dashboard
- Claim Inspection Tab
- Accessing Proof Of Loss
- Paid Claim Documentation (Tree)

- Replants (Self Certs)
- 3rd Party Damage
- 180 Day Extensions
- Indemnity Check Processing
- Direct Deposit (EFT)
- Claim Notifications
- DocuSign for Claims
- Claim's Technology

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51



NOTICE OF LOSS (NOL) DEADLINES

Production Loss

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

Revenue Loss (No Production Loss)

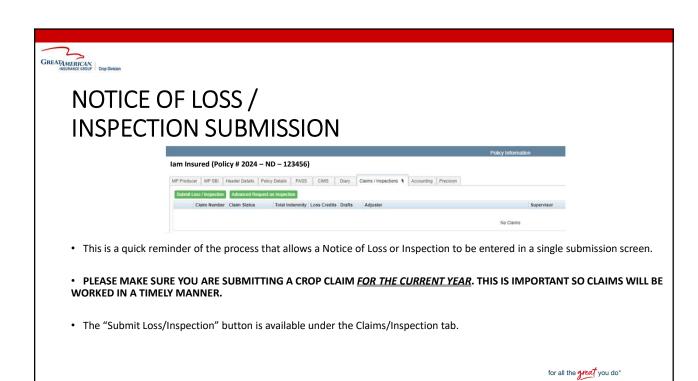
Must be submitted no later than 45 days after the release of the harvest price.

Prevented Planting (PP) Loss

Must be reported within 72 hours after:

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

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REPORTING A CLAIM

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

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REPORTING A CLAIM

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



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55



REPORTING A CLAIM

- For a <u>planted crop</u>, 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 <u>revenue protection</u> is elected, if there is <u>no damage or loss of production</u>, 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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57



DELAYED NOTICE



For a <u>planted crop</u> (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 <u>Revenue Protection</u> 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 <u>PP</u> 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 <u>perennial crops and other plans</u> 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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59



DELAYED NOTICE EXCEPTIONS



- 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
- 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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61

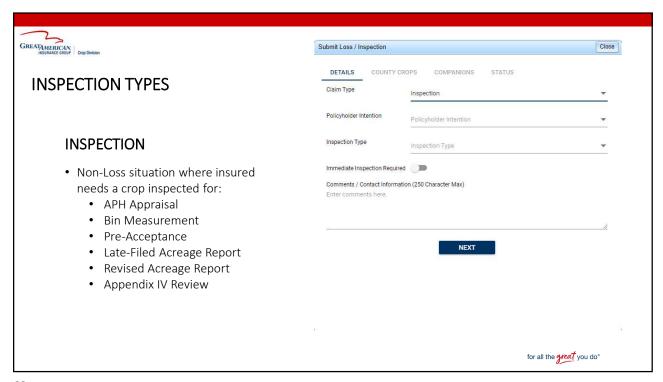


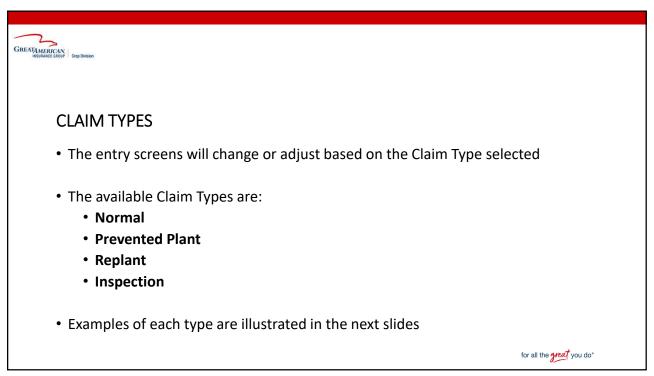
DELAYED CLAIM

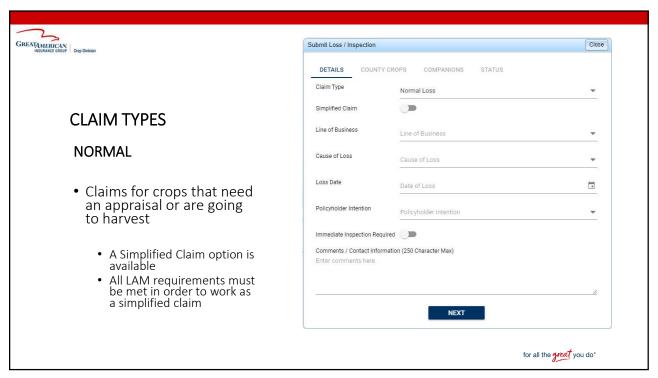


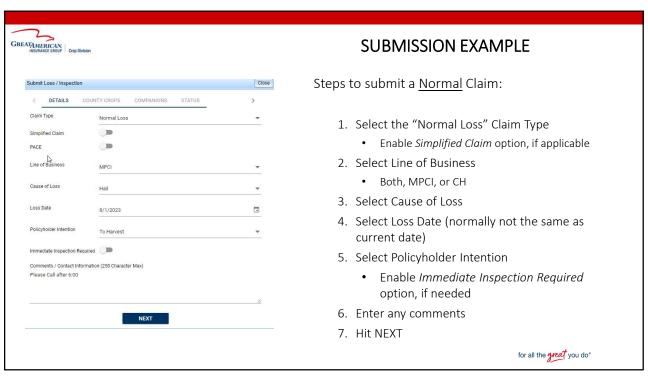
- If the claim is not completed in the 60 days, it becomes a "Delayed Claim"
- · Acceptable Reasons to go past the 60 days:
 - Adjuster workload
 - Production evidence not available (poor quality production not sold)
 - Quality adjustment delays (Mycotoxins over limit)
 - Harvest extension

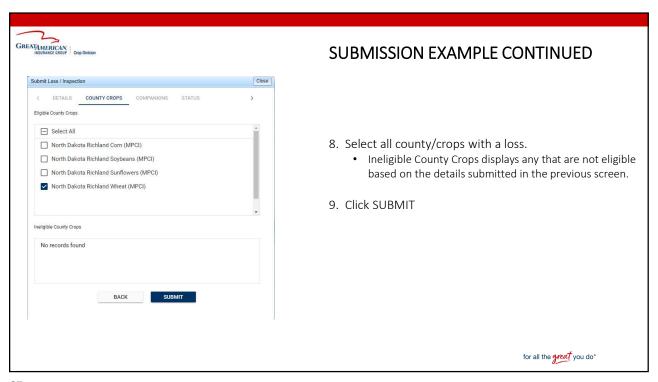
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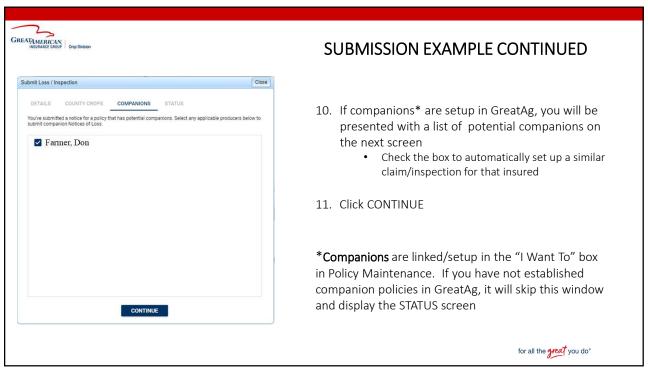


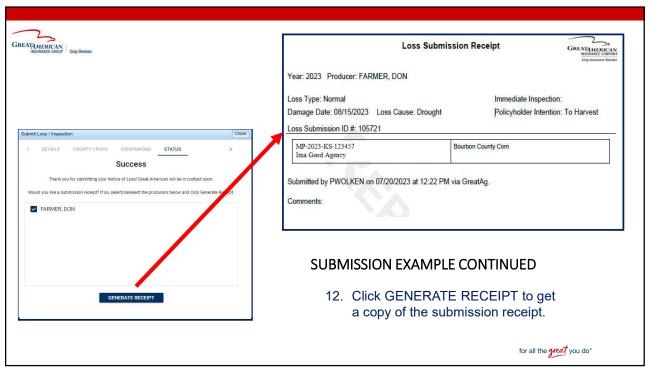


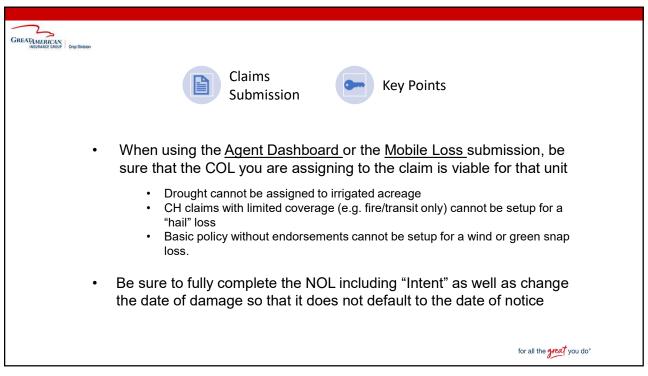


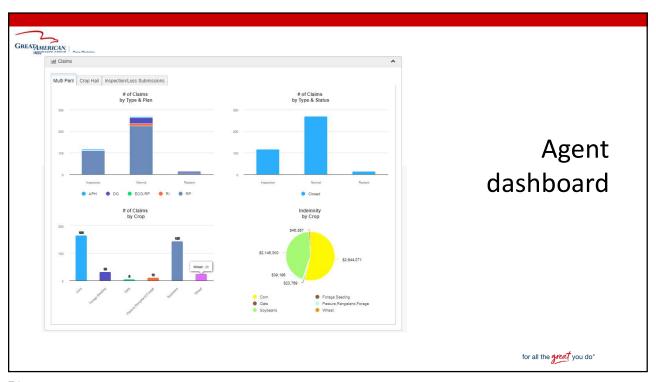


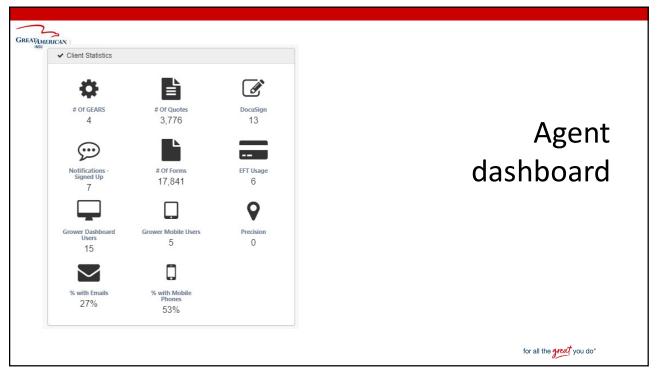


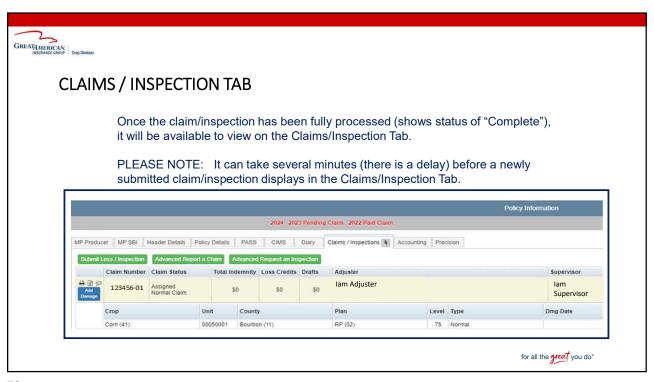


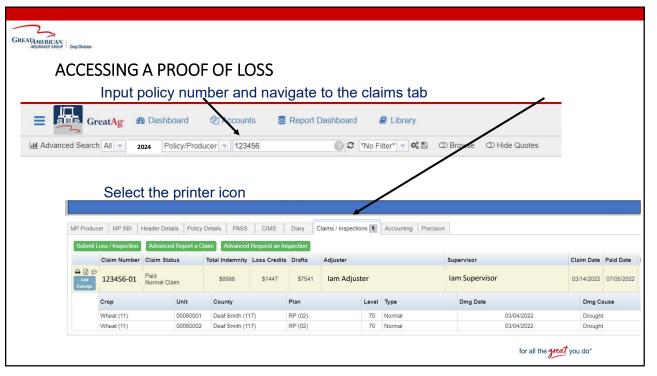


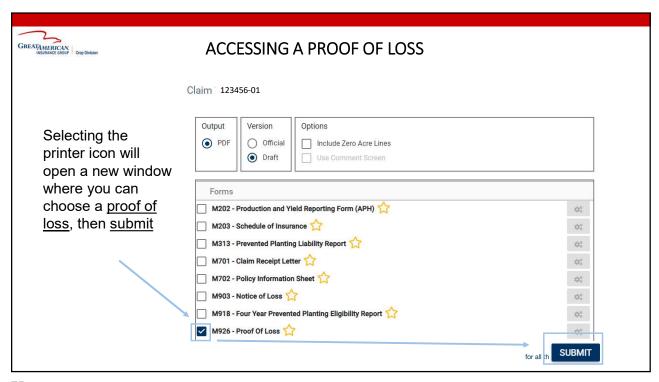


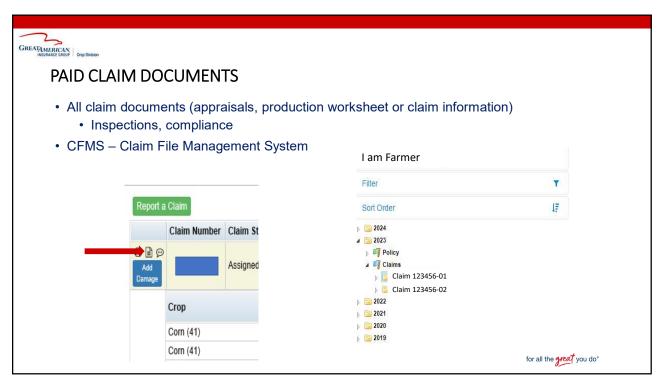














REPLANT REMINDERS

Submit a timely Replant notice

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

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

Self Certifications

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

20/20 Rule

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

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77

GREATAMERICAN. INSURANCE GROUP Crop Division

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

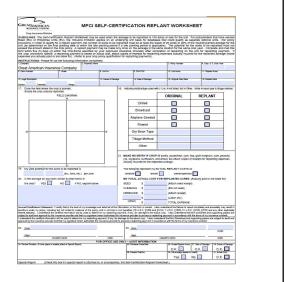


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REPLANTS - SELF CERTIFIED

- 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



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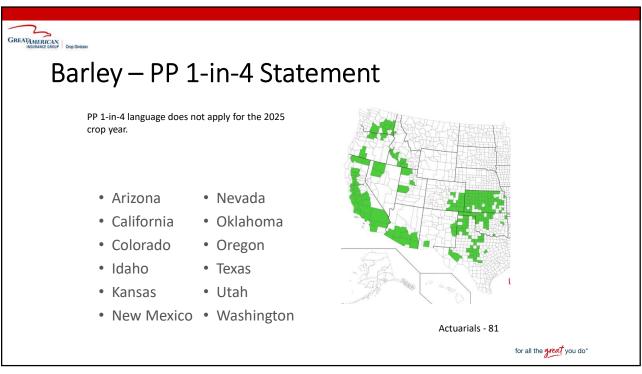
79

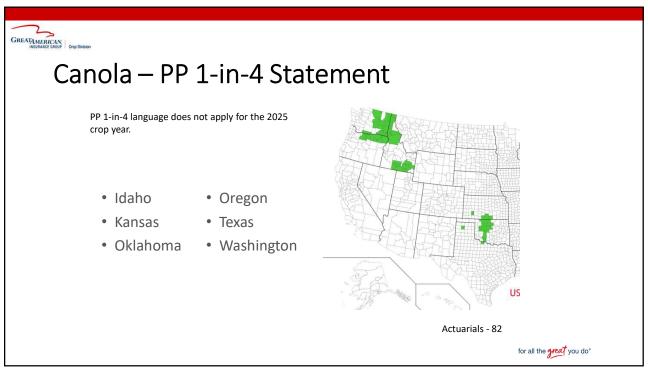


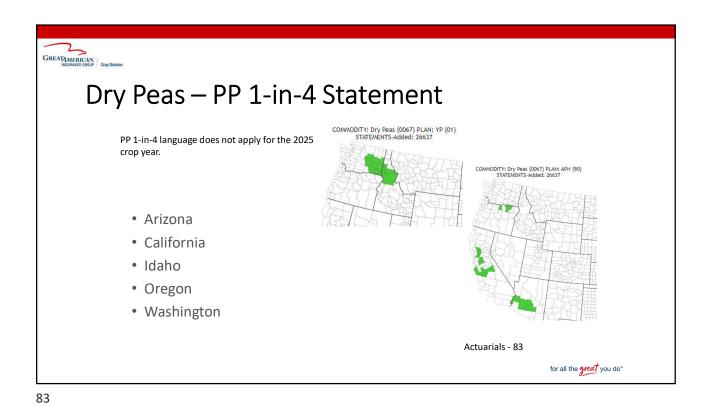
PREVENT PLANT 1-4 CHANGES



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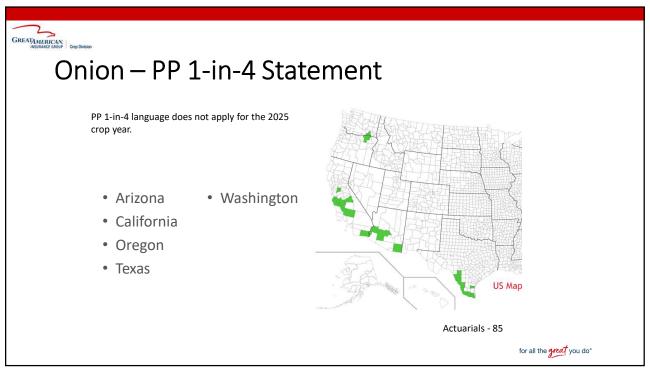


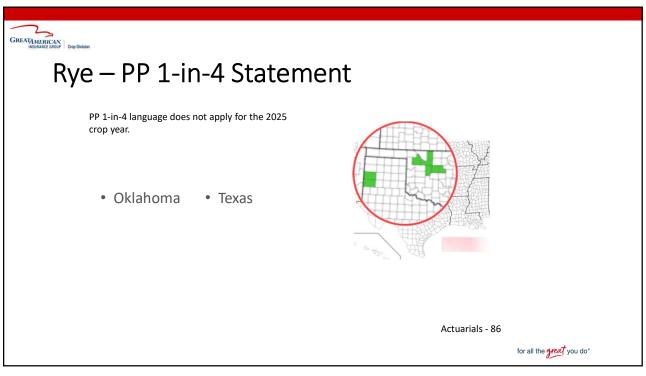
Oats — PP 1-in-4 Statement

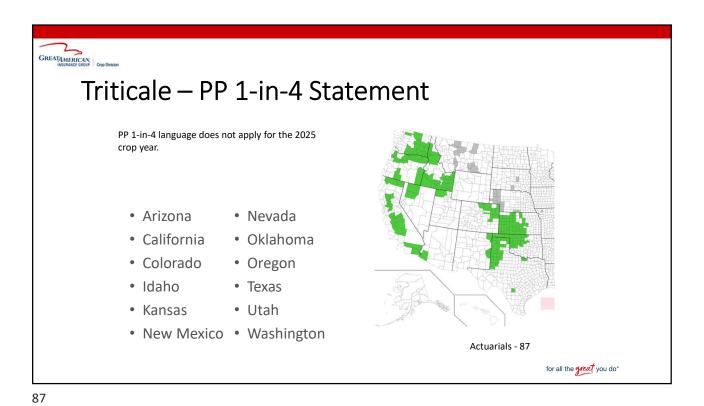
PP 1-in-4 language does not apply for the 2025 crop year.

California
Oklahoma
Texas

Actuarials - 84







GREATAMERICAN.
INSURANCE GROUP Crop Division Wheat - PP 1-in-4 Statement PP 1-in-4 language does not apply for the 2025 crop year. Arizona Nevada California Oklahoma Colorado • Oregon Idaho Texas US Map • Utah Kansas New Mexico
 Washington Actuarials - 88 for all the great you do



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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89



3RD PARTY / UUF DAMAGE

Damage to a crop that results from the actions of a $3^{\rm rd}$ party, outside of the control of the insured

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





3RD PARTY / UUF DAMAGE

- Must submit a claim as soon as potential damage is evident
- Adjuster will inspect field to see if there is potential damage
- U/W will rely on claims documentation (usually from 3rd 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



91



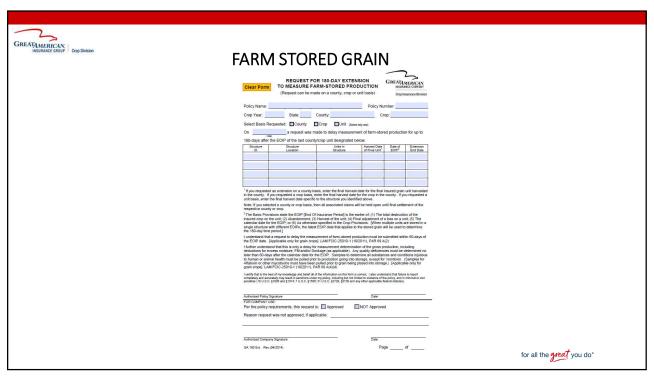
FARM STORED GRAIN

- 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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THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

- 1. Receive MPCI and Private Product (CH, Livestock, etc.) checks at the agency location
- 2. Checks mailed directly to all insureds
- 3. Payments received via EFT (direct deposit)
- *EFT is the fastest and most secure sign up insureds anytime!
- **An agency can have MPCI sent to their location and Private Product sent to insureds or vice versa but CANNOT elect based on policy





OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

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

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



95



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

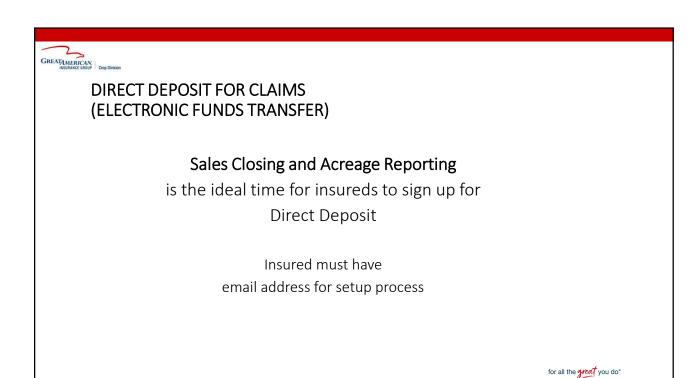
Electronic funds are directly wired into checking, savings, line of credit accounts

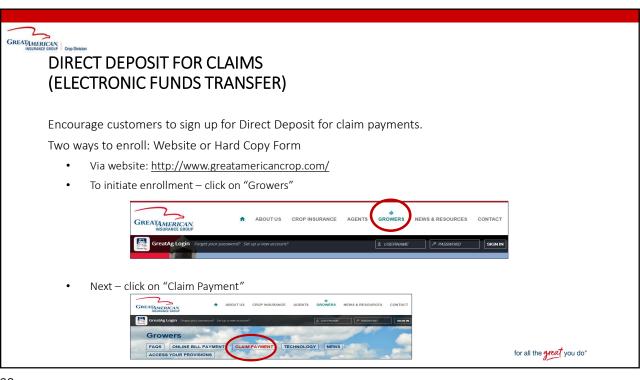
- Funds are immediately accessible to producer and not subject to a bank hold when depositing paper checks
- · Producer (and agent) will receive email confirmation when funds have been deposited

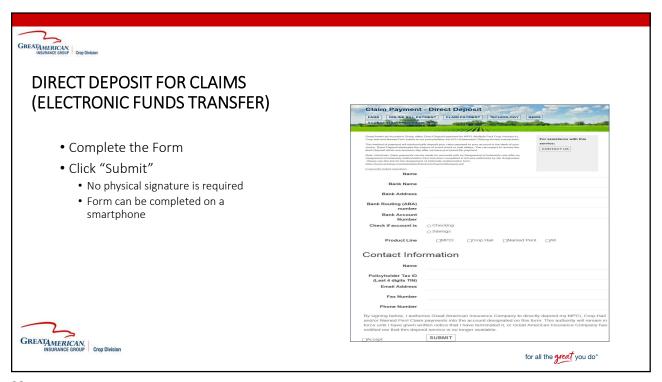
One-Day Review Period

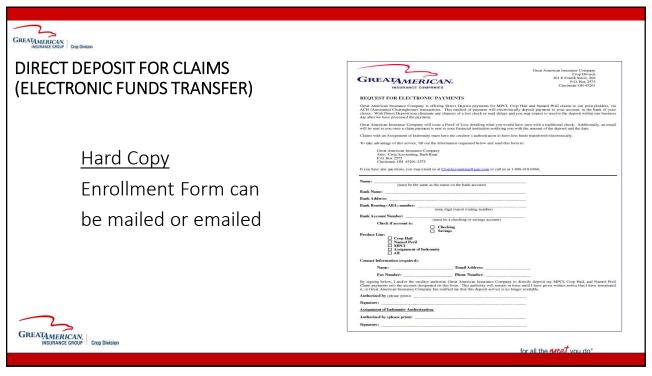
- Gives opportunity to review claims prior to funds being transferred
- Example: if a claim is released at 9:00 AM today, the funds transaction will be initiated 4:30pm tomorrow

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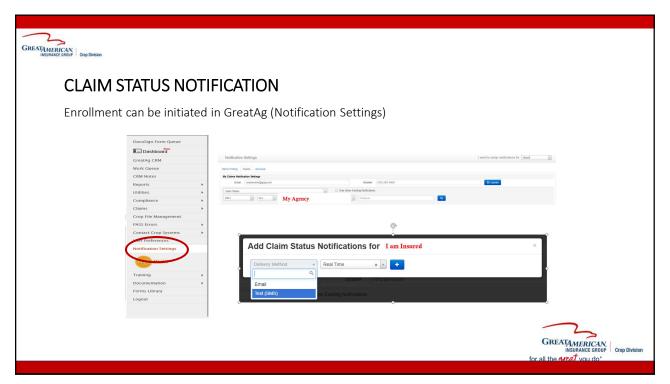


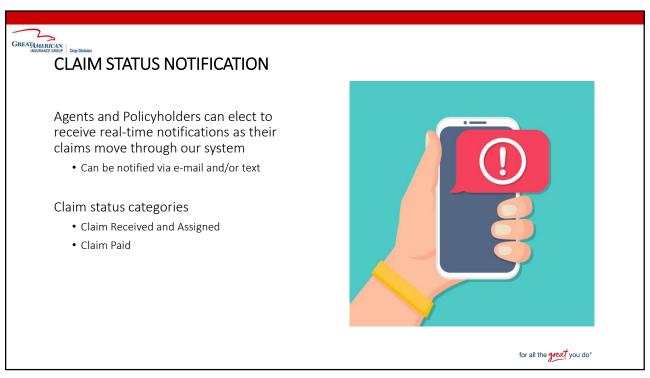


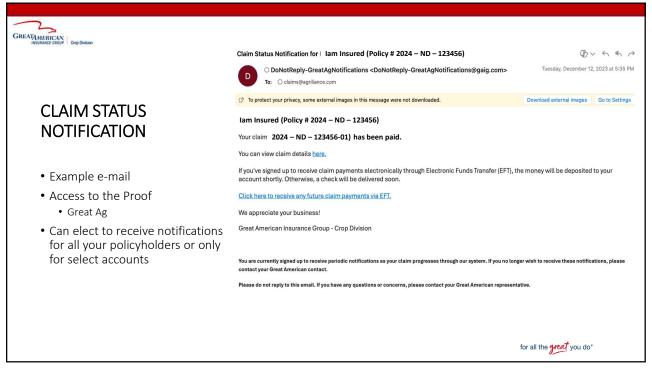


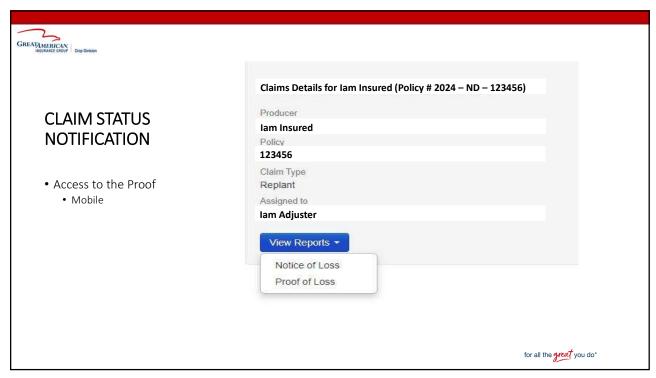


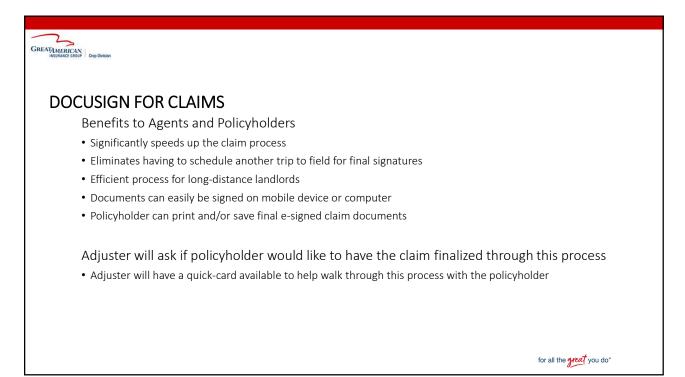


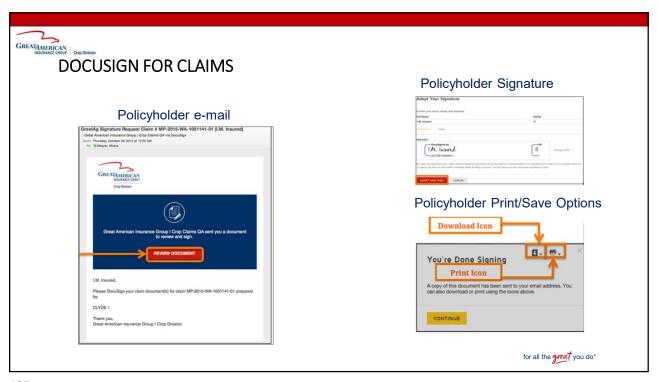


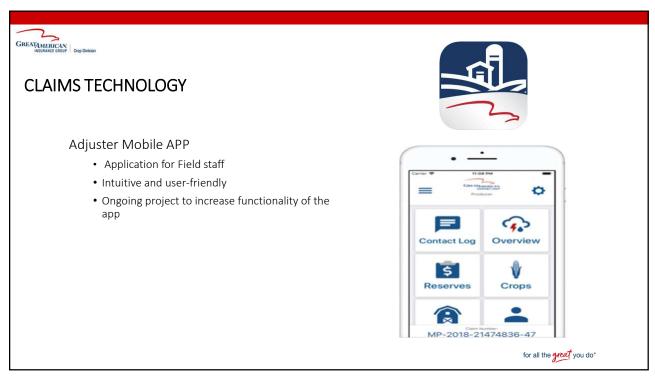


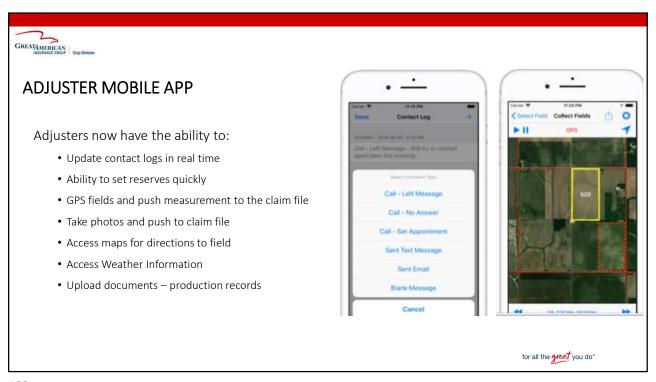


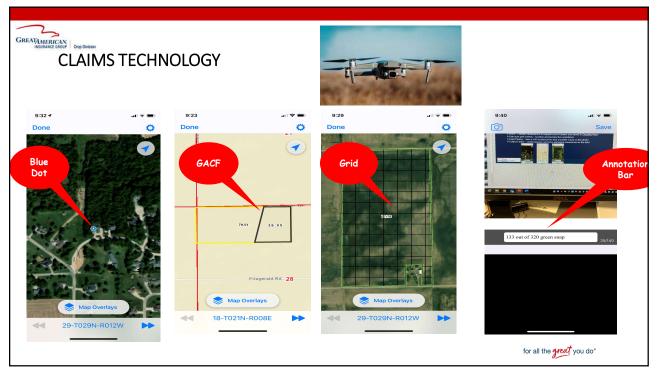


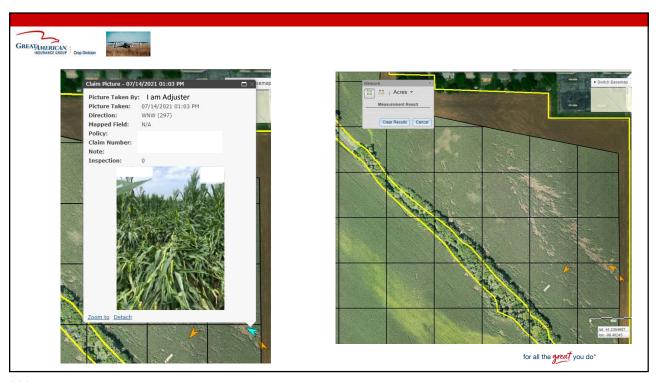








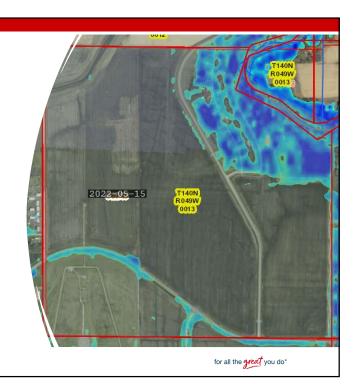








- Gives real time imagery. (Every 3 Days)
- Shows areas of the fields with declining production.
- Ability to pinpoint adjuster location in field.
- Giving the adjuster ability to accurately adjust claim in the given location.
- Comparison of multiple days (shows if crop is declining or improving).



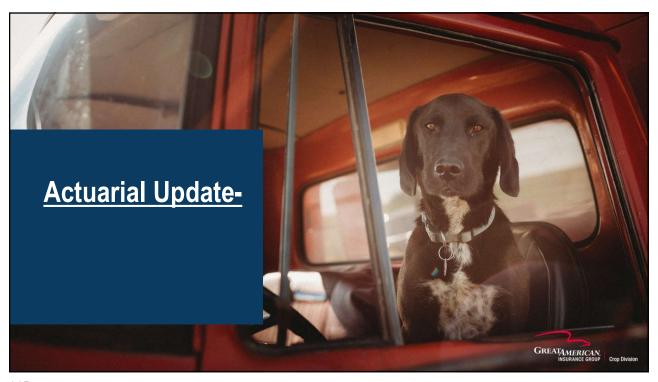


Thank You for the opportunity to meet with you today.

We appreciate your business!



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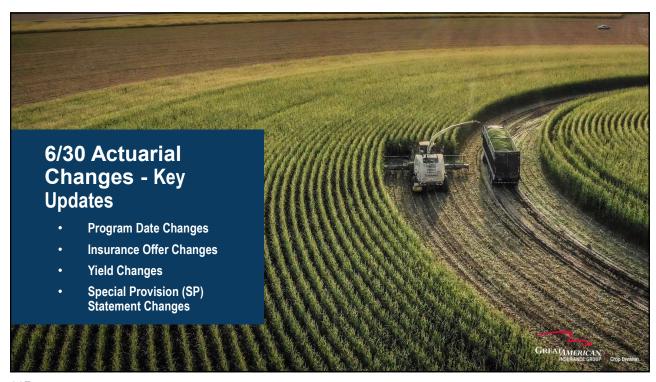
Disclaimer

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



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116



6/30 Program Date Changes

- Camelina APH
- Canola
- Oats
- Onions APH, SCO-YP
- Sugarcane APH, ECO-YP, HIP-WI, SCO-YP
- Wheat





Canola — End of Late Planting Period

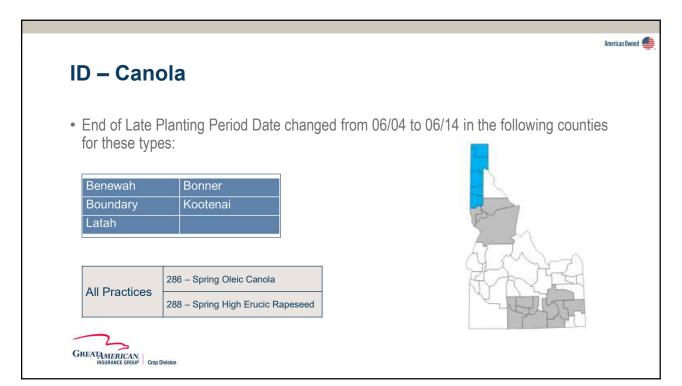
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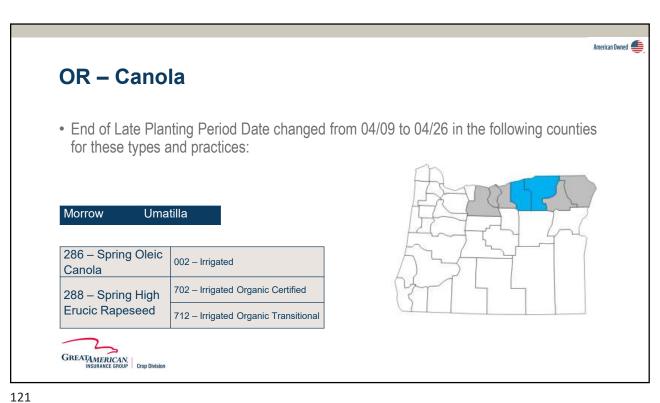
- Idaho
 - changed from 06/04 to 06/14
- Oregon
 - changed from 04/09 to 04/26 and
 - from 05/25 to 05/30
- Washington
 - changed from 04/09 to 04/26 and
 - from 06/04 to 06/14

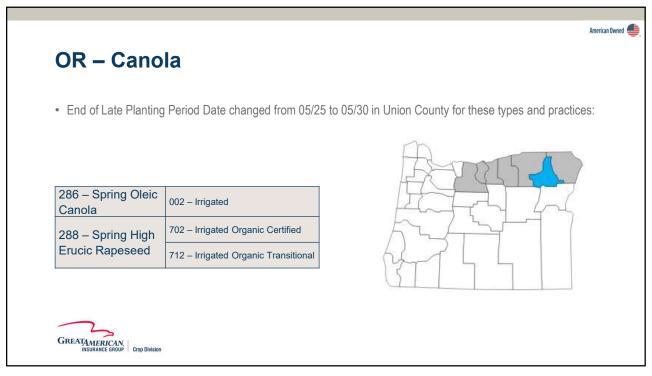


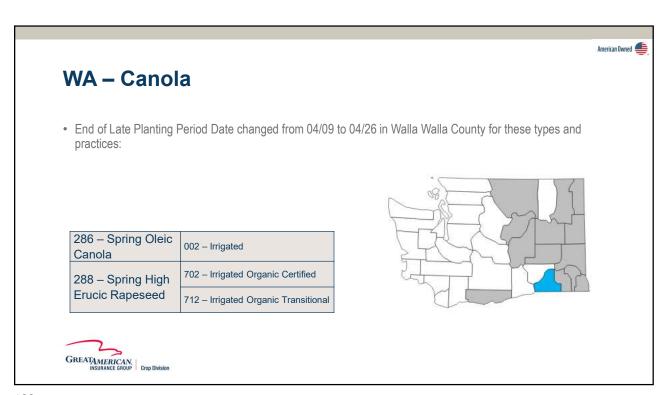
Refer to IMAP for counties, practices and types affected.

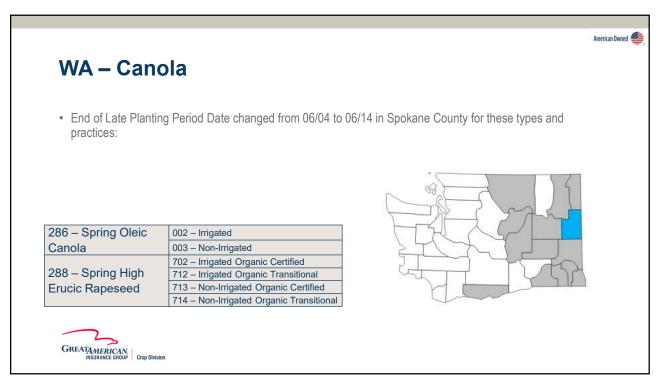
119











American Owned

Canola – Final Planting Date

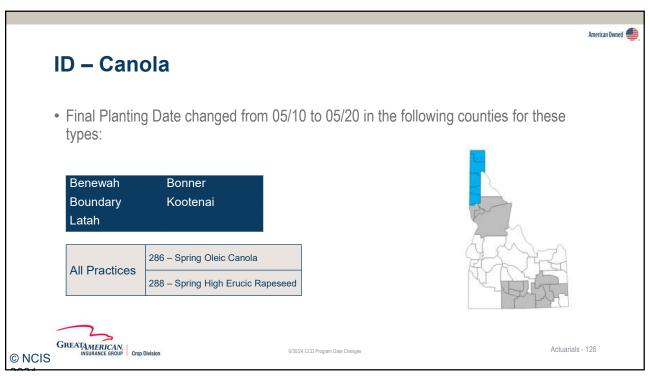
Changed in the following states:

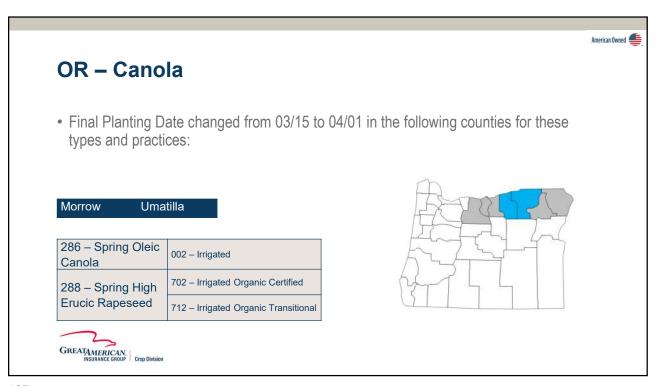
- Idaho
 - changed from 05/10 to 05/20
- Oregon
 - changed from 03/15 to 04/01 and
 - from 04/30 to 05/05
- Washington
 - changed from 03/15 to 04/01 and
 - from 05/10 to 05/20

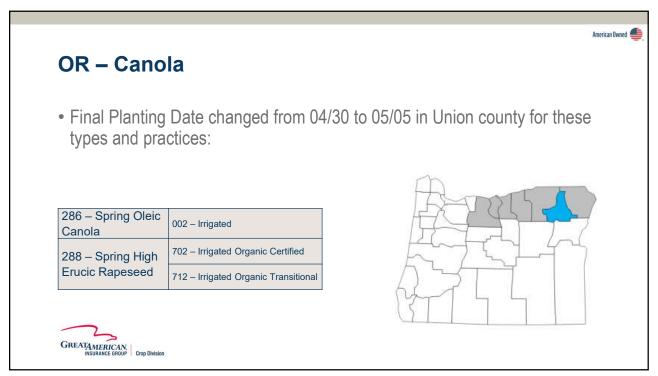


Refer to IMAP for counties, practices and types affected.

125







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WA - Canola

• Final Planting Date changed from 03/15 to 04/01 in Walla Walla County for these types and practices:

286 – Spring Oleic Canola	002 – Irrigated
288 – Spring High Erucic Rapeseed	702 – Irrigated Organic Certified
	712 – Irrigated Organic Transitional





129

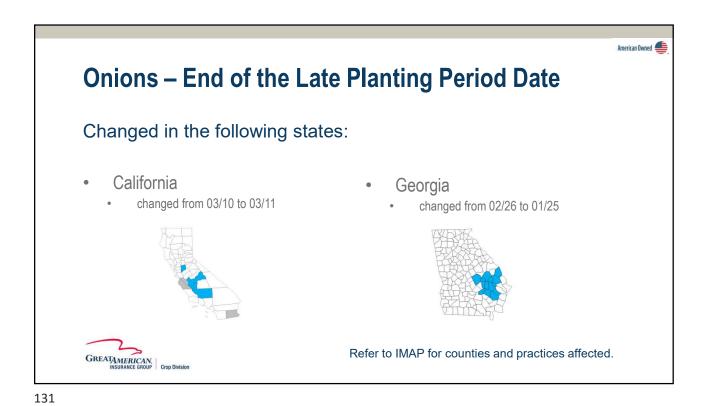
WA - Canola

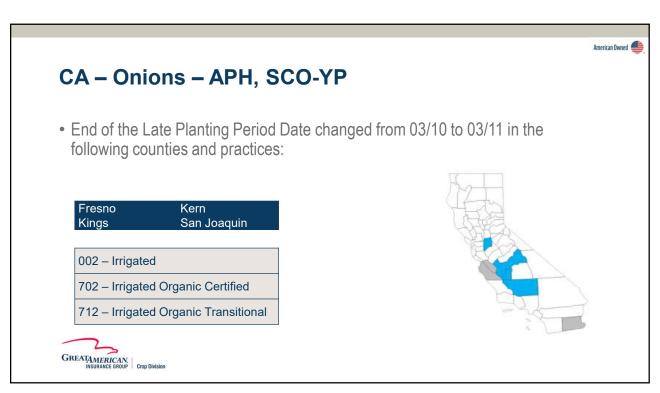
• Final Planting Date changed from 05/10 to 05/20 in Spokane County for these types and practices:

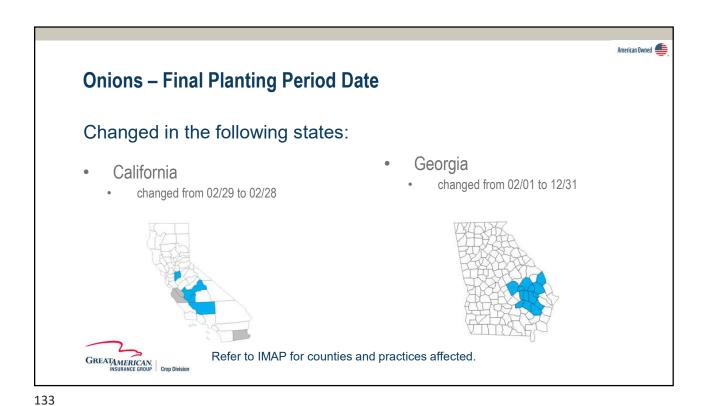
286 – Spring Oleic	002 - Irrigated
Canola	003 – Non-Irrigated
288 – Spring High Erucic Rapeseed	702 - Irrigated Organic Certified
	712 - Irrigated Organic Transitional
	713 – Non-Irrigated Organic Certified
'	714 – Non-Irrigated Organic Transitional











CA — Onions — APH, SCO-YP

• Final Planting Date changed from 02/29 to 02/28 in the following counties and practices:

Fresno Kern Kings San Joaquin

002 — Irrigated
702 — Irrigated Organic Certified
712 — Irrigated Organic Transitional

6/30 Insurance Offer Changes

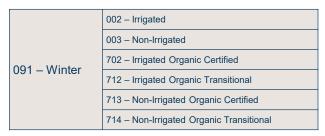
- Barley
- Canola
- Corn
- Dry Peas
- Forage Production
- Fresh Market Beans
- Grass Seed
- Oats
- Rye
- Soybeans
- Wheat

135

Barley - HIP-WI

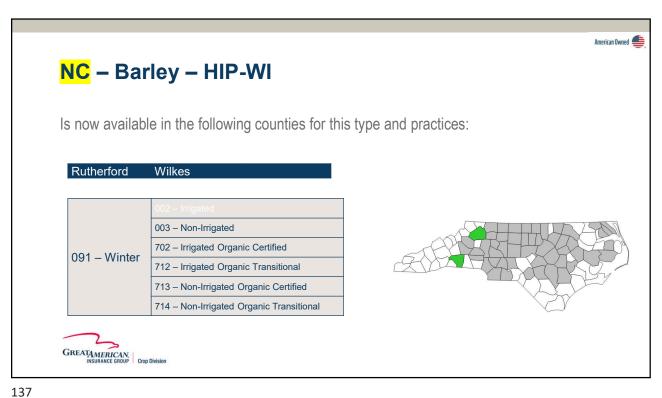
GREATAMERICAN, INSURANCE GROUP Crop Division

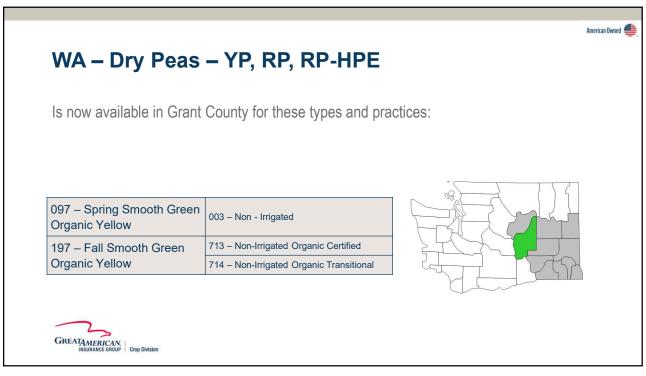
Is now available in North Carolina for the following type and practices:

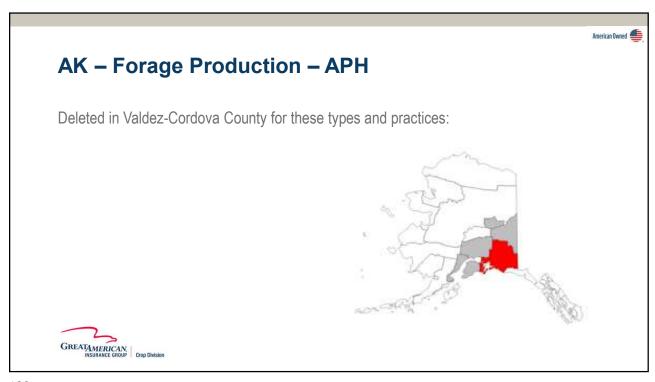


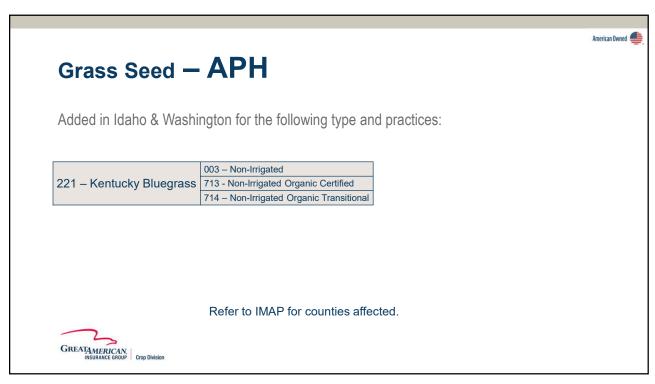
Refer to IMAP for counties affected.

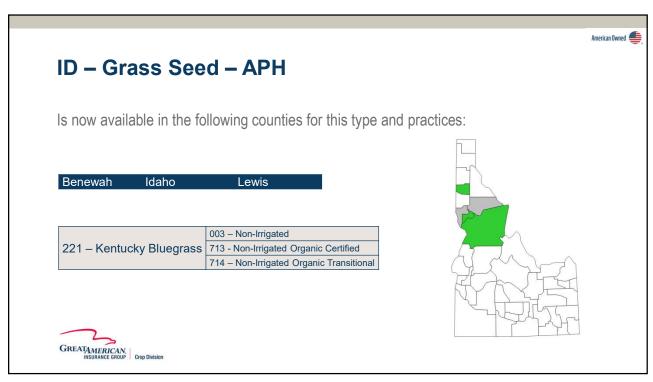


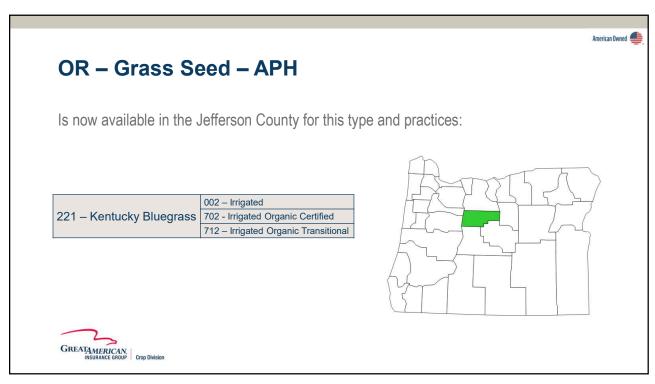


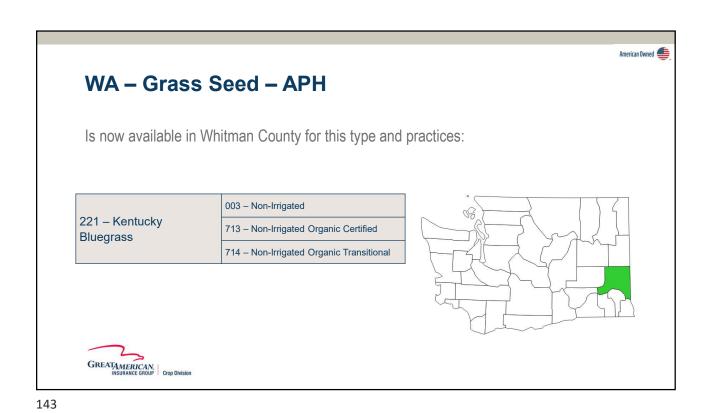


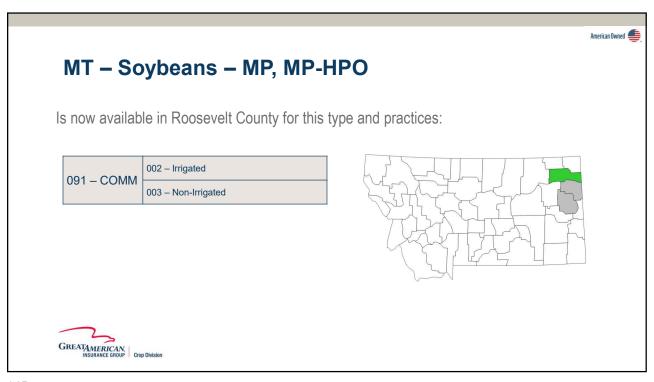


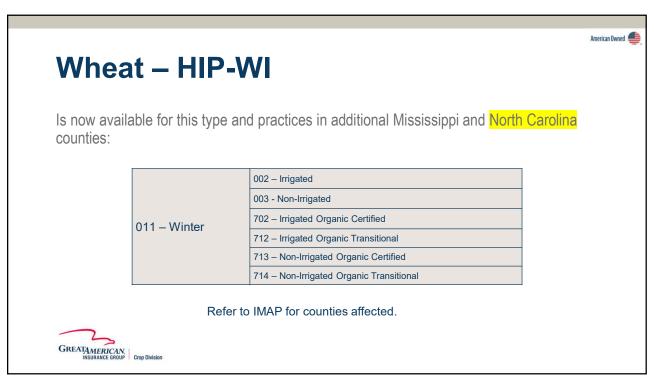


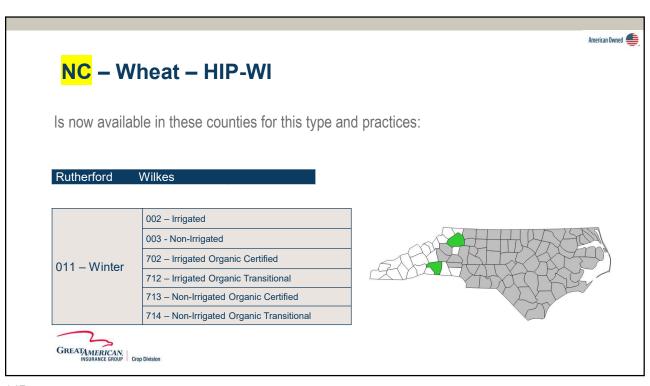


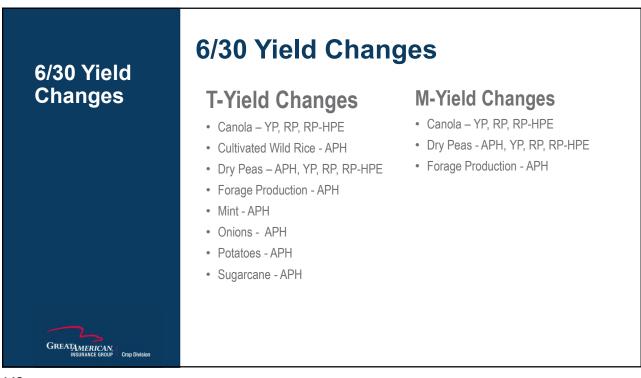












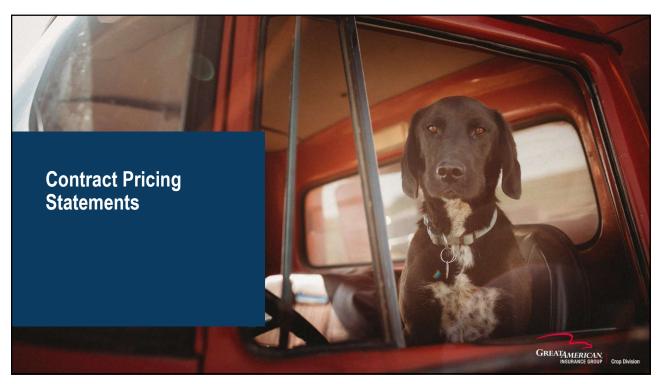
6/30 SP Statement Changes – Main Buckets

6/30 SP Statement Changes – Main Buckets

- Contract Price Statements
- PP 1-in-4 Statements
- Broadcast Seeding Statement expansion
- Summerfallow Statement update
- QA Factor Updates
- High-Risk Statement changes
- New Breaking (NB) Statement deletions
- Other misc. updates



149





Contract Price Statement Added

Applicable to the following crops:

- Alfalfa Seed
- Camelina
- Cultivated Wild Rice
- Dry Peas
- Grass Seed
- Mint

- Onions
- Potatoes
- Sugarcane



151





Contract Price Statement Added

Contract price:

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

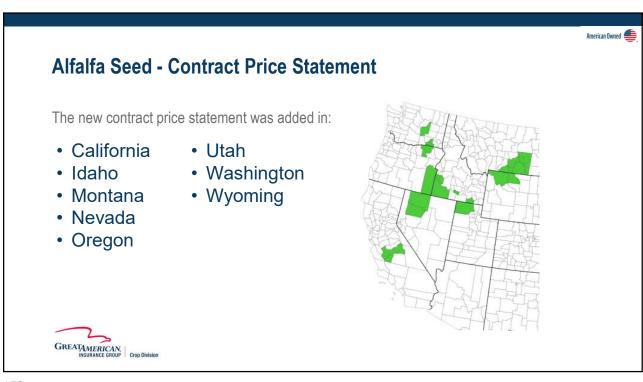
Contract price authority (i.e., rules governing the use of contract prices and the method to determine a contract price) will be found in one of the following three places, listed in priority order:

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

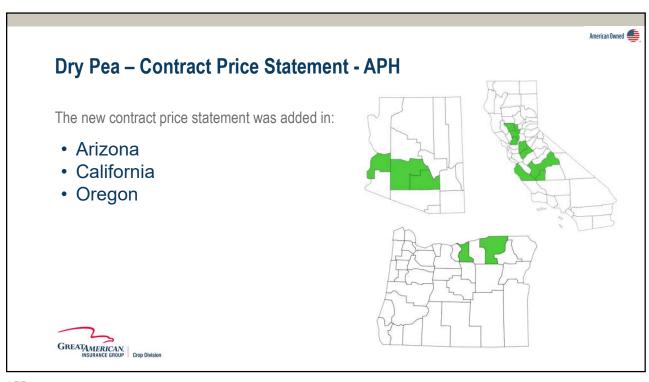
When the contract price code is "yes" on the Prices tab for the crop, type, and practice:

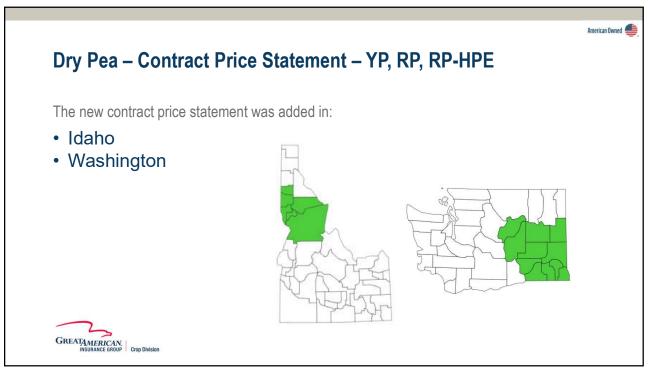
- 1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance 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.

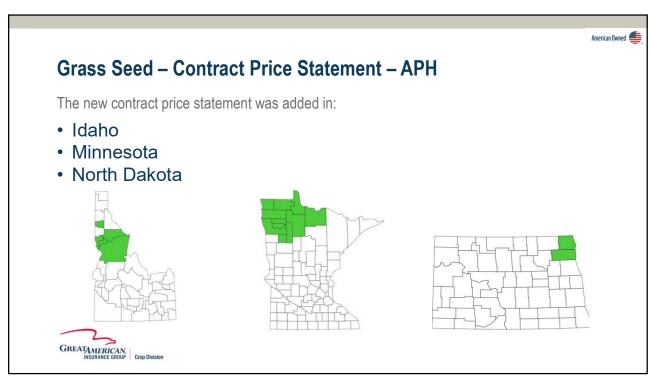


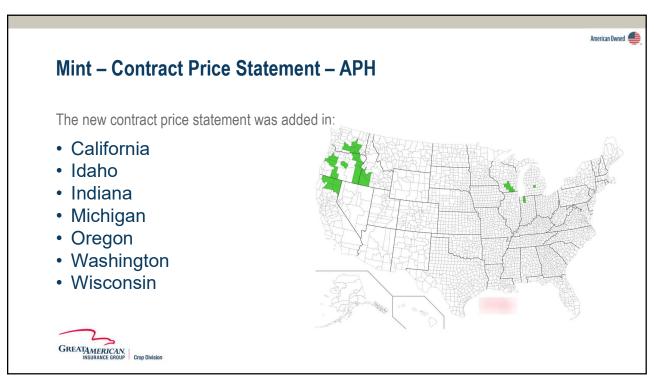




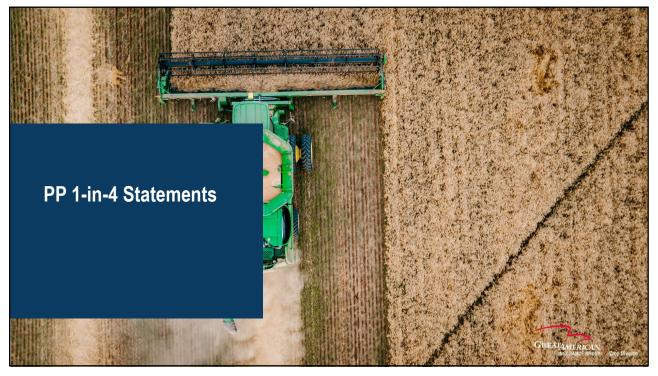














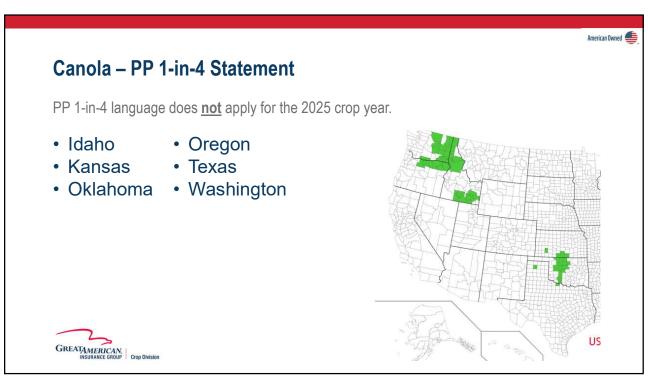
PP 1-in-4 language does **not** apply for the 2025 crop year.

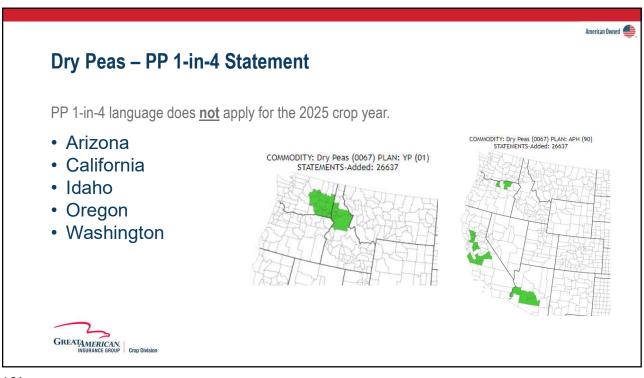
- Barley
- **Onions**
- Canola
- Rye
- Dry Peas Triticale
- Oats
- Wheat

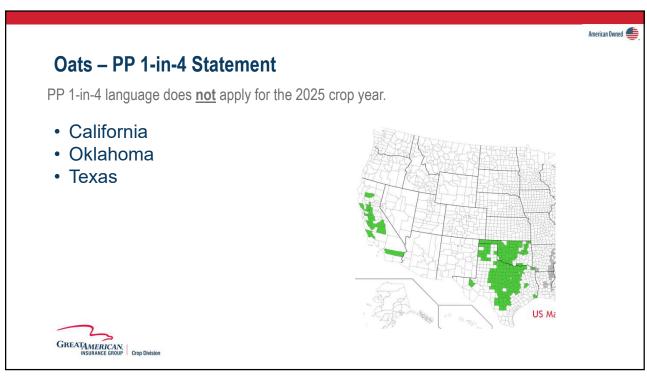


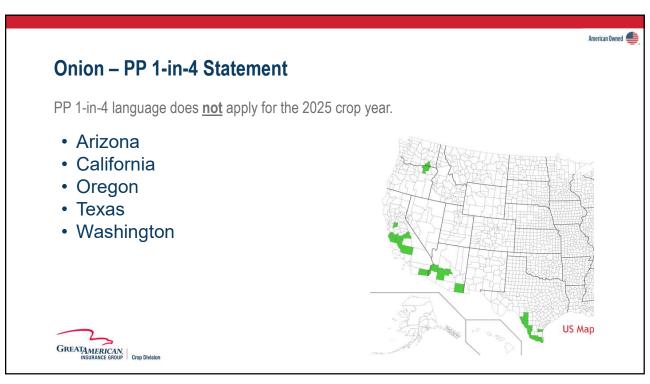
161

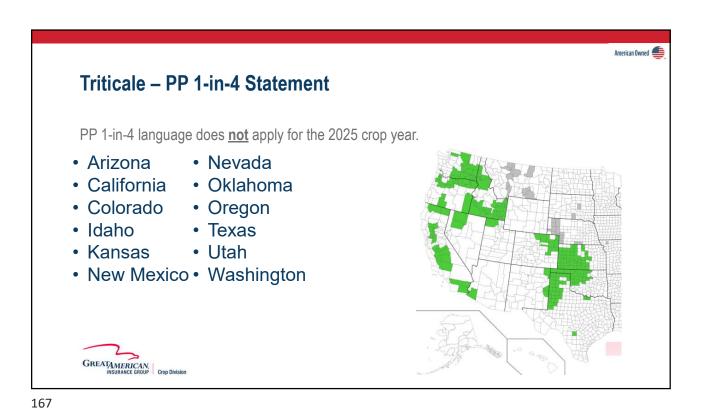
American Owned **Barley – PP 1-in-4 Statement** PP 1-in-4 language does **not** apply for the 2025 crop year. Nevada Arizona California Oklahoma ColoradoOregon Idaho Texas Utah Kansas • New Mexico • Washington GREATAMERICAN. INSURANCE GROUP Crop Division







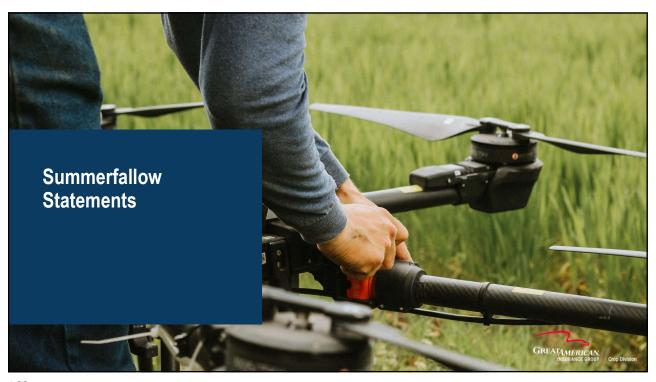




Wheat − PP 1-in-4 Statement

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

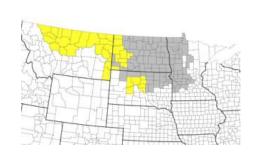
• Arizona • Nevada
• California • Oklahoma
• Colorado • Oregon
• Idaho • Texas
• Kansas • Utah
• New Mexico • Washington



Wheat – Summerfallow Statement – MP, MP-HPO

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

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



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

- Revised Summerfallow statement in counties in all MT counties where Margin Protection is available.
- (2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....





171

Barley – Summerfallow Statement – YP, RP, RP-HPE

Revised Summerfallow statement in counties in all Millard County UT.

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



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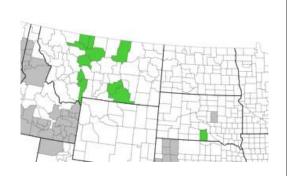


American Owned

Triticale - Summerfallow Statement - APH

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

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



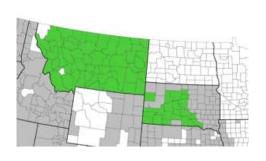


173

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

Revised Summerfallow statement in counties in MT & SD.

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





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

Revised Summerfallow statement in counties in MT.

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



American Owned



175

Barley - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in Box Elder County, UT.

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





American Owned

Triticale - Summerfallow Statement - APH

Revised Summerfallow statement in Box Elder County, UT.

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





177

Wheat - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in Box Elder, Cache, and Tooele Counties in UT.

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





American Owned



Revised Summerfallow statement in Juab and Millard Counties in UT.

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



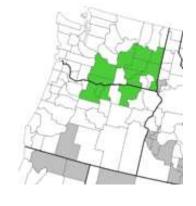


179

Barley - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in OR & WA.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and



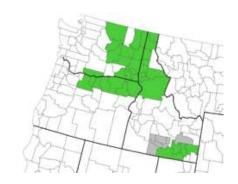


American Owned

Canola - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in ID, OR, & WA.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and



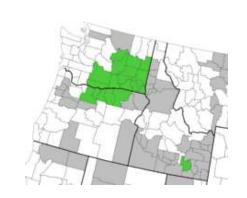


181

Triticale - Summerfallow Statement - APH

Revised Summerfallow statement in ID, OR, & WA.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and



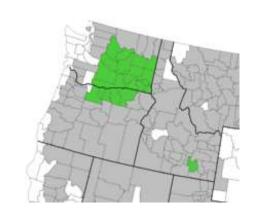


American Owned

Wheat - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in ID, OR, & WA.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and





183

ID - Wheat - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in Power County, ID.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and





American Owned

OR - Wheat - Summerfallow Statement - YP, RP, RP-HPE

Revised Summerfallow statement in Gilliam, Morrow, Sherman, Umatilla, and Wasco Counties in OR.

- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and





185

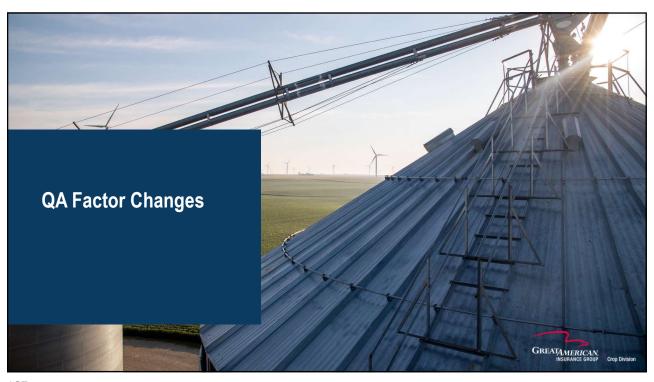
WA - Wheat - Summerfallow Statement - YP, RP, RP-HPE

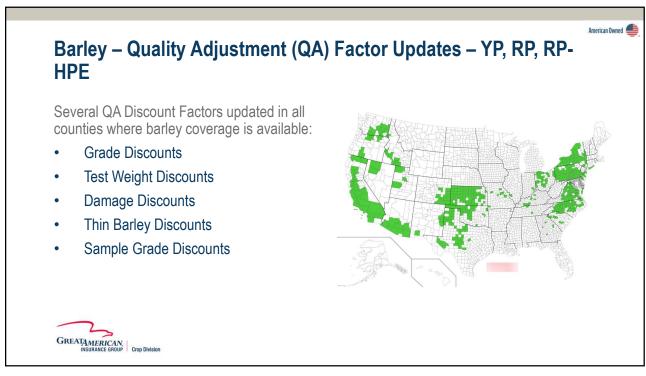
Revised Summerfallow statement in Washington.

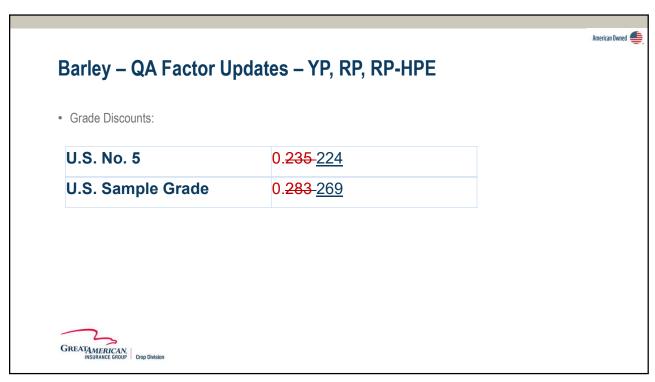
- (a)(2) Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or new breaking acreage), Conservation Reserve Program acreage), must be terminated a full crop year before planting a crop, and.....
- (b)(2)(i) Not hayed, grazed, cut for sileage silage, haylage, or baleage or harvested for grain or seed; and

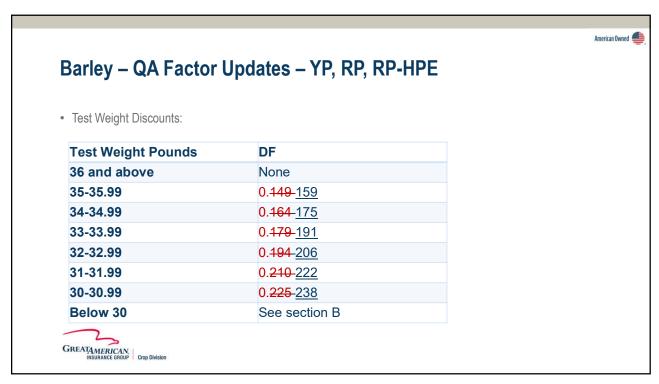


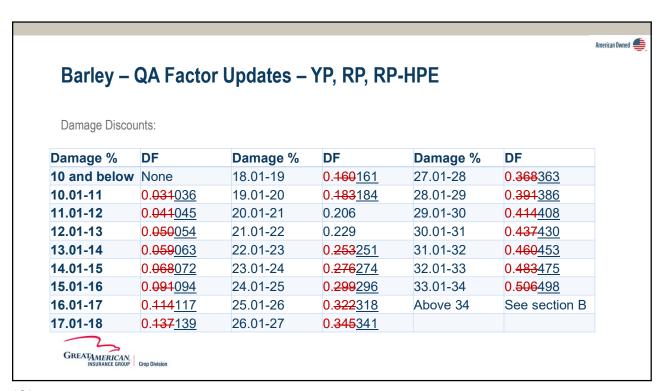


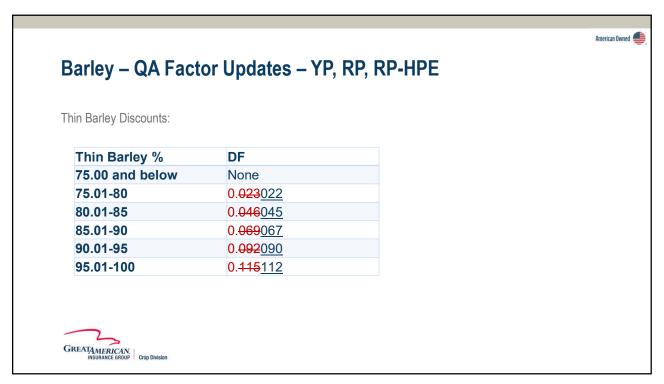


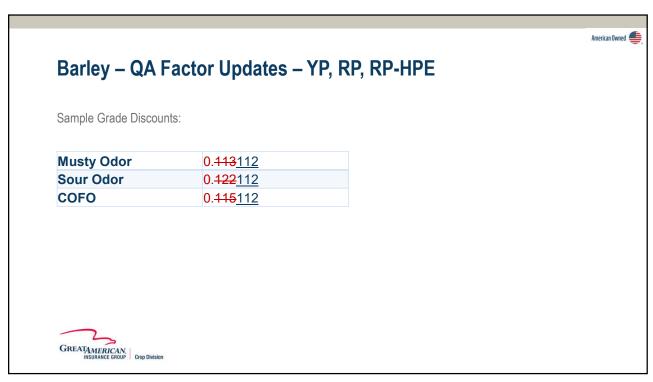




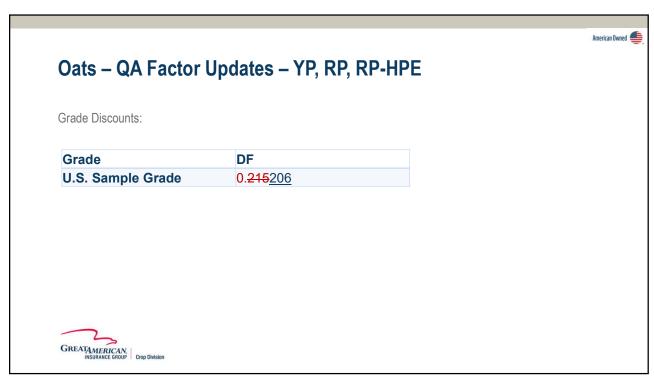


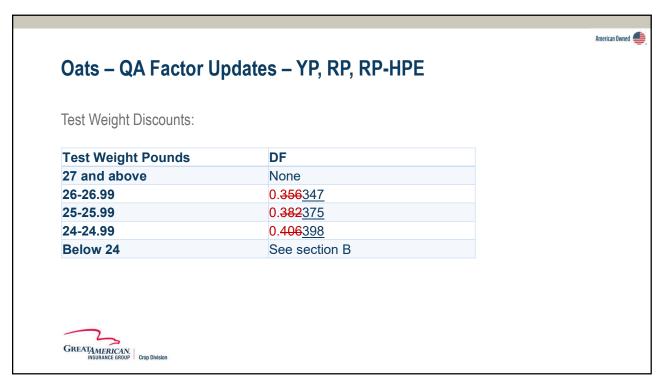


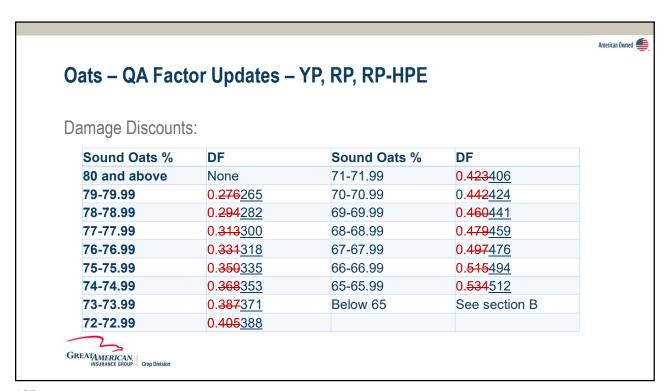


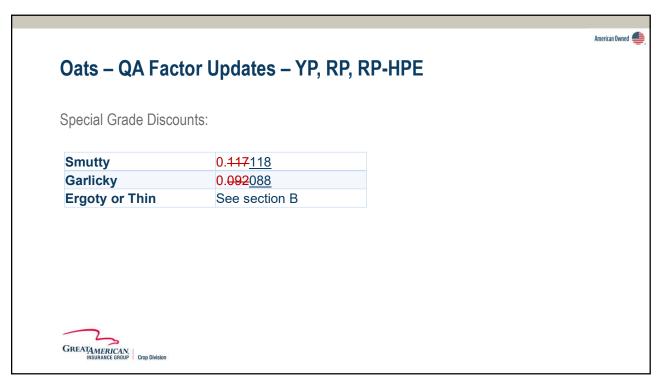


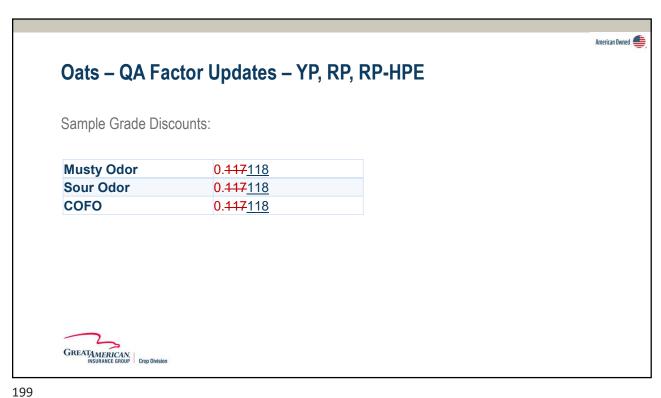
Oats – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE Several QA Discount Factors updated in all counties where oats coverage is available: Grade Discounts Test Weight Discounts Damage Discounts Special Grade Discounts Sample Grade Discounts Sample Grade Discounts





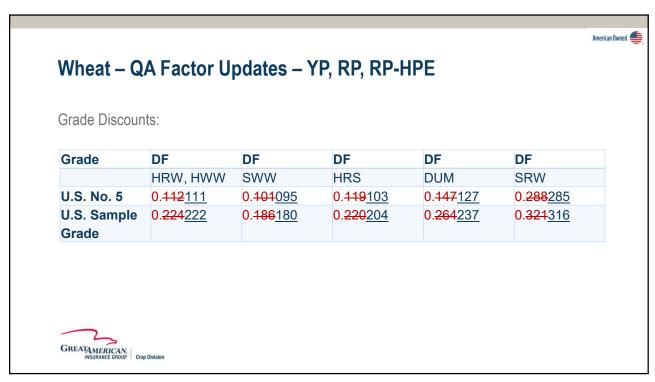


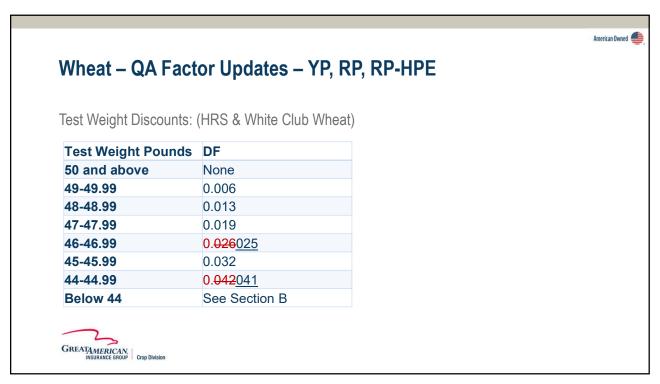


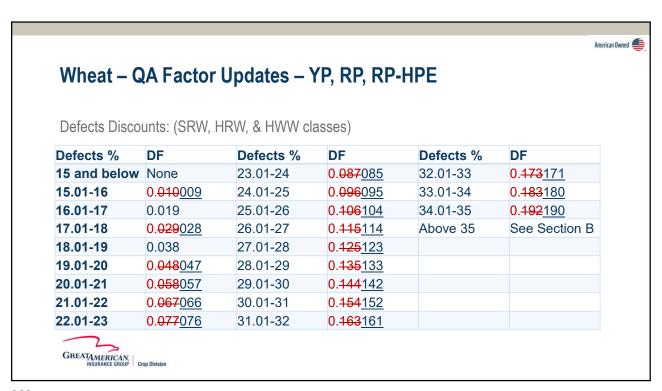


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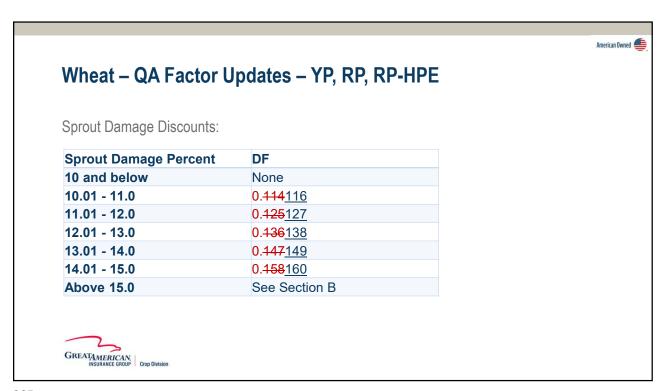
Wheat – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE Several QA Discount Factors updated in all counties where wheat coverage is available: • Grade Discounts • Test Weight Discounts • Defects Discounts • Sprout Damage Discounts • Fall Numbers Discounts • Special Grade Discounts • Sample Grade

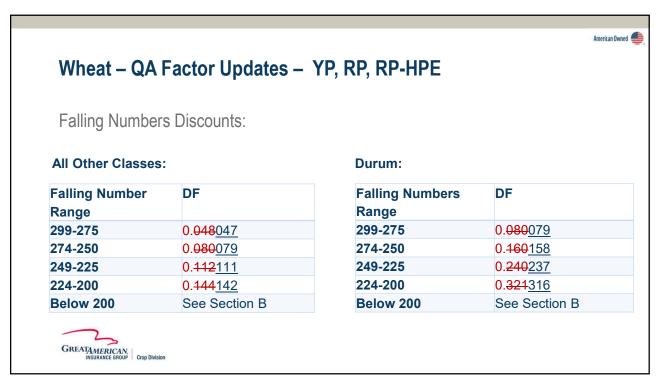


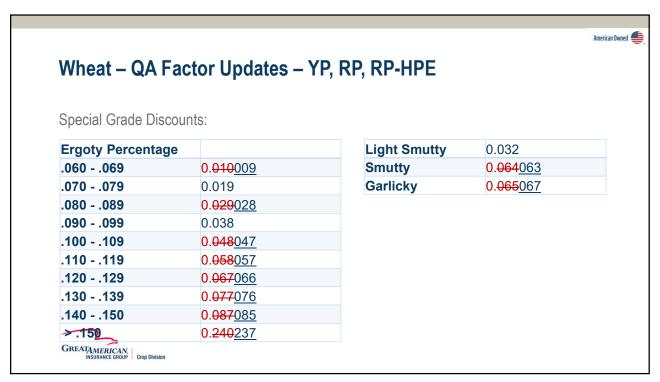


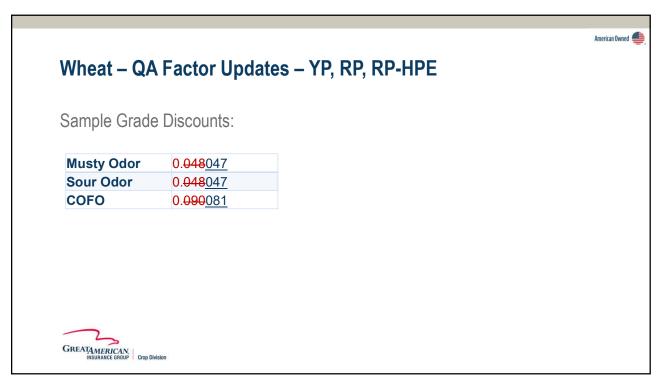


Wheat – QA Factor Updates – YP, RP, RP-HPE Defects Discounts: SWW, HRS, and DUM classes					
10 and below	None	20.01-21	0. 179 177	31.01-32	0. 285 282
10.01-11 *1	0. 071 070	21.01-22	0. 189 187	32.01-33	0. 295 291
11.01-12 *1	0. 083 082	22.01-23	0. 199 <u>196</u>	33.01-34	0. 304 <u>301</u>
12.01-13	0. 096 095	23.01-24	0. 208 206	34.01-35	0. 314 310
13.01-14	0. 109 108	24.01-25	0. 218 215	Above 35	See section E
14.01-15	0. 122 120	25.01-26	0. 228 225		
15.01-16	0. 131 130	26.01-27	0. 237 234		
16.01-17	0. 141 139	27.01-28	0. 247 244		
17.01-18	0. 151 149	28.01-29	0. 256 253		
18.01-19	0. 160 158	29.01-30	0. 266 263		
19.01-20	0. 170 168	30.01-31	0. 276 272		

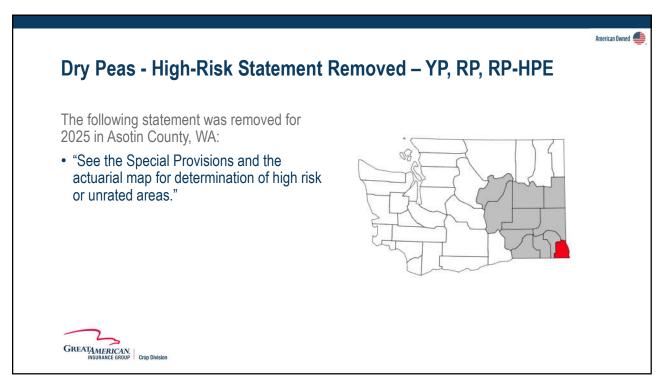












American Owned

Unrated High-Risk Statement – 26638

Old Statement - 00009

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



New Statement - 26638

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

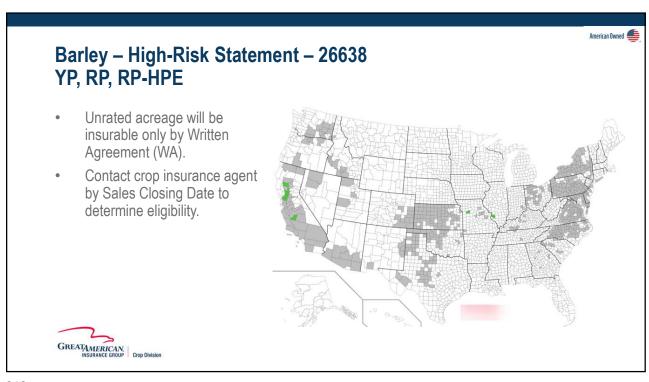


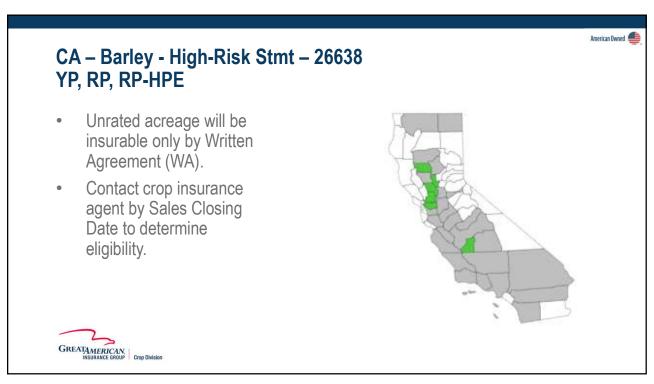
211

Unrated High-Risk Statement – 26638

- Barley
- Onions
- Canola
- Potatoes
- Dry Peas
- Rye
- Forage
- Wheat
- Production
- Oats



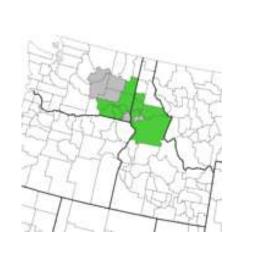




American Owned

Dry Pea – High-Risk Stmt – 26638 YP, RP, RP-HPE

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





215

ID - Dry Pea - High-Risk Stmt - 26638 YP, RP, RP-HPE

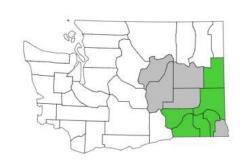
- Unrated acreage will be insurable only by Written Agreement (WA).
- Contact crop insurance agent by Sales Closing Date to determine eligibility.





WA - Dry Pea - High-Risk Stmt - 26638 YP, RP, RP-HPE

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





217

Dry Pea – High-Risk Stmt – 26638 APH

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



GREATAMERICAN.
INSURANCE GROUP Crop Division

American Owned

CA - Dry Pea - High-Risk Stmt - 26638 APH

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





219

OR - Dry Pea - High-Risk Stmt - 26638 APH

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

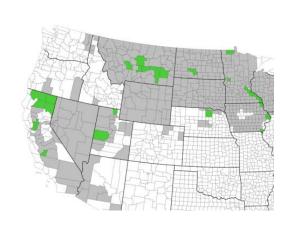




American Owned

Forage Production – HR Stmt – 26638 APH

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





221

CA - Forage Production - HR Stmt - 26638 - APH

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

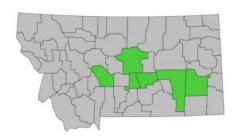


GREATAMERICAN INSURANCE GROUP Crop Division

American Owned

MT - Forage Production - HR Stmt - 26638 - APH

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





223

UT - Forage Production - HR Stmt - 26638 - APH

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

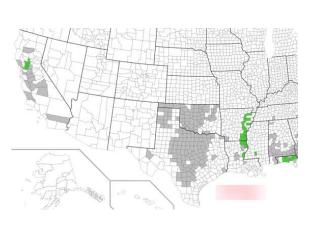




American Owned



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





225

CA - Oats - High-Risk Stmt - 26638 YP, RP, RP-HPE

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

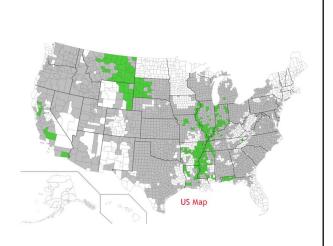




American Owned

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

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





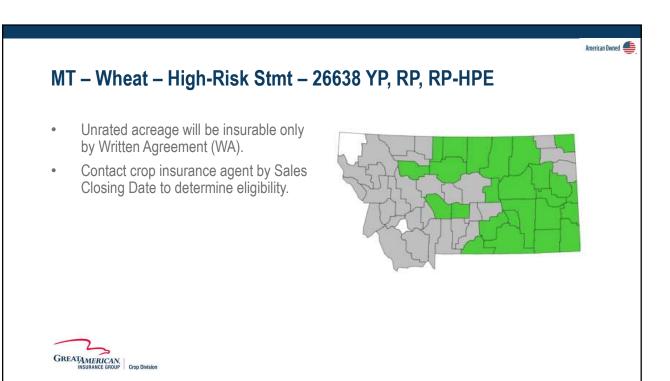
227

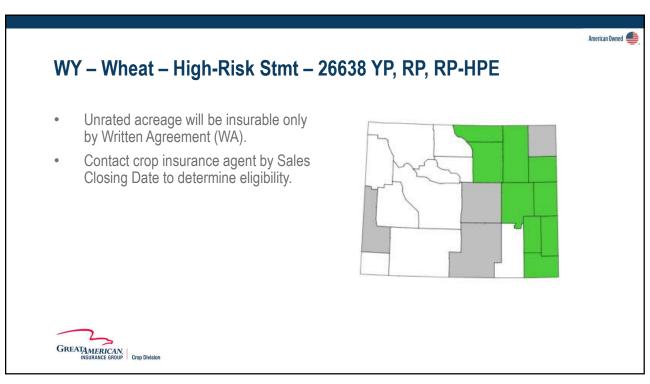
CA – Wheat – High-Risk Stmt – 26638 YP, RP, RP-HPE

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



GREATAMERICAN.
INSURANCE GROUP Crop Division

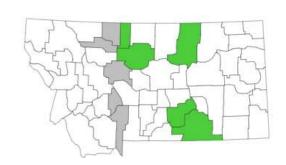




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MT - Triticale - High-Risk Stmt - 26639 APH

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





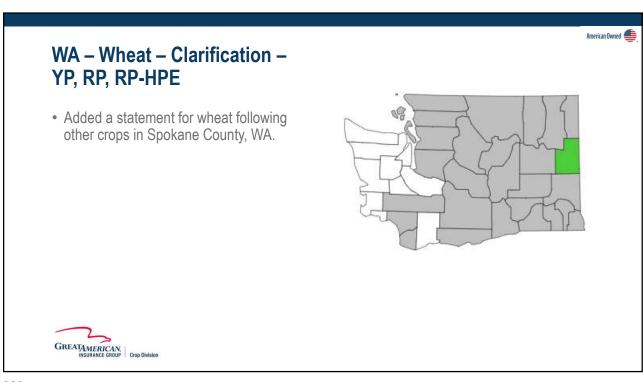
231

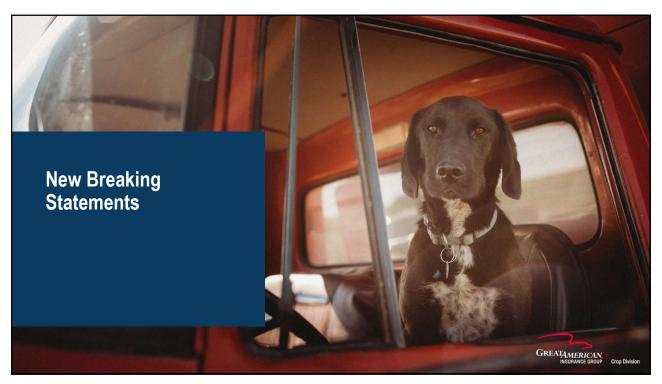
WA - Wheat - WCE Statement -YP, RP, RP-HPE

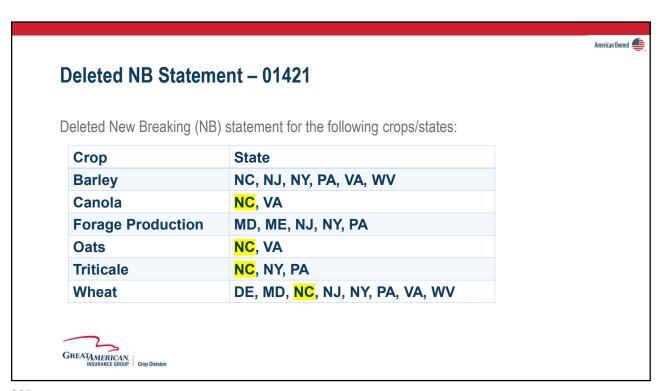
· Added a statement for Winter Coverage Endorsement not attaching to winter wheat acres in a specific S/T/R in Grant County, WA.

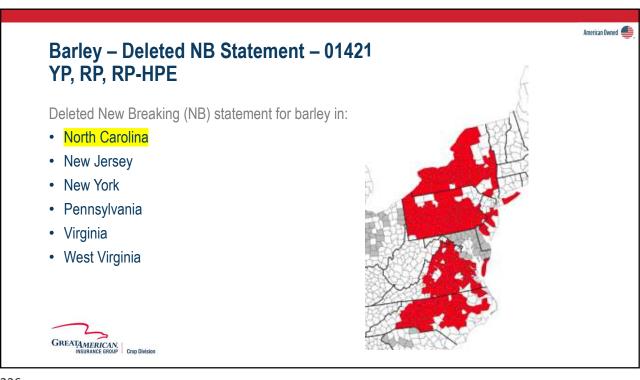


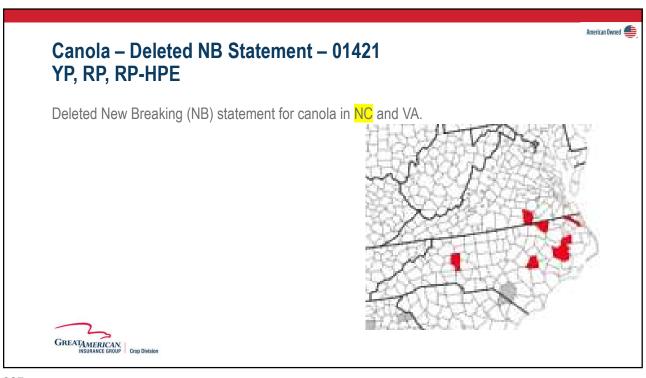


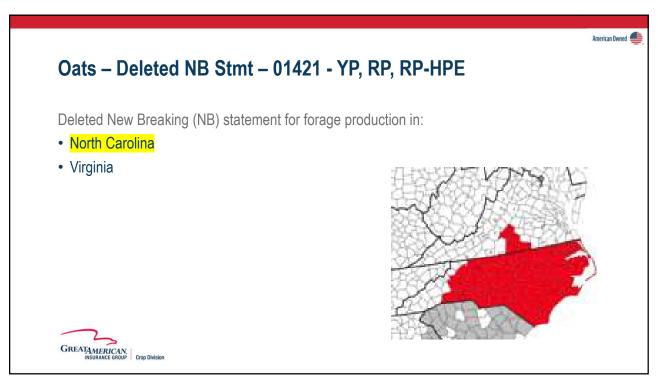


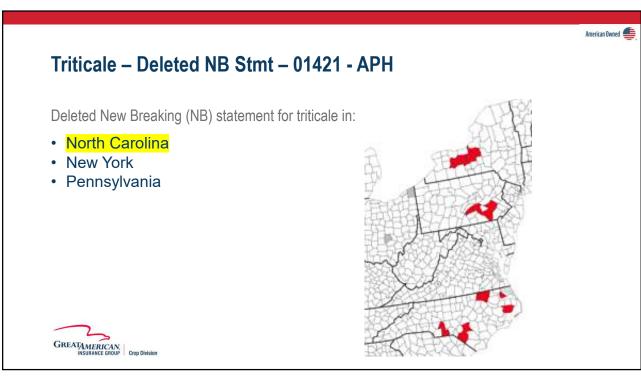


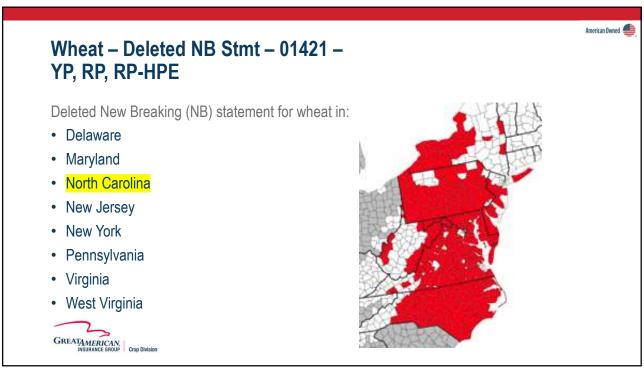




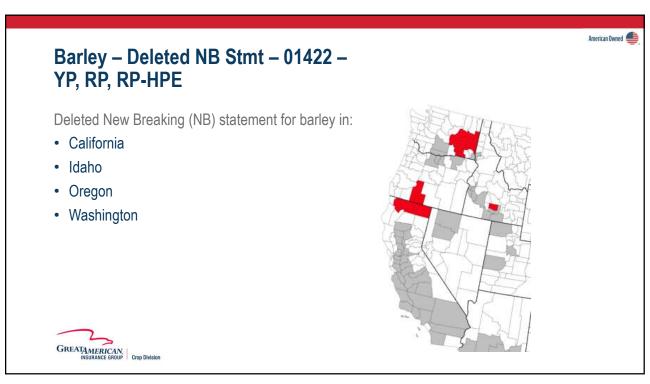


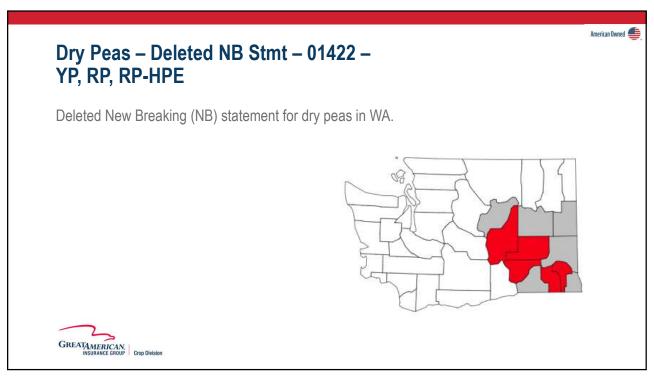


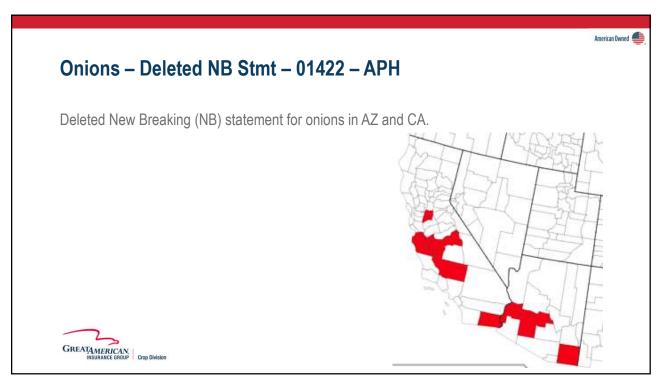


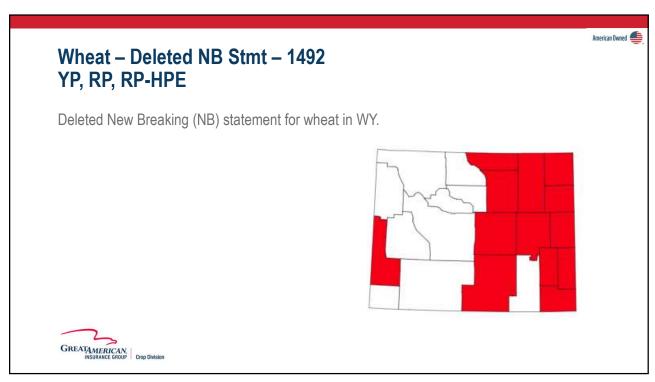




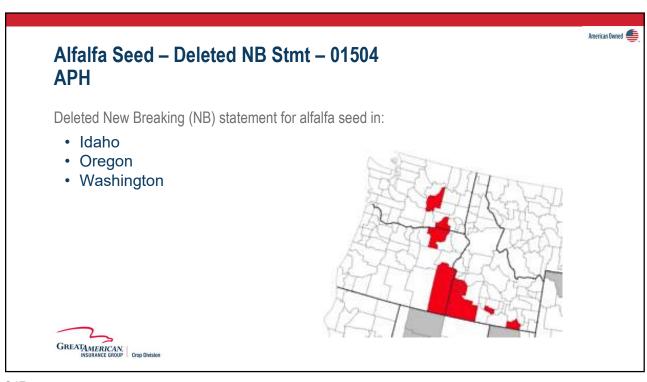


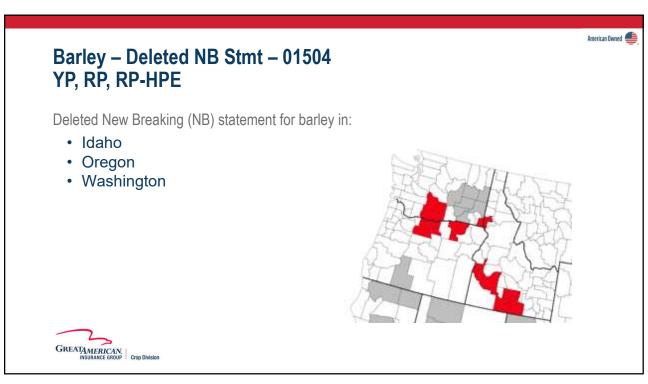


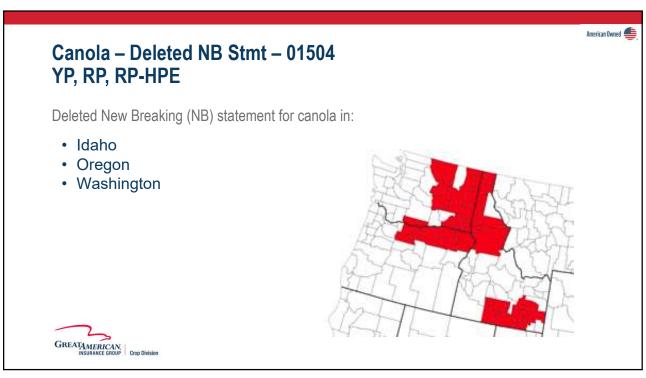


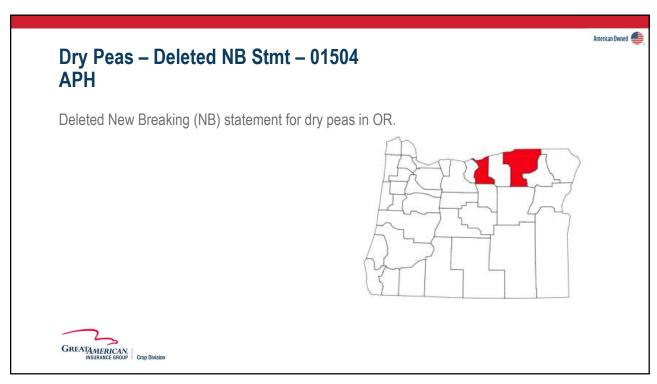


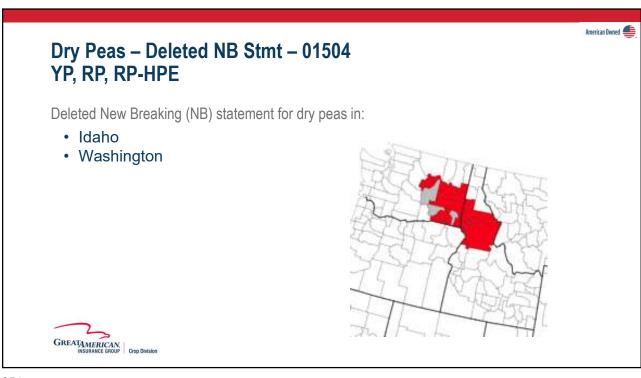


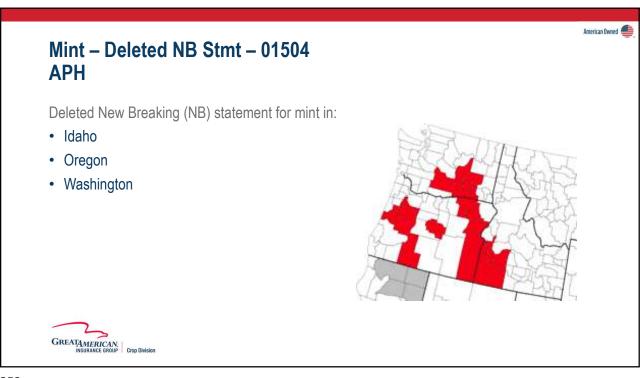


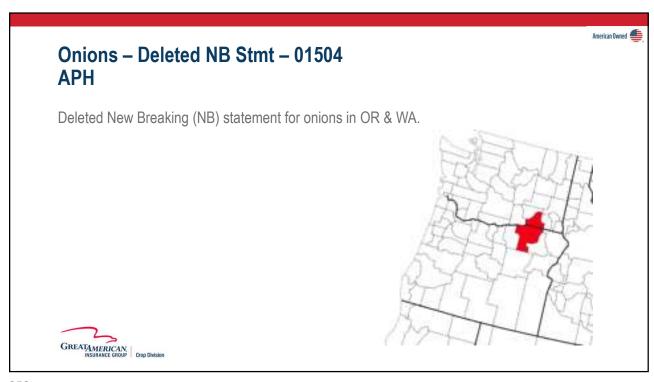


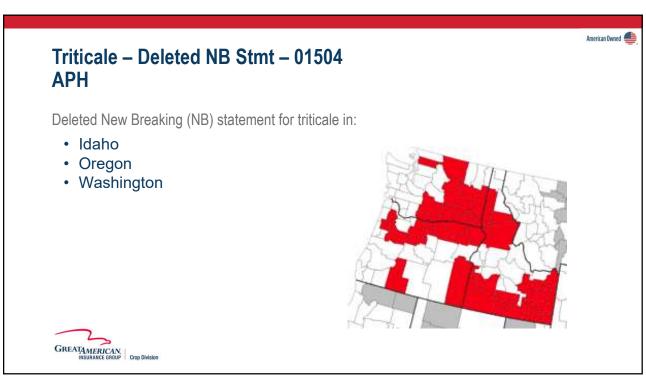


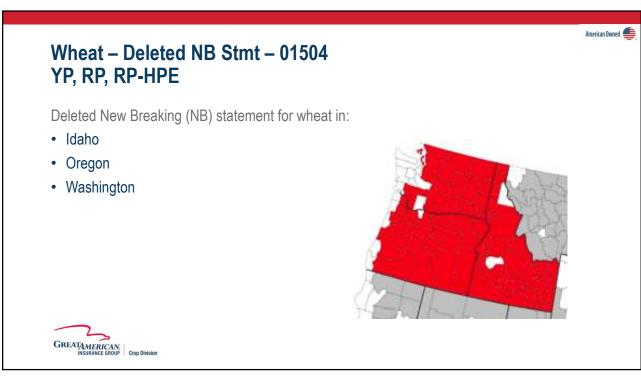


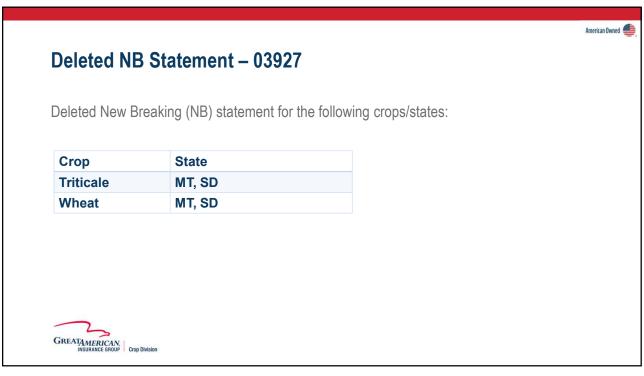


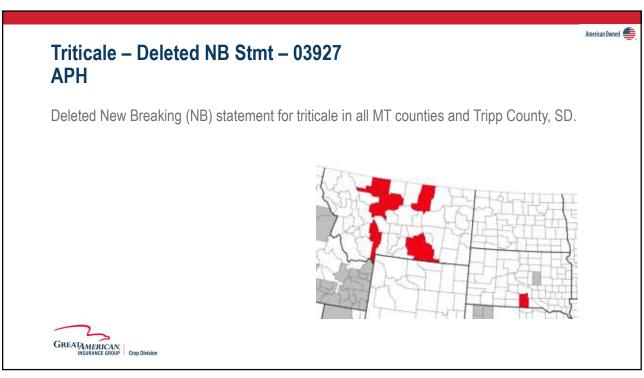


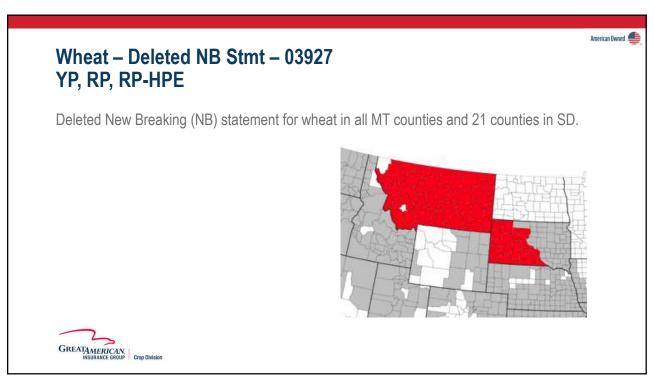




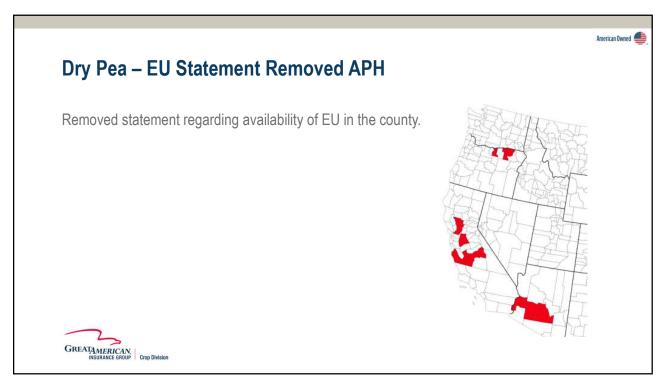


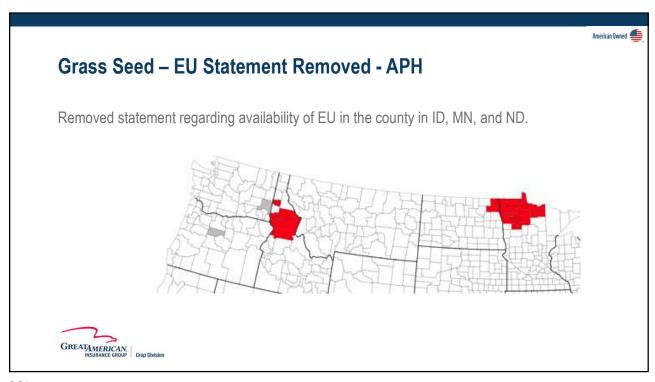








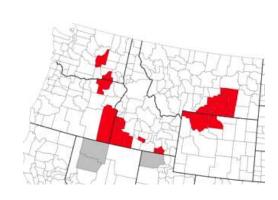






Alfalfa Seed - PRD Statement Removed

- Production reporting date (PRD) statement has been removed in ID, MT, OR, WA, and WY:
- "The production reporting date will be the earliest acreage reporting date."





263

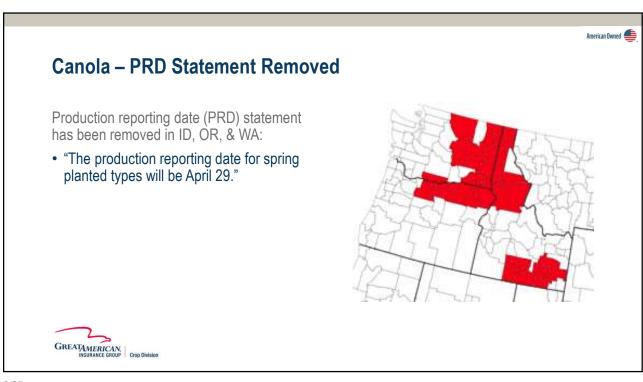
Barley – WCO Statement Updated

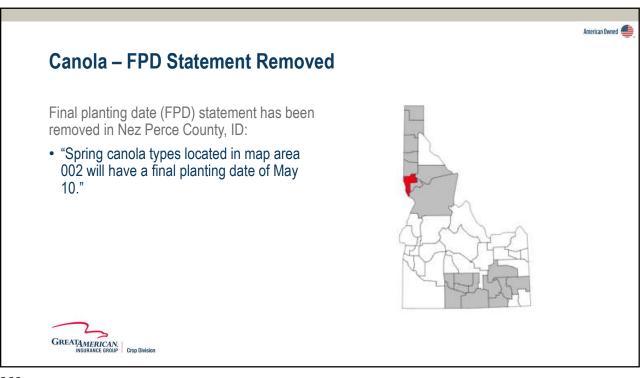
Winter Coverage Option added a reference to the Small Grains Crop Provisions in ID, OR, & WA:

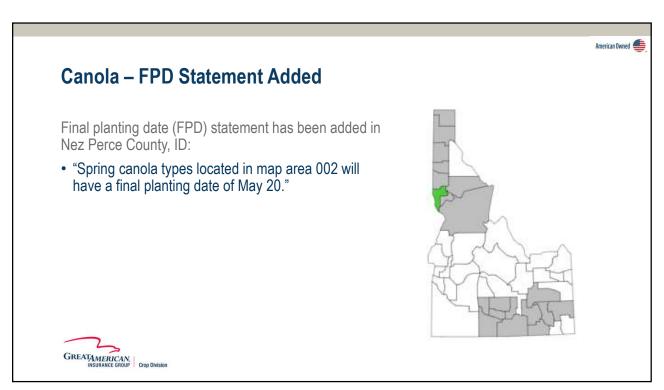
• "In lieu of section 7(a)(2)(iii) of the Small Grains Crop Provisions, any acreage of fall planted barley not covered by the winter coverage endorsement is not insured unless you request such coverage by notifying your crop insurance agent on or before the spring sales closing date and we determine in writing that the acreage has an adequate stand in the spring to produce the yield used to determine your production guarantee. Insurance will attach to such acreage on the date we determine an adequate stand exists or on the spring final planting date if we do not inspect the acreage by the spring final planting date."

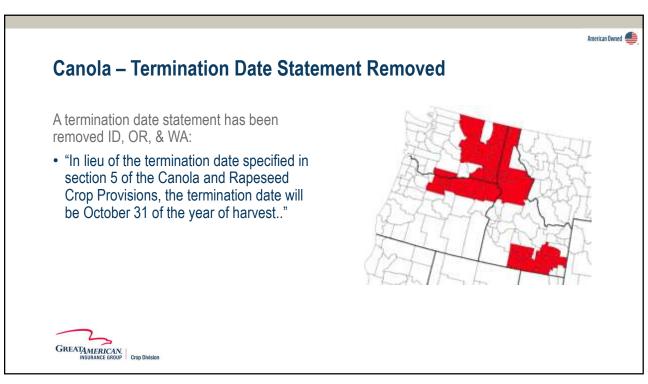














Added camelina to the list of crops in AL, GA, IL, IN, KY, NC, SC, TN, & VA:

 "Insurance will not attach to any acreage on which canola, mustardcamelina, crambe, field peas, garbanzo beans (chickpeas), lentils, mustard or rapeseed were planted any of the preceding two crop years."

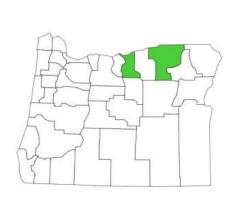




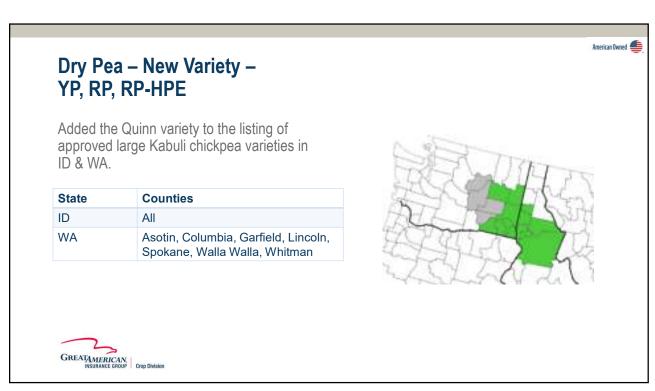
269

Dry Pea – New Variety – APH

Added the Quinn variety to the listing of approved large Kabuli chickpea varieties in all OR counties.







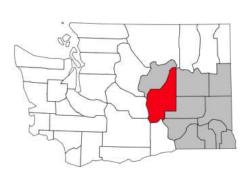
Dry Pea – Price Election Statement – APH Added statement about price election availability: • "In lieu of when price elections will be available in 4(b) of the Basic Provisions, price elections for dry pea types that have price movement coverage under the Dry Pea Revenue Endorsement will be announced concurrently."

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Dry Pea – Projected Price Statement – APH

Removed statement about projected price availability in Grant County, WA:

• "In lieu of the provisions in section 4(b) of the Basic Provisions that require changes in price elections to be available by the contract change date, the projected prices for spring types will be announced after the fall sales closing date but no later than November 30th of the calendar year preceding the crop year except for those types where the Dry Pea Revenue Endorsement offers coverage for price movement; these types are announced not later than the third business day of March."





273

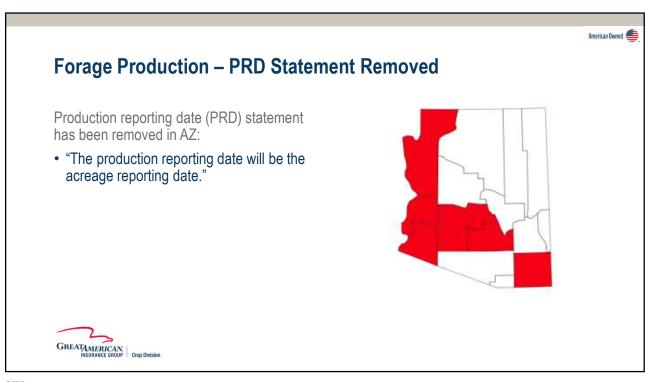
Dry Pea - WCO Statement Removed

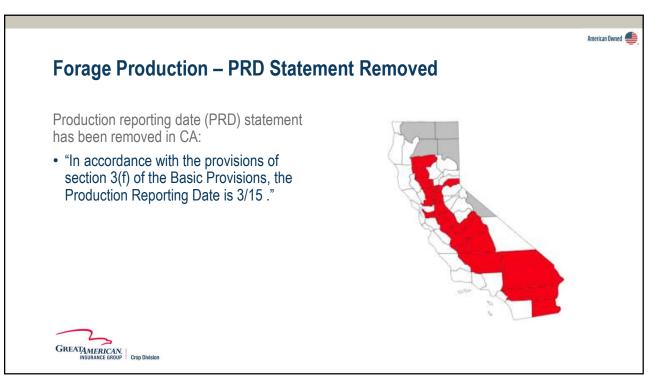
Winter Coverage Option statement removed in Grant County, WA:

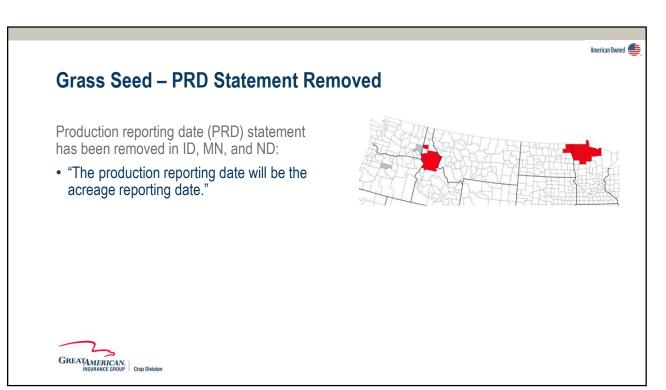
- "If you have selected the winter coverage option (WCO) for the fall planted types, the following dates applicable to your policy are specified in the @OptionsÆ section within the @DatesÆ tab of the Actuarial Information Browser:
- 1) The sales closing date [applicable for both fall and spring planted types];
- The final planting date for acreage covered under the WCO and the WCO will not be applicable to acreage planted after this date; and
- 3) The acreage reporting date for acreage of the fall planted types covered by this option."





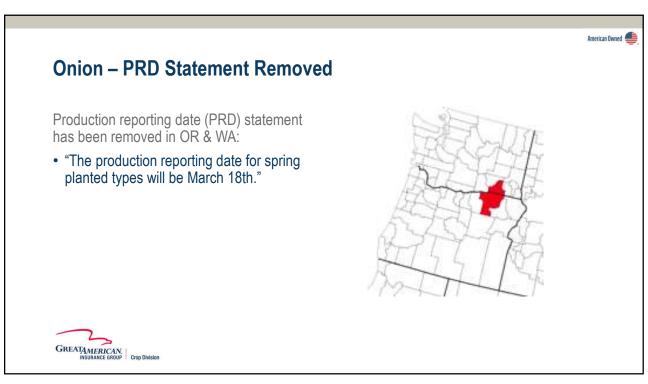






Grass Seed – Base Price Statement Added The following base price statement has been added: • "The Base (contracted) Price will not include added value attributable to hauling expenses beyond the local marketing area or post production operations such as processing (cleaning/drying), sorting, packaging, etc."







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.



282

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25-BR (Released June 2024)

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





 Both are effective for the 2025 crop year This insurance policy is reinsured by the Federal Crop Insurance Corporation (FCIC) under the provisions of the Federal Crop Insurance Act (Act) (7 U.S.C. 1501-1524). All provisions of the policy and rights and responsibilities of the parties are specifically subject to the Act. The provisions of the policy may not be waived or varied in any way by us, our insurance agent or any other contractor or employee of ours, or any employee of USDA unless the policy specifically authorizes a waiver or modification by written agreement. We will use FCIC procedures (handbooks, manuals, memoranda and bulletins), published on RMA's website at www.ma.usda.gog/ or a successor website, in the administration of this policy, including establishing or approved yield and the adjustment of any loss or claim submitted under this policy. In the event that we cannot pay your loss because we are insolvent or are otherwise unable to perform our duties under our reinsurance agreement with FCIC, your claim will be settled in accordance with the provisions of this policy and FCIC will be responsible for any amounts owed. No state guarantee fund will be liable for your loss.

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

25-ARPI (Released June 2024)

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



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

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

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



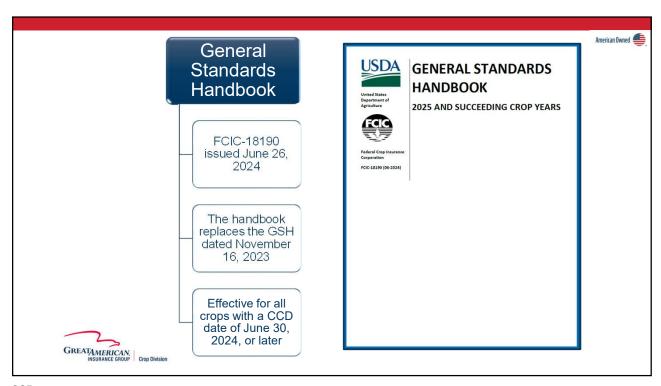
283

CCIP/APRI Basic Provisions

Key Updates

- Final Rule published for the 6/30/2024 CCD
 Effective for the 2025 crop year for CCD of 6/30/24
 and after
- O2 Accepted comments through COB 8/26/2024 Regulations.gov
- Expanding Options for Specialty and Organic Growers (EOSOG)
- Amending Subpart J, ARPI, CCIP, and 18 crop provisions







2025 CIH: FCIC18010 (06-2024)

- Replaces 18010-1 edition dated 11-2023
- Effective for crops with contract change date (CCD) of 6/30/2024 or later







Federal Crop Insurance Corporation

FCIC-18010 (06-2024)

CROP INSURANCE HANDBOOK

2025 and Succeeding Crop Years

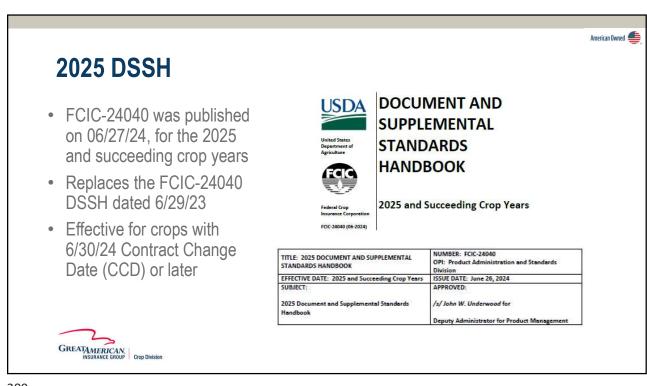


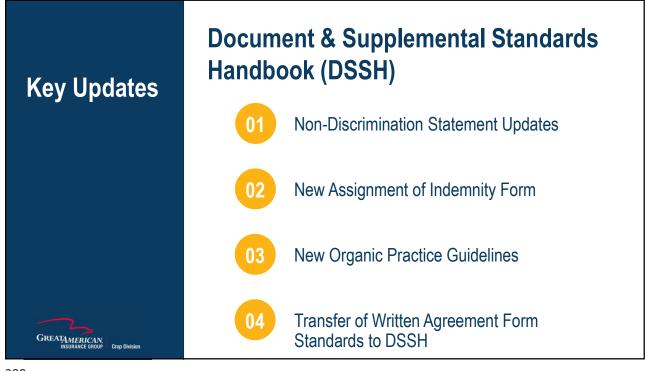
287

Key Updates

- Unit Changes Enterprise Units
- New Breaking & Native Sod
- O3 Crop Policy Changes
 Sugar Beets, Pistachios, Fresh Market
 Beans, Hawaii Tropical Trees







General Information Title VI of the Civil Rights Act of 1964

American Owned

- Information pertaining to the program discrimination complaint process and Title VI of the Civil Rights Act of 1964 is available at the updated website at www.usda.gov/oascr
- Outdated website address:
 - www.assz.usda.gov/



GSH - Paragraph 4

291

2025 DSSH - Part 5

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

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

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

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form.

To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail; U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email; program.intake@usda.gov





2025 DSSH - Part 5

503C - Updated NDS - Marketing Materials

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



293

Good Farming Practice

- Streamline and shorten the GFP reconsideration process by closing the administrative file following FCIC's initial GFP determination.
- Updated the mailing address contained for requesting reconsideration.





Administrative and Servicing Requirements Duplicate Policies

If duplicate policies are discovered:

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

GSH - 803A(1

295

Administrative and Servicing Requirements Duplicate Policies

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



GSH - 803A(2)

Administrative and Servicing Requirements Other Insurance

American Owned =

Added language to reflect changes to the 2024 WFRP and MP policies:

B. WFRP Policy

When both individual FCIC plans of insurance and a WFRP policy are in effect, the individual crop policy(ies) may provide primary coverage and indemnity payments from those policies may be considered revenue to count under the WFRP policy for claim purposes, see the WFRP Pilot Handbook.



GSH - 804B

297

Late Payment of Debt

- Part 7, in its entirety, was moved from the GSH to the ITS Handbook
- This part of the handbook is reserved for future use

PART 7: LATE PAYMENT OF DEBT

Section 1: General Information

701 Authority

Beginning with the 2015 CY for crops with a CCD on or after June 30, 2014, the Administrator for the RMA (Administrator), at their sole discretion, may authorize a policy to be reinstated for any person determined to be ineligible to participate in the Federal crop insurance program due to their inadvertent failure to pay a debt owed in accordance with the terms of their applicable policy, 7 CFR § 400.679 subpart U, and these procedures. The Administrator has delegated this authority to the AIP in limited situations.



702 Reinstatement Types

ITS - 521-523

Policy Servicing Requirements Assignment of Indemnity

American Owned

- A. Signature Requirements
- In addition to the requirements in Para. 854 for signatures, if an Assignment of Indemnity is:
 - (1) digitally signed by the insured, the witness requirement is waived. The AIP still has
 the option to request proof of debt or other pecuniary obligation before the Assignment
 of Indemnity is accepted.
 - (2) signed by the insured with pen-and-ink, either:
 - (a) a witness signature is required; or
 - (b) the AIP is required to obtain and maintain documentation for proof of debt or other pecuniary obligation before the Assignment of Indemnity is accepted.

The above applies to the lender signature also.



299

Policy Servicing Requirements Assignment of Indemnity

American Owned

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

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



GSH - 852

Policy Servicing Requirements Assignment of Indemnity

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

- (d) If we have received the properly executed assignment of indemnity form:
- (1) Only one payment will be issued jointly in the names of all assignees and you, unless all assignees and you agree in writing for the payment to be issued to a single payee; and



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

301

Policy Servicing Requirements Assignment of Indemnity



Single Payee Agreement Form

- Must be completed before each payment is issued where a single payee is preferred
- The new form must be completed in addition to completing the AOI form
- All assignees and the insured must agree in writing
- Electronic indemnity payment will be made to a single payee



GSH - 852

AOI – Single Payee Agreement New Form

- For use when all assignees and the insured agree in writing to a single, electronic payee
- The assignment applies for all acreage of the crop covered by the policy
- If more than two assignees, include statement to document more assignees on a separate page or on the back of the form – with signature areas.





GSH - 852 and DSSH - Exhibit 39

303

304

Policy Servicing Requirements Assignment of Indemnity

Clarified when an assignee submits the forms and claims for indemnity when you have failed to do so, the assignee then assumes your dispute resolution rights and obligations for the policy.

- (2) Any assignee will have the right to submit all loss notices and forms as required by the policy if you fail to do so. If you have suffered a loss from an insurable cause and fail to submit a claim for indemnity within the period specified in section 14(e):
 - (i) An assignee may submit the claim for indemnity not later than 30 days after the period for filing a claim has expired.
 - (ii) No indemnity will be paid if we determine that we do not have the ability to accurately adjust the loss for any claim for indemnity. You or any assignee may not dispute the determination.
- (e) If an assignee submits a notice of loss or claim for indemnity because of your failure to timely do so, the assignee assumes any rights and responsibilities you may have under section 20 to dispute determinations related to the notice of loss or claim for indemnity, except for determinations made in accordance with section 29(d)(2)(ii).



BP - Sec 29(D)(2)

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Policy Servicing Requirements Signatures

A pen-and-ink signature is required, or an acceptable digital signature based on the AIPs EBIP (E-Business Implementation Plan)

Insured signature must be obtained at the time of collection for each crop insurance document

Acreage report must be signed by the ARD

Production report must be signed by the PRD, etc.





GSH - 854

305



Q. The procedures for signatures on an AOI indicates the insured can electronically sign the document and does not need a witness to their signature. However there does not seem to be any relief given to the requirement of witness signatures for the lender signature if they use an electronic signature. Is this correct?

A. Signature Requirements

In addition to the requirements in Para. 854, if an Assignment of Indemnity is:

(1) digitally signed by the insured, the witness requirement is waived. The AIP still has the option to request proof of debt or other pecuniary obligation before the Assignment of Indemnity is accepted.

This waiver of witness requirement is not specific to the insured's signature, rather the witness requirement is waived as long as the insured has signed digitally. This does assume that the creditor has also signed digitally. We will look at clarifying in a future issuance of the GSH.



GSH 852 A



Policy Servicing Requirements Signatures

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



GSH - 854

307

Signatures

POA or Other Legally Sufficient Documentation Required

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



GSH - 854

Signatures

- (2) For the individual-married (spousal) person type, a POA or legally sufficient document is required for the authorized spouse to sign on behalf of the named insured spouse.
 - Example: Spouse 1 applies for crop insurance as the individual-married (spousal) person type; and signs the Application. Spouse 1 is listed as the primary insured and Spouse 2 is reported as an SBI. At acreage reporting time, Spouse 1 is unable to sign their AR. For Spouse 2 to sign on Spouse 1's behalf, they must have provided a POA or legally sufficient document authorizing Spouse 2 to sign on Spouse 1's behalf to the AIP.



GSH - 854

309

Signatures

D. Non-Substantive Signatory Statement or Limited Authorized Representative (LAR)

The DSSH provides a non-substantive statement that allows the required person or its authorized representative to designate person(s) who are authorized to sign crop insurance documents on its behalf. If the AIP elects to utilize the non-substantive statement contained on the Application or Policy Change form in the DSSH, then the Application or Policy Change is deemed to be a legally sufficient document that allows for the person to sign on behalf of the required person, notwithstanding individual State signature authority requirements.

- Example: The State requires that signature authority, which binds a person to the terms of the document being signed, must be notarized. If the AIP elects to utilize the non-substantive statement contained in the DSSH for the Application, the required person may elect to grant signature authority on the Application or provide a separate POA.
- If the required person grants authority on the Application, the Application is not subject to the signature requirements of the State. If the required person provides a POA to the AIP, the POA must be notarized in accordance with the signature requirements of the State.
- The non-substantive signatory statement is effective from the date it is signed by the grantor and until it is rescinded, revoked, or
 dissolved. For example, the required person signs the statement on the Application, accordingly, any subsequent crop insurance
 documents may be signed by the authorized representative until the authority is rescinded, revoked, or dissolved. Additionally, the
 death, disappearance or judicially declared incompetence of the grantor rescinds the signatory statement in accordance with the
 timelines regarding policy cancellation in Para. 231.
- The signatory statement is considered rescinded, revoked, or dissolved when a change of insurance plans requires a new initial
 Application. The required person must sign the initial Application. The designated person(s) is not authorized to execute or
 cancel a policy. The Policy Change modifies an existing Application; the non-substantive signatory statement remains in effect on
 the existing Application, unless canceled or revoked by the Policy Change.

GREATAMERICAN INSURANCE GROUP Crop Division

GSH - 854

Eligible Persons- Legal Emancipation

When a parent or guardian co-signs the application, you must include the following:

- An acknowledgement guaranteeing payment of the annual premium
- A written statement describing the farming operation and the insurable share
- An acknowledgement stating that the requirements of Paragraph 251F have been satisfied allowing the minor child to have a separate policy (next slide)



GSH - 201

311

Person Types – Individuals Separate Policies for Minors



A minor child with a separate farming operation is considered a separate person with respect to the separate farming operation if the:

- Minor's parent or other entity in which the parent has an SBI does not have any interest in the minor's farming operation or in any production from such operation
- Minor personally carries out the farming activities as described in Paragraph 1211A(1)(e) with respect to the minor's farming operation (next slide)
- Minor has separate accounting and recordkeeping for the minor's farming operation



GSH – 251 F

Person Types – Individuals (Used to be Separate Policies for Spouses)

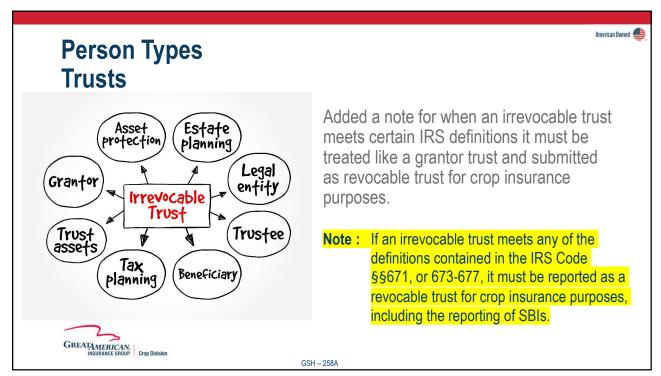
GSH Paragraph 251 G title has been updated to:

- When a spouse, child or any other member of the household that were allowed to receive separate policies are later found to not qualify for separate policies
- This paragraph is now 251G and has been expanded to add "child or any other member of the household"



GSH - 251 G

313



Person Types Trusts

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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



315



Person Types and Documentation

Examples of acceptable signatures have been updated on this chart for:

- Individual Operating as a Business
- Individual (Minor, Natural Guardian)
- Partnership (Written or Oral)
- Corporation (With Stockholders)
- Limited Liability Company (LLC)
- Trust also Irrevocable & Revocable)



Example of Acceptable Signatures for Individual Operating as a Business:

- Northam Land Company by John C. Doe, Sole Owner
- by John C. Doe, Owner, Northam Land Company
- Northam Land Company by John C. Doe, Sole Proprietor
- John C Doe, DBA Northam Land Company

GSH - Exhibit 4

60	Exhibit 4 Pers	on Types and Docum	Acceptable Signatures	Documentation Needed	ld Number	
	Individual	John C. Doe	John C. Doe	None	SSN of Individual	
	Individual	John C. Doe		None	FIN	
	Operating As a Business	Northam Land Company c/o John C. Doe	Northam Land Company by John C. Doe, Sole Owner by John C. Doe, Owner, Northam Land Company Northam Land Company by John C. Doe, Sole Proprietor John C Doe, DBA Northam Land Company	None	FT_1 and 3	
	Individual (Joint & Survivorship Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other		
	Individual (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	(Both must sign) John Doe Fred Doe, Guardian for John Doe	Statement signed by minor and guardian showing qualifications as separate person	SSN of Minor	
	Individual (Minor Unable To Enter Into Contracts Or Incompetent With Court- Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court- appointed guardian showing where court decree can be verified	SSN of Minor or Incompetent	
	Individual (Authorized Signature)	John C. Doe	John C. Doe By Richard C. Roe, Under Power of Attorney	POA	SSN of insured	
	Individual Married (spousal)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual FT. 3	
	Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant FT. 1, 2, 3 or 4	
	Joint Ventures, Including	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 FT. 2	
	Joint Operators	James L Smith and John A. Brown, Joint Venture				
1	Co-Owners	James L. Smith, and John A. Brown, Joint Venture				GSH – Exhibit
GREATAMERICAN, INSUBANCE GROUP Crop Division	Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	Jones and Smith, A Partnership By Sam Jones, A Partner by Sam Jones, Partner	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement	EIN of the Partnership FT_ 4	OGT = EXHIBIT

Person Type	Application	Acceptable Signatures	Documentation Needed	ld Number
Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title)	 ABC Company, Inc. by Richard Roe, (Title) by Richard Roe, (Title) 	Statement where articles of incorporation/organization are filed. Indicate in which State incorporation was filed.	EIN of the Corporation FT. 4
	First National Bank of Dallas c/o John H. Doe, (Title)	First National Bank of Dallas By John H. Doe, (Title) John H. Doe, (Title) of First National Bank of Dallas	Application must be signed by authorized person.	
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	Jones Farms, LLC by Sarah Jones by Sarah Jones, President Jones Farms, LLC by Sarah Jones, President	Statement indicating which state the Articles of Organization are filed. Application must be signed by authorized person.	SSN or EIN for the LLC FT. 4
Estate	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN
Trust	John H. Doe Trust, c/o Richard Roe, Trustee	John H. Doe, Trust by Richard Roe, Trustee by Richard Roe, Trustee	Statement advising where authority can be found	SSN/EIN for Trust EI, 1, 3, and 4, if applicable
Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee	Ralph R. Doe Trust, by Richard Roe, Trustee by Richard Roe, Trustee	Statement advising where authority can be found	EIN for Trust
Trust - Revocable	John H. Doe, Revocable Trust, c/o Richard Roe, Trustee	John H. Doe, Trust, by Richard Roe, Trustee by Richard Roe, Trustee by Richard Roe, Trustee for John H. Doe Revocable Trust	Statement advising where authority can be found	SSN/EIN for Trust (if applicable) and SSN of Grantor FT_4
Trust - Bia	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 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
Footnotes for Exhi		as SBI and SSN/RAN of ir	ndividual provided.	
(2) All PERSON	IS insured MUST be lis	ted as SBI and EIN, RAN	or SSN provided.	

	Exhibit 5 Person Status	Change		
Person Status	Date of Death, Disappearance, Judicial Declaration of Incompetence, or Dissolution	Person Type(s)	Payee	Action
Change	More than 30 days before Cancellation Date	Individual (including: Minor; Mentally Incompetent; Represented by Appointees, Married (Spousal)(share converts to estate)). Individual Operating as a Business. Partnership (including: General; Limited; Limited; Limited; Limited; Corporations. LLC. Revocable Trust.	N/A	Policy Canceled
	30 Days or less before the Cancellation Date	Individual (including: Minor; Mentally incompetent; Represented by Appointees, Married (Spousal)(share converts to estate)). Individual Operating as a Bussiness. Partnership (including: General; Limited; Limited Liability). Joint Ventures. Corporations. LLC.	Pay person determined to be beneficially entitled	Policy continues in effect through CY; change to appropriate person in subsequent CY
	30 Days or less before the Cancellation Date	Revocable Trust	Reverts to Irrevocable Trust	Policy continues in effect through CY; change to appropriate person in subsequent CY
	Anytime	Joint/Survivor	Survivors in equal shares without court proceedings	Interest transfers to the survivors in equal shares without court proceedings
	Anytime	Individual - Married (Spousal)(share converts to spouse)	Pay surviving spouse	Policy defaults to surviving spouse
GREATAMERICAN	Entity formed as a result of a previous individual's death	Estate	EIN of Estate	Continues until settlement of the estate

Application for Insurance Sales Closing Date (SCD) Moved from Production Reporting Date definition to Paragraph 832 as a "Note"

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

Note:

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



GSH - 832

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Cancellations Allowed by Basic Provisions

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

Cancellations allowed by BP:

- The AIP may cancel a policy if:
 - (a) the policy has not earned premium for three consecutive years;
 - (b) the insured person has died, disappear been judicially declared incompetent, o dissolved (see Part 2, Section 3); or
 - (c) the insured person is determined to be ineligible to receive benefits under the due to violation of the controlled subst provisions of the Food Security Act of 1 and the regulation promulgated under Act by USDA (see Para. 202C).



321

Determining Share and CLU Reporting Insurable Share





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

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GSH - 1211 A

Contract Pricing Update



Revised Special Provisions Statement:

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

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

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

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 Crop Division

323

Contract Pricing Update



Revised Special Provisions Statement:

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

- 1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be
 determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions
 or Special Provisions provide contract price authority, your price will be determined in accordance with
 the CPA; and
- 2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types
 or practices. When this occurs, the CPA may be used to determine a contract price for other types or
 practices where contract price authority is not provided through the Crop Provisions or these Special
 Provisions.
- Updated the "Contract Price Addendum Eligibility by Commodity" Fact Sheet. www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity
- Revised paragraph 915 of the Crop Insurance Handbook to use the broader term "contract pricing" instead of "CPA".

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Contract Pricing Update

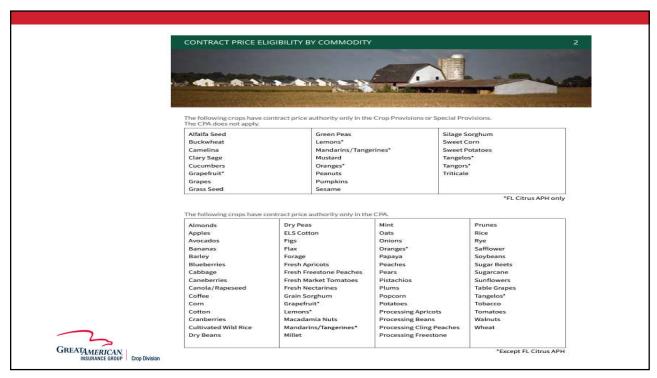
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• Updated the "Contract Price Addendum – Eligibility by Commodity" Fact Sheet. www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity



325





CIH 915: Contract Price Option

2024 (11-2023) CIH Para. 915	2025 (6-2024) CIH Para. 915
Contract Price Addendum (CPA) • Applicable to crops with CPA (organic practices only)	Contract Price Option Now addresses use of the contract price as authorized in the actuarial documents (AD) Criteria in CP, SP, or CPA take precedence over general procedures in Para. 915
Refer to RMA website for more info [Topics/Organic Crops]	Refer to RMA website for more info [Topics/National Fact Sheets]
 "Contract Price Addendum Eligibility by Commodity" Also listed crops/P/T authorized in CP or SP 	 "Contract Price Eligibility by Commodity" Updated/clarified as "including" CPA for organic crops

CIH 915A: Contract Price Option

Other revisions:

[Added] Contract is a <u>written legal agreement</u> between the insured & the buyer <u>or processor</u>

Contract must contain [now a <u>numbered list</u>]:

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

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

[(2)-(5) essentially unchanged]



329

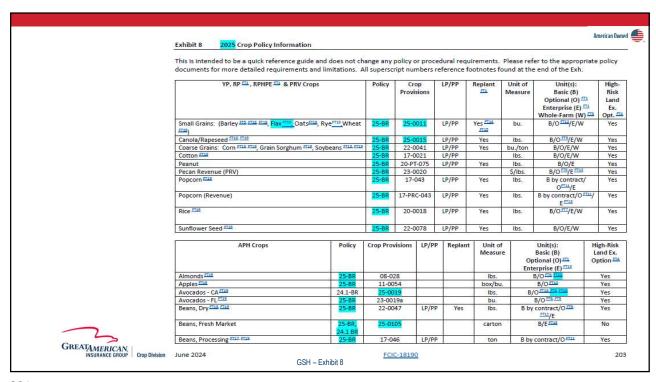
2025 Crop Policy Information Chart – Exhibit 8 in GSH



- Changes are for crops with a CY 2025 CCD of 6/30 or earlier. Next issuance of GSH will include changes to crops with CCDs after 6/30
- Updated policy and crop provisions
- Moved flax from the APH crop listing to the YP, RP, and RP-HPE crop listing
- Added EU availability by AD to Grapevine

Added footnote 22 that OUs may be established if each OU is by organic farming practice or located on non-contiguous land and included this designation on Almonds, Figs, Macadamia Nut, and Walnuts





Rounding Rules Pertaining to Program Administration

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



GSH – Exhibit 9

923F, H, O: Sugar Beet Early Harvest Option (EHA)

F(1): Written Agreements

EHA n/a when a "TP"
Written Agreement (WA)
makes an irrigation
practice insurable
[Deleted "TC"]

H: Actual Yields Eligible

List of "actual" yield descriptors eligible for EHA

[Deleted requirement "...if there was a NOL filed"]

O: Example

Corrected dates
[45 days before
November 15 end
of insurance date
is October 1 (not
Oct 2)]

[923L on next slide]



CIH - 923

333

923L(2): Sugar Beet EHA

L.

Impact of EHA when MY is elected

(2) If the tenant/operator has elected the EHA and MYs, and the landlord/SBIs are using the tenants/operators MY, then the landlord/SBIs must also have the EHA elected to use the tenant/operators MY. If the landlord/SBIs do not want to elect the EHA, then the tenant/operators MY cannot be used by the landlord/SBIs, and landlord/SBIs must use standard APH procedures. If EHA is elected and the operators MY(s) are being used by all SBIs, then all SBIs must have the EHA elected to use the operators MY(s). This also includes when MYs are transferred from one county to another or from person to person when requested through the RO. The EHA must be elected for both policies in a transferring situation.

L: EHA & Master Yield

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

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CIH - 923



REVIEW OF UNITS

➤ Basic Units (BU)

≻County

≻Crop

➤ Share (person)



Reminder of Basic Unit Discount

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

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

BUD will apply to both planted and prevent plant acreage

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

CIH - Part 10, Sec 1

336

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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)

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CIH - Part 10, Sec 2

337

Exhibit 10(O) OU Combination Example

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

➤ Whole Farm (WU)

that qualify

➤ One unit for all crops in the county

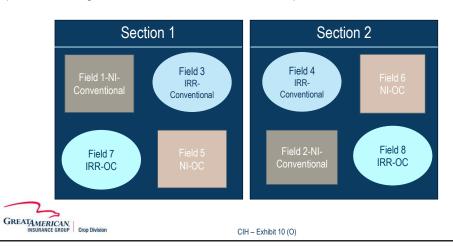
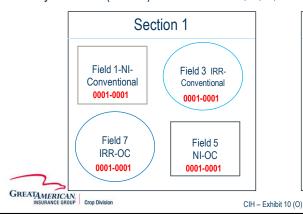


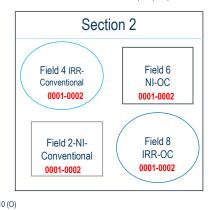
Exhibit 10(0) OU Combination Example

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

OU combinations the insured could have:

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





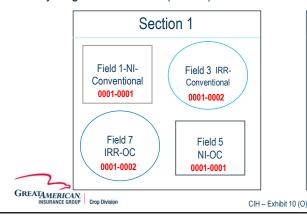
339

Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



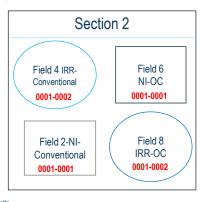
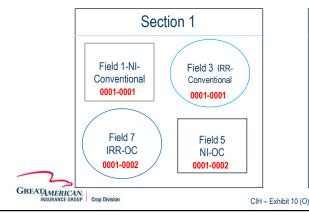


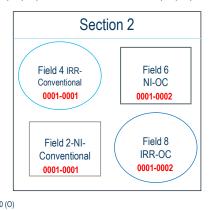
Exhibit 10(0) OU Combination Example

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

OU combinations the insured could have:

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





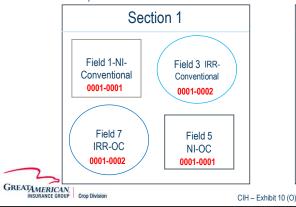
341

Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



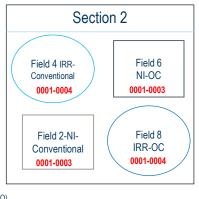
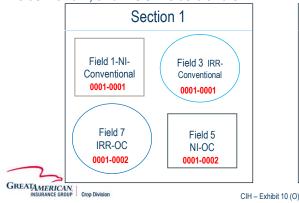


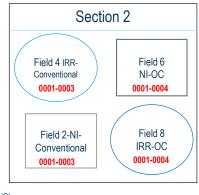
Exhibit 10(0) OU Combination Example

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

OU combinations the insured could have:

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





343

Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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

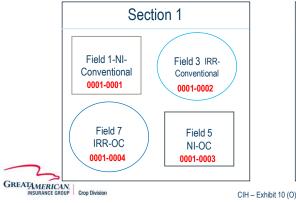


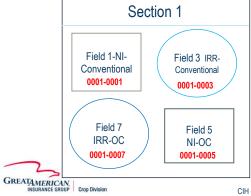


Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



Field 4 IRR-Conventional 0001-0004

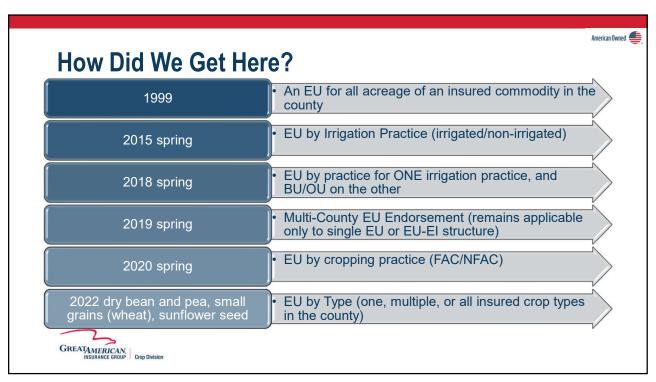
Field 2-NI-Conventional 0001-0002

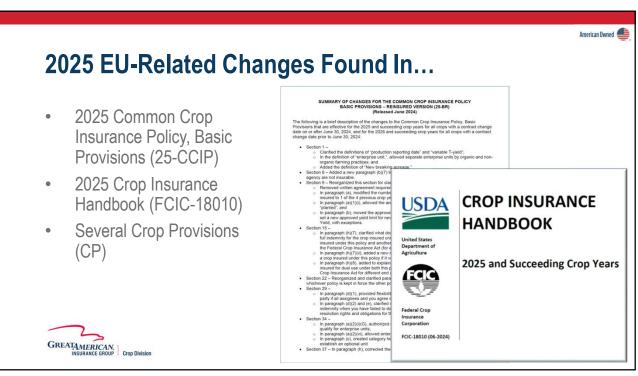
Field 2-NI-Conventional 0001-0002

CIH - Exhibit 10 (O)

345

What Is an Enterprise Unit? **Defining an EU** EU Benefit to a EU intended trade-off Policyholder for greater premium support > Originally, all of a Higher premium Larger enterprise crop in a county... support = lower unit has lower > ...but increasingly producer premium risk of loss more granular and through subdivided. geographic diversification GREATAMERICAN. INSURANCE GROUP Crop Division CIH - Part 10. Sec 3





NEW: Organic/Non-Organic EU

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



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



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

CIH - Part 10, Sec 3

349

Updated EU Definition

2025 CCIP Section 1,



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

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350

New

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CCIP Section 34 EU Updates

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

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

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



351

EU Availability Expansion

EU structure expanded to:

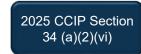
- Almonds
- Apples
- Avocado (CA)
- Citrus fruit (AZ, CA, TX)
- Figs

- Macadamia nuts
- Pears
- Prunes
- Walnuts

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



EU by Organic/Non-Organic



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



353

EU by Organic/Non-Organic Possible

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

- Alfalfa Seed
- Almonds
- Apples
- Avocado (CA)
- Cabbage
- Canola
- Citrus fruit (AZ, CA, TX)
- Coarse grains
- Cotton (AUP and ELS)

- Dry Beans and Dry Peas
- Figs
- Forage production
- Grass seed
- Macadamia nuts
- Millet
- Mint
- Mustard
- Pears

- Potatoes (northern, central, southern)
- Prunes
- Safflower
- · Small grains
- Sugarcane
- · Sunflower seed
- Tomatoes (FM and processing)
- Walnuts

* 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 *

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No Mixing/Matching, No Subdividing

Have EU by irrigation practice?

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

Consider:

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



Have EU by cropping practice?

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

Consider:

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

Have EU by type?

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

Consider:

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

355

No Mixing/Matching, No Subdividing

Have EU by organic/non-organic practice?

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

Consider:

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



EU by Organic/Non-Organic

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

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2025 CCIP Section 34 (a)(2)

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

357

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

2025 CCIP Section 34

(a)(2)(vi)(C)

10J

EU by Organic/Non-Organic Not Qualify

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

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

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



359

Q1: EU by Organic/Non-Organic

Question

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

2025 CCIP Section 34 (a)(2)(vi)(C) and (D) 2025 CIH Part 10, Section 3, Para. 1037 and Exhibit 10G

Answer

- •No. If the insured chose EU unit structure with EO modifying option at SCD, and at ARD they meet the qualifications for that EU-EO structure, the insured will keep the EU-EO structure originally elected.
- •They cannot change a qualifying unit structure at ARD.
- •An insured can only revise (correct) unit structure at ARD if they do not qualify for what was originally elected at SCD.

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Q2: EU by Organic/Non-Organic and MCEU

2025 CIH Para. 919 A

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Question

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

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

Answer

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

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

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



361

Actuarial Information Browser

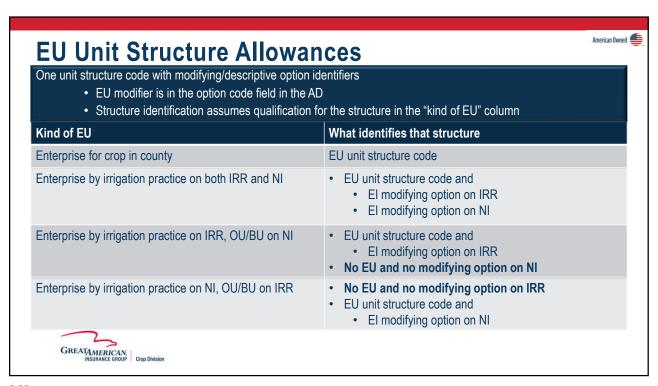
Sample AIB rates tab

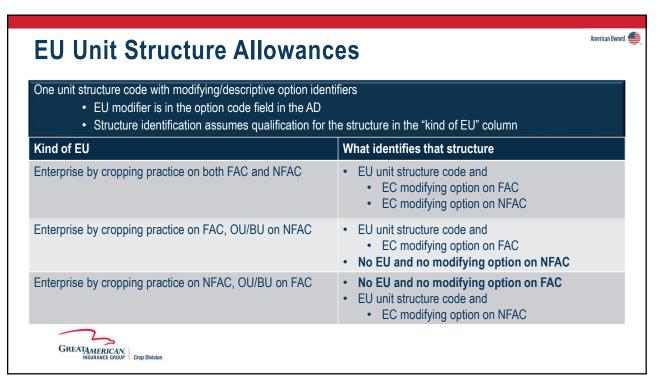
2025 RY and CY

Optional Coverage Rate(s)
Insurance Option

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

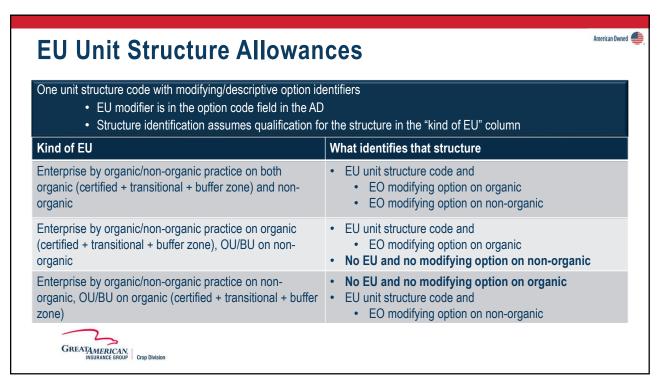
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American Owned **EU Unit Structure Allowances** One unit structure code with modifying/descriptive option identifiers · EU modifier is in the option code field in the AD Structure identification assumes qualification for the structure in the "kind of EU" column What identifies that structure Kind of EU Enterprise by type on all types · EU unit structure code and • requested for all types OR did not specify, so defaults to · ET modifying option on all types · EU unit structure code and Enterprise by type on more than one type, but not all · requested for specific (not all) types ET modifying option on indicated types Enterprise by type on ONE type · EU unit structure code and requested for ONLY ONE type ET modifying option on one type GREATAMERICAN. Crop Division

365



CIH Exh. 10: Unit Flow Charts, Example

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

10(G): EO for both organic & non-organic practices & doesn't qualify for

the EO election

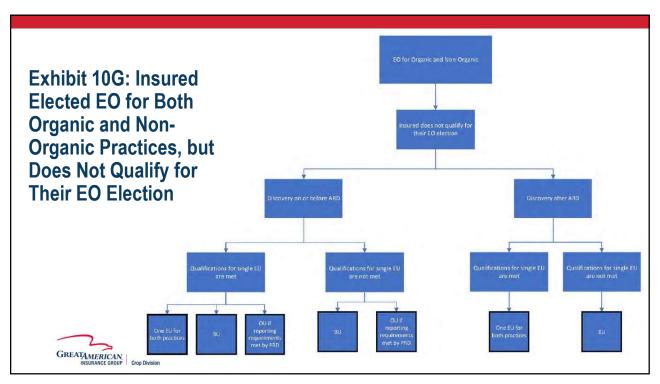
10(J): EO for one practice (organic or non-organic) & OU or BU for the

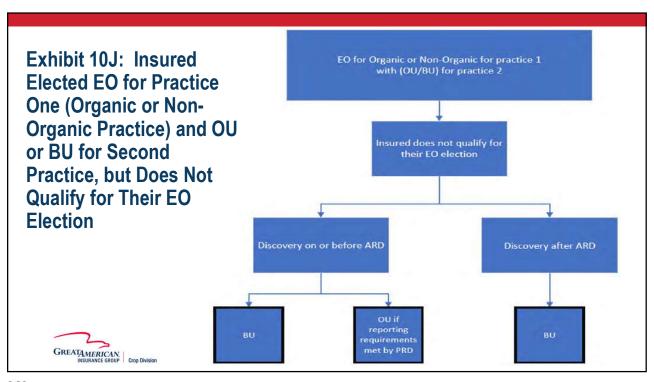
other practice & doesn't qualify for the EO election

10(O): Added OU combination example



367





Question on EO and Optional Units

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

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

- a. Election of Enterprise Unit and Whole-Farm Unit—You may elect an enterprise unit or whole-farm unit as allowed by the actuarial documents.
 - 1. Election Date—You must make such election on or before the earliest sales closing date for the insured crops in the unit and report such unit structure on your acreage report:

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

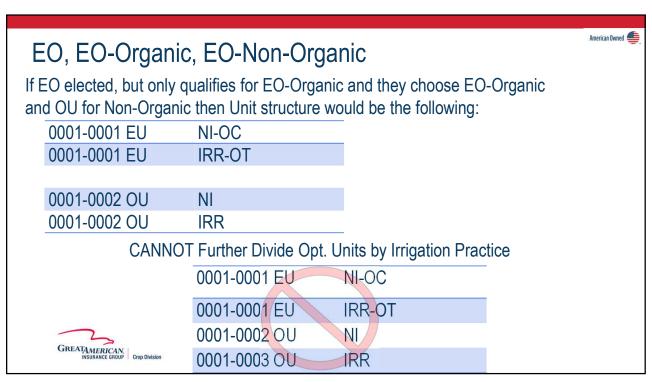
Your unit selection will remain in effect from year to year unless you notify us in writing by the earliest sales closing date for the crop year for which you wish to change this election; and These units may not be further divided except as specified herein;

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

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

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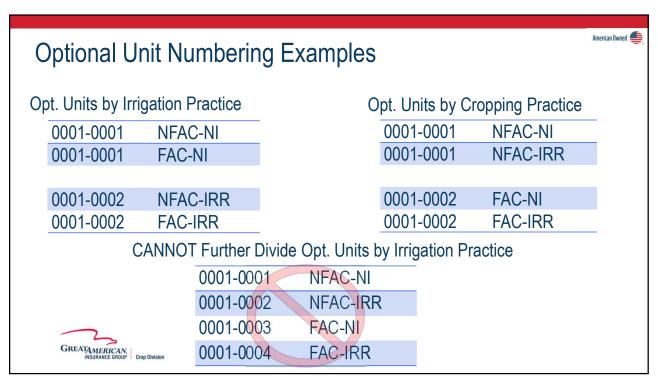
NCIS - Q & A



Reminder: Optional Units for IRR/NI; NFAC/FAC; Organic/Conventional

Optional units by FAC and NFAC cropping practices are only allowed if indicated by
the actuarial documents. These optional units will be by section, section equivalent, or
FSA FN and by the FAC/NFAC cropping practices. These optional units cannot be
further divided by irrigated and non-irrigated acreage or by acreage insured under an
organic farming practice. Optional units by FAC/NFAC are not available in the case
where a written agreement has been issued to allow the FAC/NFAC cropping practice.







NVS Overview

- Available in all states and counties
 - Nursery Field Grown & Container (FG&C) will no longer be available for purchase beginning with the 2026 Crop Year.
- Simplifies enrollment and loss adjustment process in the nursery crop insurance program.
- Eliminates need for Eligible Plant List and Plant Price Schedule (EPLPPS)



375

Why NVS?

- Allows you to select the dollar amount of coverage that best fits your risk management needs
 - Coverage tailored by an individual practice (container or field grown)
 - For additional levels of coverage, coverage can also be tailored by choosing from any of 10 plant categories
- Simplifies the loss adjustment process
 - More accurate approach to determine plant values by relying on your actual sales receipts
 - Increases your participation to determine if a damaged plant can be marketed or rehabilitated



Why NVS?

Eliminates need for EPLPPS and relies on your inventory records

- Establishes program dates that are better suited to the agronomic and nursery management practices in different regions across the country
- Includes Occurrence Loss Option (OLO)
 - Changes the deductible (applied on a unit level) to a copay (applied to each damaged plant) for an additional premium.
 - Only available for additional levels of coverage.



377

What are the NVS Concepts?

NVS amount of insurance based on value designated by you, not to exceed the highest declared monthly inventory value

- Nursery FG&C amount of insurance and loss based on the lesser of the EPLPPS or catalog price
- NVS determines value for loss (approved sales value) based on, in order of precedence:
 - Prior sales
 - Contract prices for future delivery
 - Discounted catalog price
- NVS requires determinations of individual plant value only when there is a loss



What is being Offered?

Multi-peril dollar plan of insurance

- Basic units by field grown or container practice
 - May be further divided by:
 - Plant category within the practice; or
 - Non-contiguous land, for field grown practice only
- Inventory-based loss
- 12-month Insurance Period
 - Depending on location:
 - o June 1 May 31
 - o October 1 September 30
- OLO
- HIP-WI, where available



379

What will Coverage Protect Against?

Adverse weather conditions unless restricted as specified below:

- Fire, provided weeds and undergrowth are controlled
- Wildlife
- Earthquake
- Volcanic eruption
- Occurrence of the following due to one or more preceding causes:
 - Loss in value because the plants are dead/zero market value (e.g., poinsettias)
 - Failure of the irrigation water supply
 - Failure of or reduction in the power supply



What will Coverage Protect Against?

Coverage may be available for the following:

- Insect or disease damage
 - If no effective control measure exists or if allowed by the Special Provisions
- Cold temperatures
 - If adequate control facilities or equipment have been installed AND there is a breakdown or failure that cannot be rectified before an insured cause of loss occurred OR the coldest temperature exceeded the designed capacity of the system
 - Damage to plants caused by collapse of buildings or structures PROVIDED an insured cause of loss was the cause of the collapse



381

What Doesn't the Program Cover?

Inability to market the plants due solely to refusal of a buyer to accept production, boycott, or a quarantine

- Failure of the plants to grow to an expected size
- Failure to follow good nursery practices



What are the Insurability Requirements?

You must:

- Derive at least 40 percent of your gross income from wholesale marketing of plants
 - Determined by dividing dollar value of wholesale plant sales by the total dollar value of all plant sales, both retail and wholesale.
 - The denominator (eligible total sales) does not include revenue from sales such as landscaping, chemical or other nursery related products, production of other crops or livestock, or from any business unrelated to nursery
- Example:
 - Retail plant sales: \$150,000
 - Wholesale plant sales: \$300,000
 - Nursery-related product sales: \$75,000
 - 66.7% = \$300,000 / (\$150,000 + \$300,000)



383

What are the Insurability Requirements?

You must be a wholesale nursery that markets plants to:

- Retailers who resell to end users
- Landscape contractors
- Government entities or organizations
- Commercial fruit producers
- Whether a nursery holds a wholesale license is not a determining factor in establishing if it qualifies as a wholesale nursery under the CP.



What are the Insurability Requirements?

You must:

- Have a share in the nursery
- Submit required documentation that is accepted by the insurance provider
- Grow plants in a nursery determined by the insurance provider to be acceptable
- Irrigate plants unless otherwise provided by the Special Provisions
- Grow plants in an appropriate medium
- Grow and sell plants with the root system attached
- Grow plants that may produce edible fruits or nuts provided the plants are made available for sale (harvest of the edible fruit or nuts does not affect insurability)
- For the field grown practice, grow plants that are adapted to the applicable USDA Plant Hardiness Zone Map hardiness zone



385

What are the Insurability Requirements?

You must understand that the following plants are uninsurable:

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



What are the Important Dates?

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



387

Gulf Coast States, Atlantic Coast States, and West Virginia

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

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



All Other States

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

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



389

All Other States

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

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



New Policy Applications

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



391

What Documentation is Required for Coverage

Crop insurance application

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



What is my deadline to submit the required documentation?

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

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



393

Catalogs

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



Catalogs

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



395

Catalogs

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



Catalogs

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



397

How do I report my insurable plants?

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

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



Must I insure all my plants?

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



399

What unit structures are available?

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

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



Premium Billing

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



401

End of Insurance Period

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



How is my amount of insurance determined?



Selected Value (SV)

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



403

How is my amount of insurance determined?

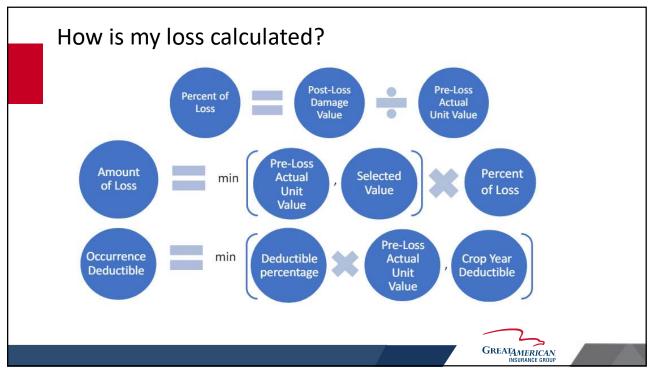
For additional levels of coverage, your SV is:

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



Amount of insurance Example? **MUVP** Highest Monthly Plant July September June August October November Category 008 \$1,100,000 \$1,000,000 \$1,100,000 \$600,000 \$700,000 \$800,000 \$900,000 February April Category \$1,000,000 008 \$900,000 \$800,000 \$700,000 \$600,000 \$500,000 \$900,000 Example: • Highest monthly unit value = \$1,100,000 • Selected value = \$900,000 • Coverage level = 75% • Price election percentage = 100% • Share = 1.000 • Amount of insurance = \$900,000 x 0.75 x 100% x 1.000 = \$675,000 GREATAMERICAN,

405



How is my loss calculated?



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

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



407

What are the damage factors?

Damage Factors – For Liners and Annual Plants Plant Categories

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

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



What are the damage factors?

Damage Factors – For All Other Plant Categories

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



409

How is my loss calculated?



Lesser of

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



How is my loss calculated?



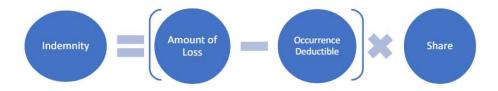
Lesser of

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



411

How is my loss calculated?



Amount of loss - occurrence deductible

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



Indemnity Example

SV based on your MUVP = \$900,000

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



413

How is my loss calculated?



SV based on your MUVP = \$900,000

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



How is my loss calculated?



SV based on your MUVP = \$900,000

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



415

How is my loss calculated?



Lesser of

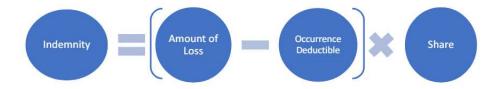
- Deductible percentage = (1.00 coverage level) multiplied by preloss actual unit value
- Crop year deductible = (deductible percentage x selected value)

SV based on your MUVP = \$900,000

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



How is my loss calculated?



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

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

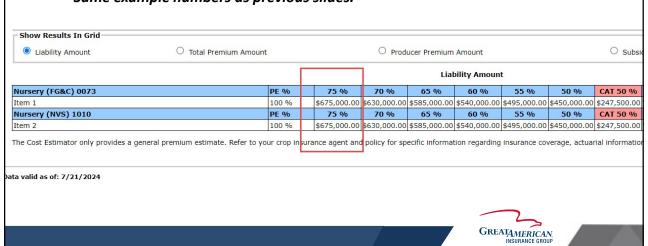


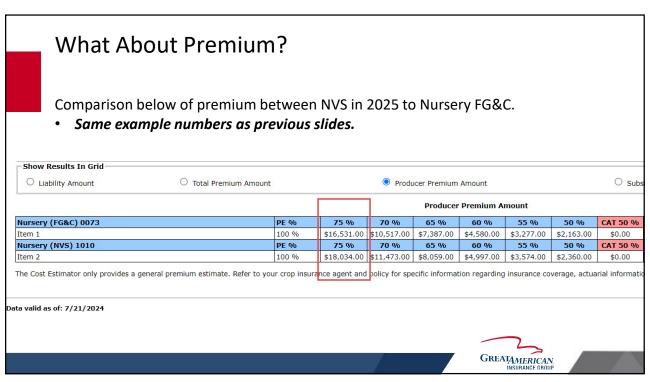
417

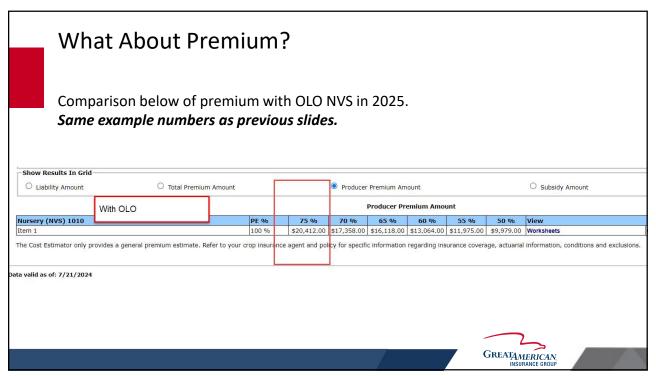
What About Premium?

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

Same example numbers as previous slides.







What options and endorsements are available for NVS?

OLO

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



421

OLO Example

SV based on your MUVP = \$900,000

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



What options and endorsements are available for NVS?

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

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



423

Where can I find more information about NVS?

NVS program materials are available on the RMA website

Commodities -

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



RMALocal -



Topics -



Policy & Procedure -

- · Procedural Handbooks
- Fact Sheet
- Frequently Asked Questions



Last Reminder

Beginning with 2026, NVS will be only nursery program available

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



425





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.



1303

427

1303E: Production Reports for Other Years

E. Exception to Reporting Production or Certification of Production Reports for Crop Years Other Than the Current Crop Year (1) Insureds may certify production reports for crop years other than the current crop year for various reasons, including: (a) certification of crop years not previously certified; (b) correction; (c) replacement of temporary yield; (d) replacement of assigned yield, see Para. 1686B; (e) recertification for a new actuarial offer, e.g., new practice(s)/type(s); or

Production Reporting Requirements

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

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(f) other.

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



429

New Producer

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



430

American Owned

New Producer Certification

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





431

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

Clarified production report requirements for early-harvested Sugar Beets:

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

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

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

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



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

A. Use of SAT-Yields

...

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

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

Exception: When <u>the EHA</u>, QL, YE or YC applies to a policy, the SAT-Yield is calculated using the current crop year's simple average of:

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

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

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

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433

Early Harvest Sugar Beet Review

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

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



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^{rd} party damage the insured must be able to document that the production loss was due to the actions of a 3^{rd} 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)

435

UUF or Third-Party Damage

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

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

FD - Acreage of a crop that was destroyed by UUF/3rd party damage



CIH 1309G(2)

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

Production report must be submitted by the PRD to be acceptable

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

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



437

1327: Break in Continuity

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

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

This would include:

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

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

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

Clarified in 2025 CIH →

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

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1327 Break In Continuity - Continued

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



439

1442 & 1451: Marketing Certification & Direct Marketing

Clarified the Marketing Certification form "...is designed to assist with engagement between the AIP and insured regarding the applicable and acceptable production record requirements for the crop **for APH purposes**..."

- Para. 1442A: Marketing Certification
- Para. 1451A: Marketing Certification under Direct Marketing Requirements



Direct Marketing Statement

Found on Acreage Report

Direct Market Statement: I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after the Acreage Reporting Date, no later than 15 days prior to harvest. b) The notification may either be in person or by telephone and must be certified in writing on the Marketing Certification within 15 days of notification. c) If I fail to timely provide the required certification and do not have acceptable production records, it may result in assigned yields in accordance with section 3(g) of the Common Crop Insurance Policy Pasic Provisions (7.5 Rg. § 457.8).

I will direct market any portion of the crop OR have production records that are not from a disinterested third party.



441

Marketing Certification Form

Found in Great Ag Forms Library

Name of Crop				Name of S	tate		Name of Co.	unty	Plan of Insurance
	Legal Des		tion/Towns her dentifier	ship/Range/	Field Location	FSA Farm, Tract, Field			Expected Harves
Unit Number	S	Т	R	0	Name	Number	Type	Practice	Date
						2			
				-					
Remarks:				L					

Part IV: REQUIRED STATEMENTS

Certify that to the best of my knowledge and belief all of the information on this form is connect, I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voldance of the policy, and in criminal or civil penalties (18 U.S.C. §1006 and §1014; U.S.C. §1006 and §1014; U.S.C. §1056; 31 U.S.C. §2729, §3730 and my other applicable deteral statutes.)

I certify that I intend to direct market my crop and will have production records that meet the criteria above, separated by the applicable inst

controlled by me or a non-distributed third party and I will have production records that meet the orderial above.

I certify some or all of the production records will be from an intermedally (e.g., wholeses, retailer, pushes, processor, slipper, buyer, or broken) controlled by me or a non-distributed office party and my records will not meet the criteria above. I request a pre-harvest approach to use in conjunction within pre-immediately production records to localize production reporting by APM distablesse and I will not propriet and least 15 disp part to harvest. Lindredated that my insurance product an exceptable production records. It is displayed to the required meeting and to record the production reporting by APM distablesse and I will not profit production at the production records. It may result in assigned yields in accordance with texture slight of the Common Copy behaviored. Port if yell on indeeding the control of the common Copy behaviored to Port if and 30 in indeeding the control of the common Copy behaviored. Port if yell on indeeding the control of the common Copy behaviored to Port if yell on indeeding the confidence as accordance with my policy indeeds and size of confidence of copy damage.





Part 15: APH Databases

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

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

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



443

Part 18, Sec. 4 & 5 [PAW & PAIR]

1841 (1): Clarified use of PAIR

A PAIR is an underwriting tool used by the AIP to:

- (1) establish insurability of the crop on a unit or APH database basis;
- (2) evaluate the risk to be assumed by the AIP; and
- (3) verify information provided by the insured on the PAW.

If the PAIR discloses that information provided on the PAW was incorrect or incomplete, the PAW must be corrected.

Clarified that the PAIR establishes insurability on a unit or APH basis



Para. 1854 Minor Change

Para. 1854 (6): Commingled Production

- (6) If the insured commingled production within the same unit containing the same P/T/TMA the APH database is not eligible for QL or YA and yield descriptor "AY" applies to the actual/assigned yield(s), unless one or more of the following apply:
- *Added
 "and acreage"
 to (b)

- (a) Production and acreage separate by block.
 - Block may be eligible for YA if T-yields are available for the age and density
- (b) Production and acreage* for most recent year separate by block.
 - YA may be applicable to the most recent year separated by block



445

Para. 1859D: Determined Irr Yields

[Added] AIPs may approve a Determined Irrigated Yield the first time an irrigated practice is carried out on a unit if certain conditions found in Para 1107 in the CIH are met.

- Request for Determined Irrigated Yield Request must be received by AIP no later than 20 days after PRD.
- Provide legal descriptions of the unit(s) requesting a determined yield
- Provide copies of production reports for most recent crop year
- Provide documentation indicating water quality, supply and irrigation equipment and facilities are adequate for a good irrigation practice



Para. 1863B: High Variability Tests

Added list of actual & assigned yields applicable to the tests for high variability

- "...Actual yields and assigned yields in an APH database identified with the following yield descriptors are considered actuals when conducting the high variability testing for Category C crops.
- "A, AC, AP, AX, AY, BF, DA, FA, J, JJ, NA, P, PA, and VF."



447



2201 & 2205: RO Determined Yield Requests

- 2201: General Info
 - [Added] RO Determined Yield request (form) is not required when the AIP has the authority to determine the approved yield
- 2205A(8): Category B Crops
 - Master Yield requests
 - [Added] For Sugar Beets with EHA, must note EHA election for each policy involved in MY transfer on the request form



Exh. 15V: Yield Indicators

(1): Clarified "V" yield indicator for Pistachios:

If the variability index cannot be calculated in the 3 most recent crop years or if the variability index is zero for pistachios.

Exh. 15W: Yield Descriptors

(9): Added "PP" Assigned Yield Descriptor

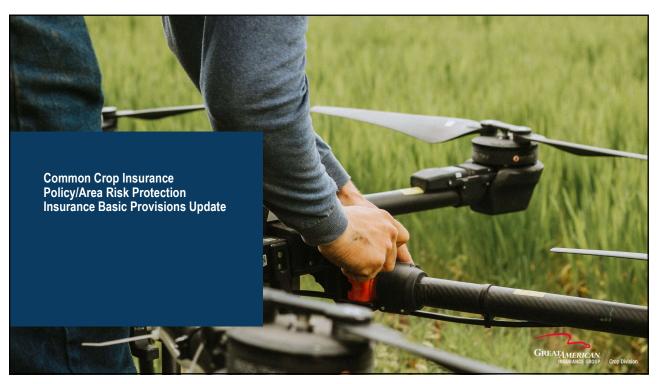
A yield assigned when PP payments are limited to 35 percent of the PP coverage and the unit P/T contains only PP acreage of the first insured crop (Example = PP50).

(10): Clarified "JJ" yield descriptor is for year 2 of a delayed claim

Temporary Yield for year 2 of a delayed claim (Example: JJ100).



449





Section 15 – Production Included in Determining an Indemnity and Payment Reductions

In paragraph (h)(7), clarified what double cropping requirements apply for a producer to receive a full
indemnity for a crop insured under the CCIP Basic Provisions when the producer is double cropping a crop
insured under the CCIP Basic Provisions and another crop insured under another policy (for example, the
Annual Forage Crop Provisions).

(7) Coordination of Coverage—For double cropped acreage when one of the crops is insured under this policy and one of the crops is insured under other crop insurance authorized under the Act with less restrictive double crop history records requirements (for example, annual forage insured under the Rainfall Index Plan Common Policy, Basic Provisions, does not require records of acreage and production), the double cropping history requirements in sections 15(h)(5) and (6) do not apply. Instead:

- Similar change in ARPI:
 - Section 13, paragraph (c)(6)



451



- For Prevented Planting
 - To receive full indemnity the producer must meet the following requirements
 - 1. Planting 2 or more crops for harvest in the same crop year is generally recognized by ag experts or organic ag experts
 - 2. A 2nd or more crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area.
 - Additional coverage insurance is offered in the county on the 2 or more crops that are double cropped
 - 4. The 2nd crop is not planted on or before the FPD, if applicable, or prior to the End of LPP for the first insured crop
 - Provide records, acceptable to us, proving that producer has a history of insuring the crop under the other crop insurance authorized under the Act.



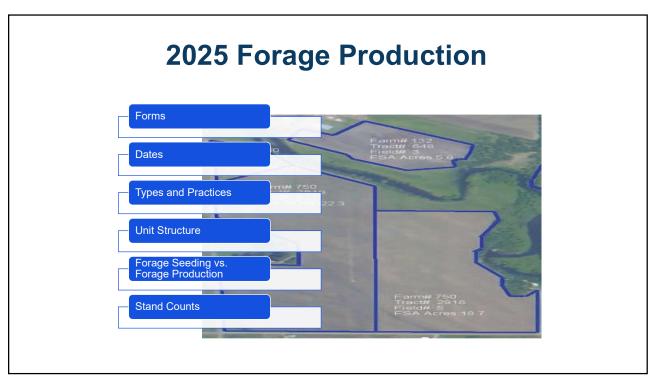
Section 15 – Production included in Determining an Indemnity and Payment Reductions

- Dual Use Example: Wheat insured for grain under the Small Grain Crop Provisions and wheat insured as annual forage under the Annual Forage Crop Provisions
 - To qualify for double cropping all 6 requirements must be met. This includes the 4 on the prior slide in addition to:
 - 5. Producer must provide records proving that they have
 - i. Double cropped acreage in at least 2 of the last 4 crop years in which the first insured crop was grown; or
 - ii. The applicable acreage was double cropped (by one or more producers, and the producer(s) will allow insured to use their records) for at least 2 of the last four crop years in which the first insured crop was grown.
 - 6. Or, if producer has records that combine production from acreage that they double cropped with records of production from acreage they did not double crop, we will allocate the first and second crop production to the specific acreage in proportion to the liability for the acreage that was and was not double cropped.

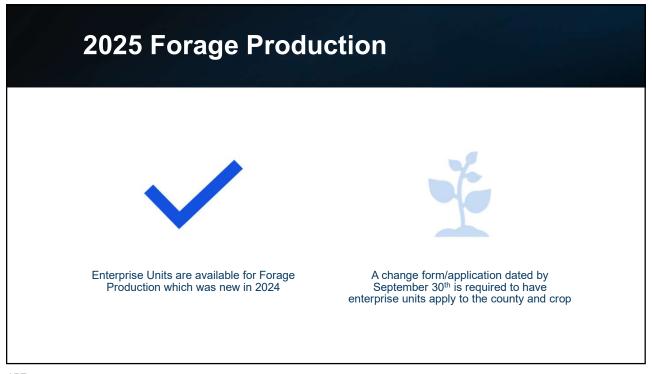


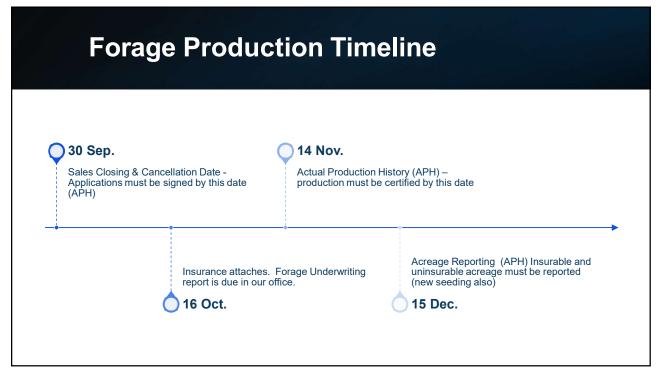
453











Application Completion

- Application <u>Sales Closing 9/30/2024</u>
- Forage Production is not allowed to have the Added County Election
- Options Available-check actuarial as it may differ from county to county
 YA (Yield Adjustment 60%)
 BU (Basic Unit Discount)
 HF (Hail and Fire Exclusion)
 YE (Yield Exclusion)
 SCO/ECO
 Enterprise Units (new for 2024)
- The late and prevented planting provisions of the Basic Provisions are not applicable
- No type indication is necessary on the application
- SBI Information must also be provided

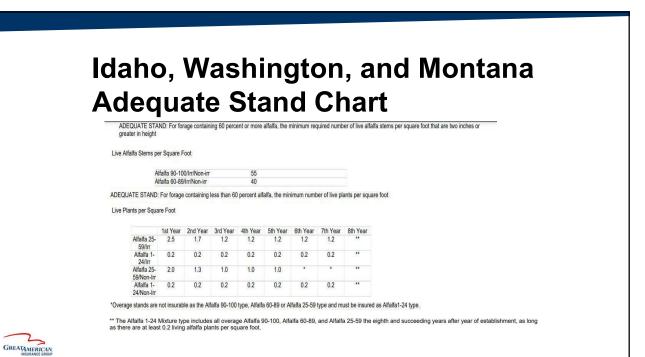


459

Forage Seeding Policy

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





461

Oregon Adequate Stand Chart Live Alfalfa Stems per Square Foot Alfalfa 90-100 55 Alfalfa 60-89 40 Insurance Availability Acreage of alfalfa will not be insurable the seventh and succeeding crop years after the year of establishment.

ND, SD & MT Actuarial Statements

Type

- *5 Alfalfa 1-24: Alfalfa is at least 1 percent but less than 25 percent of groundcover.
- 6 Alfalfa 25-59: Alfalfa is at least 25 percent but less than 60 percent of groundcover.
- *7 Alfalfa 60-89: Alfalfa is at least 60 percent but less than 90 percent of groundcover.

*8 Alfalfa 90-100: Alfalfa is 90 percent or more of groundcover.

Date

The acreage report is due May 22 for spring planted acreage following the year of seeding for Alfalfa 90-100, Alfalfa 60-89, Alfalfa 25-59, or Alfalfa 1-24.

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for the calendar year following the year of seeding for Fall planted forage.

In accordance with Section 7(a) of the Crop Provisions, insurance attaches on acreage with an adequate stand on October 16th for calendar years subsequent to the calendar year following the year of seeding.



463

Forage Underwriting Report

- Underwriting Report October 16th (Beginning of Insurance Period)
 - Reference 2023 CIH Exhibit 17J-M.
 - Insurance will not attach on any acreage that does not have an adequate stand at the beginning of the insurance period.
 - An adequate stand is a population of <u>live</u> forage plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provisions.
 - Reminder that if forage contains more than 60% alfalfa, the live STEM count is what is reported. For forage less than 60% alfalfa, live PLANTS PER SQUARE FOOT is reported.
 - All insureds must complete the Forage Production Underwriting Report for each field of forage production. Including the month, day and year the field was planted.
 - If a Claim for Indemnity was filed the preceding crop year and an adequate stand was determined, the Claim for Indemnity Report will be used to determine insurability.



Forage Underwriting Report

- The purpose of the Forage Production Underwriting Report is to identify each field and to certify basic information needed to determine type classification, unit structure, and insurability of the stand (age of stand and adequacy of plant count).
- This information will be used to update the APH form before requesting an Approved APH Yield for the upcoming crop year, and also to complete the acreage report.
- No Underwriting report no coverage for 2025



465

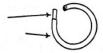
Living Plants Per Square Foot

- Insureds responsibility to determine living plants per square foot

 - First construct hoop to measure with:

 Material required for round hoop (3 square feet) is 73.7 inches of 1/2-inch inside diameter plastic hose and 3 inches of 1/2-inch wooden dowel material.

 - 3" Dowel Pin ½ Plastic Hose

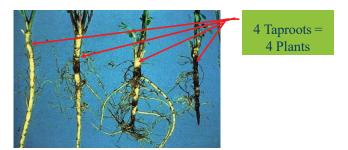


Example: 15 Plants within the 3 square foot hoop: 15 plants / 3 sq. ft = 5 plants per square foot



Living Plants Per Square Foot

- For **alfalfa** (or alfalfa in mixtures), examine such crown and the connecting root(s).
- Separate them into individual plants according to their individual taproots.





467

Living Plants Per Square Foot

Step 1: Select representative samples from each field or subfield.

- -0.1-10.0 acres = 3 samples
- -10.1-40.0 acres = 4 samples
- Add one additional sample for each additional 40.0 acres

Step 2: Select a sample size (area in square feet, e.g., 1 square foot or 2 square feet, etc.) for all samples in the field/subfield.

Step 3: Count number of insurable live forage plants (alfalfa or clover, but not including grass plants) within each sample area. Compute average number of plants/square foot (total number of plants divided by total number of square feet for all samples within a field/subfield).

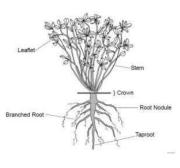
Step 4: Enter separate plant counts for each type that applies.



Stem Count Information

Beginning with the 2021 Crop Year the Forage Stems per square foot is a required element for the Forage Underwriting Report when you are reporting acreage greater than 60% Alfalfa

The stems that are included in the stem count are the stems that are over 2 inches tall

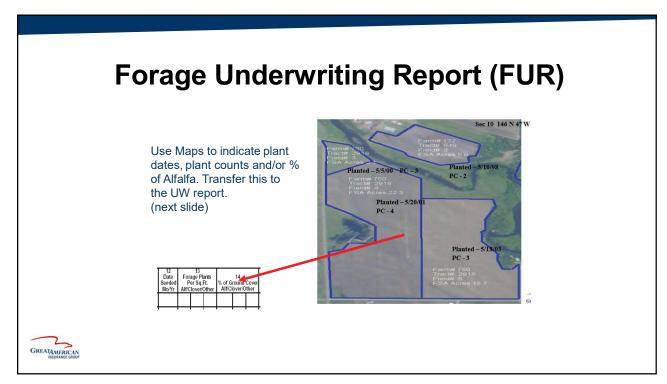


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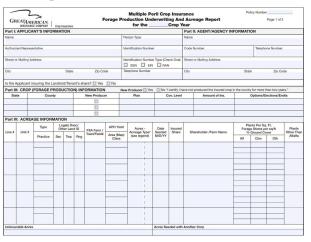
469







Forage Production UW and Acreage Report



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473

How to fill out a FUR

Forage Production Underwriting Report (FUR) needs to be completed and signed by October 16th.

First step (most important) - make sure you have the correct Type listed: WA Example

- Alfalfa 90-100 Irr/Non-Irr
- Alfalfa 60-89 Irr/Non-Irr

Type

- *5 Alfalfa 90-100: Alfalfa is 90 percent or more of groundcover.
- *6 Alfalfa 60-89: Alfalfa is at least 60 percent but less than 90 percent of groundcover.



How to fill out a FUR

Second Step:

Determine either a stem count or a plant count based on the type (see chart in your actuarial).

Alfalf	a 90-100	55 stems per square foot
Alfalf	a 60-89	40 stems per square foot
Normal planting dens	sity of live alfalfa plants	per square foot:
Normal planting dens		per square foot:



475

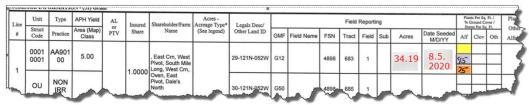
How to fill out a FUR

Third Step:

Fill out the Plant/Sq foot, % Ground, Stem Count

For this example, the Type is 90-100, according to the above chart we need a STEM count.

- The yellow highlighted box is for Plants per square feet (so for this example nothing will be written here, only if the type is Alfalfa 25-59)
- The purple highlighted box is for % ground cover (for this example for the acres to qualify for this type it would need to be between 90-100 % you need to write this in for ALL types)
- The orange highlighted box is for Stems per square feet (for this example, according to the above chart it would need to be 55 or more to qualify for the 90-100 type, if the type is Alfalfa 25-59 you would leave this box empty).











Section 1 - Definitions

Added the definition of "new breaking acreage":

- **New breaking acreage** Acreage which has not been planted and harvested, or insured within the 4 previous crop years, in accordance with section 9(a).
- Same change in ARPI:
 - Section 1, definitions



CCIP Section 1

479



Section 9 - Insurable Acres

- · Reorganized this section for clarity.
- · Removed written agreement requirements for new breaking and native sod acres;
- In paragraph (a), modified the number of years a crop must be planted and harvested, or insured to 1 of the 4 previous crop years;
- In paragraph (a)(1)(i), allowed the annual regrowth of a perennial crop to be considered "planted"; and
- In paragraph (b), moved the approved yield limit from procedure and Special Provisions and set a new approved yield limit for new breaking acreage at 85 percent of the applicable T-Yield, with exceptions.
- Similar change in ARPI:
 - Section 5, paragraphs (a) & (b)



1216A: Insurable Acreage (CCIP)

1216 Insurable Acreage

A. CCIP

The insurable acreage is all the acreage planted to the insured crop in the county in which the insured has a share, that is not uninsurable acreage (see Para. 1217) and meets the insurability requirements for the crop contained in the CP and SPs. New breaking acreage may be subject to a reduced approved yield (see Para. 1762) and native sod acreage may be subject to reduced premium subsidy and approved yields (see Para. 1763). Production from insurable acreage must be reported on a Production Report and APH Database. See Part 13 and Part 15 for requirements and exceptions.

"Insurable Acreage" revisions reflect changes in CCIP BP:

- Not uninsurable:
- Meets requirements in CP & SP
- Possible reductions in:
 - New breaking approved yield
 - Native sod approved yield & premium subsidy

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481

1216A(1)(a): New Breaking Acreage (CCIP)

1216 Insurable Acreage

CCIP

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

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

- (i) planted includes annual regrowth of a perennial
- (ii) harvested does not include grazing;
- (iii) insured includes prevented planting acreage;
- (iv) only crops insurable under the CCIP are considered when determining if the acreage has been planted and harvested or insured.

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

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

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

1216 Insurable Acreage

A. CCIF

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

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

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

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

New breaking acreage:

(b) Is insurable at <u>85% of applicable T-Yield</u> unless:

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

483

1762: New Breaking Acreage

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

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

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



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

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



485

Exh. 17D: New Breaking Example 3

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

Initial Year:

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

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

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

Subsequent Year:

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

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1216B: Insurable Acreage (ARPI)

1216 Insurable Acreage

The insurable acreage is all the acreage planted to the insured crop in the county in which the insured has a share, that is not uninsurable acreage (see Para. 1217), which meets the insurability requirements for the crop contained in CP and SPs, and which is planted on acreage physically located in the county listed on the application. New breaking acreage may be subject to a reduced protection factor (see Para. 1762), and native sod acreage may be subject to a reduced premium subsidy and protection factor (see Para. 1763).

"Insurable Acreage" revisions reflect changes in ARPI BP:

- Not uninsurable:
- Meets requirements in CP & SP
- Physically located in the county on the application*
- Possible reductions in:
 - New breaking protection factor*
 - Native sod protection factor* & premium subsidy
 - [* ARPI differences]

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487

1216B(1): New Breaking Acreage (ARPI)

1216 Insurable Acreage

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

- (a) For the purpose of determining new breaking
 - Planted includes annual regrowth of a perennial
 - (ii) Harvested does not include grazing; and
 - (iii) Only crops insurable under ARPI and the CCIP are considered when determining if the acreage has been planted and harvested or insured.

New breaking acreage has not been planted & harvested or insured at least 1 of the 4 previous crop years

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

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1216B(1)(b): New Breaking Acreage (ARPI)

1216 Insurable Acreage

B. ARPI

...(1) New breaking acreage...

New breaking acreage is insurable at 85 percent of the applicable protection factor, unless the acreage:

- (i) Is identified as native sod acreage, for which the native sod provisions will apply (Native sod acreage must also meet the acreage qualification in Para. 1763 to avoid reductions);
- (ii) Is uninsurable acreage (see Para. 1217); or
- (iii) Constitutes 5 percent or less of the insured planted acreage in the unit, for which the new breaking reduction to 85 percent of the applicable protection factor will not apply.

NB acreage has a reduction of 85% of the applicable protection factor unless it is:

- Native sod
 - [NS reductions might apply];
- Uninsurable: or
- 5% or less of the insured planted acreage in the unit
 - [Reduction n/a]

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489

Q & A: New Breaking – Prevent Plant Payments

- Q: With the removal of the requirement for written agreements for New Breaking acreage, are prevent plant payments now allowed on that acreage the first year? In the past, the written agreement rules had statements indicating PP was not allowed for the first year of NB acreage?
- A: If the land is in one of the states that DOES HAVE the 1 in 4 waiver, and the land meets all other eligibility requirements, PP coverage will be provided.
 If the NB land is in one of the states that DOES NOT HAVE the 1-in-4 waiver, the land must meet all PP eligibility requirements, including the 1-in-4, to be eligible for a PP payment.

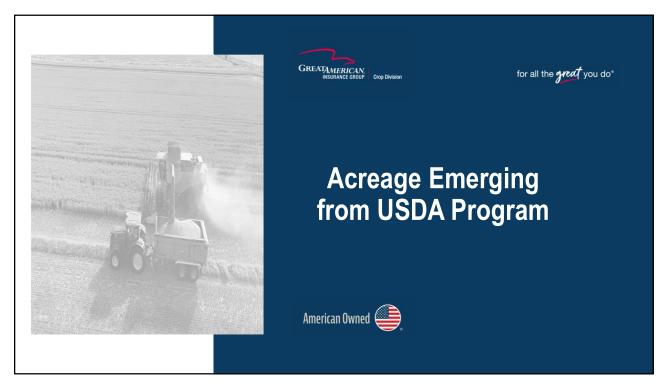


Final Thoughts on New Breaking

- With the changes described in the previous slides, please keep in mind that all New Breaking Ground of and insured crop planted on or before the Final Planting date if no Late Planting Period or in the Late Planting Period is insurable the first year.
- As a result, the producer is unable to request that those acres become uninsurable. This acreage will be insured for 85% of the T-Yield.



491



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

1216 Insurable Acreage

A. CCIP

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

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

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493

1216B(1) & (3): Other USDA Programs (ARPI)

1216 Insurable Acreage

ARPI

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

Acreage that was not planted in at least three of the four previous crop years to comply with another USDA program is not considered new breaking.

<u>(b)</u>...

(3)Acreage emerging from a USDA program (such as CRP, etc.) within the two most recent crop years that is being planted to a crop for the first time since being in the USDA program is insurable under the terms of the policy. All acreage emerging from a USDA program must be reported as a separate line on the acreage report by FN/Tract/Field and include the applicable acreage type from Para.



- If acreage was not planted at least 3 of the 4 previous crop years to comply with another USDA program, it is not considered new breaking
- Acreage emerging from a USDA program in the 2 most recent CYs is insurable when planted to a crop the 1st time since in program
 - Separate line on acreage report by FN/tract/field



Native Sod and Conservation Compliance Insurability of Native Sod Acreage

Removed written agreement requirements for native sod acres

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



Was in GSH Paragraph 404

496

American Owned

Native Sod and Conservation Compliance Native Sod Documentation

- American Owned $igoplus_{!}$
- Paragraph 409 was added to replace language found in the Written Agreement Handbook
- Documentation is required to prove that the acreage should not be classified as native sod



GSH 409

497

American Owned **Native Sod and Conservation Compliance-Native Sod Documentation** All documentation must show that the acreage was tilled on or prior to February 7, 2014, to prove that the acreage is not classified as native sod. Acceptable documentation may include, but is not limited to (if available, the producer must provide Note 1: In certain circumstances, the prior FSA-578 is not available to a producer new to the farm in the current year. For these (a) an FSA-578 dated on or prior to February 7, 2014, showing the crop that was previously planted on the requested cases, the current producer may obtain written ver, it must be a crop that requires the ground to be tilled in order to plant documentation (including electronic correspondence, e.g., e-mails) from the servicing FSA county for the acreage, (b) an FSA-578 dated on or prior to February 7, 2014, showing that the requested acreage is classified as cropland identified to the FN/Tract/Field number level, and whether an FSA-578 identifying the acreage with the letter "N" in the Native Sod column when a "Yes" is present in the the acreage was designated as cropland on or prior to February 7, 2014. Hard copy written documentation must be dated and signed by an FSA representative. Electronic correspondence must be dated, and the FSA representative must be identified. a CLU Schema dated on or prior to February 7, 2014 (this is provided to the AIPs by RMA), presented in a map forma that contains the FARMNUM, TRACTNUM, FIELDNUM, CLUCLASS (the cropland classification code is "2"), When using FSA or NRCS documentation, if the requested FSA Note 2: CALCACRE, and CIMSFILE information by field: FN/Tract/Field numbers do not match the submitted FSA or NRCS (f) an NRCS Form CPA-026e identifying the acreage with a "No" in the Sodbust column and a "Yes" in the HEL column; documentation because the FSA FN/Tract/Field numbers have been reconstituted, additional documentation (e.g. reconstitution an NRCS Form CPA-026e identifying the acreage with a "Yes" in the Sodbust column and a determination date on or paperwork) must be submitted to identify the reconstituted FSA FN/Tract/Field numbers. a crop year's precision agriculture planting records and/or raw data dated on or prior to February 7, 2014, provided such records meet the precision farming acreage reporting requirements set forth in the LAM Para. 721. There are two Notes about reconstitution of FSA FN/Tract/Field numbers and producers GREATAMERICAN, INSURANCE GROUP Crop Division new to the farm in the current year **GSH 409**

Q & A: Native Sod

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

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

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



499

Native Sod and Conservation Compliance Native Sod Documentation

Native sod acreage consists of the following:

- Located in Iowa. Minnesota, Montana, Nebraska, North Dakota or South Dakota
- Acreage that has no record of being tilled to produce a crop on or prior to February 7, 2014
- **To prove the acreage has been tilled on or prior to February 7, 2014, acceptable documentation must be provided by the insured
- Composed (50 percent) or more) of native grasses, grass-like plants, forbs or shrub suitable for grazing and browsing

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 Pay close attention to the NOTE in Paragraph 409 (1)(c)



Any acreage that does not consist of all the above will be classified as non-native sod acreage

1216A(3): Native Sod (CCIP)

1216 Insurable Acreage

A. CCIP

..

(3) Native sod acreage is insurable under the terms of the policy. See Para. 1763, 1866 and GSH Part 4 for native sod acreage requirements.

Native sod acreage must also meet the acreage qualification in Para. 1763 to avoid reductions. Report all native sod acreage as a separate line(s), ...

Native sod acreage:

- Is insurable according to the policy
- Must meet qualification in Para.
 1763 to avoid reductions



501

1763A: Native Sod Acreage

Separate APH database for native sod acreage includes actual yields from production reports but:

- NS actual yields are not used to determine the approved yield; &
- Yield options in CIH Part 16 do not apply to NS
 - Ex: QLO, YA, YE
 - [Previously only mentioned yield substitution]



1763B(2): Native Sod Acreage

· /	
2024 CIH Para. 1763B(2)	2025 CIH Para. 1763B(2)
[all refer to 65% of T-Yield in AD; (c) also to 65% of PTY if elected]	[refers to 65% of applicable T-Yield]
(a) Insurable by WA(b) Insurable by SP	[Deleted both]
(c) Insurable under the BP (≤5% of insurable planted acreage in unit); 65% T-Yield or PTY	 (a) If NS acreage <u>subject to NS reductions</u>, use 65% of applicable T-Yield as approved yield (see Exh. 17D) (b) NS acreage ≤5% of insured planted acreage in the unit is insurable <u>without NS reduction</u> (per BP); separate APH database with applicable variable T-Yields
(d) Uninsurable the initial year of crop production; set up APH database; report as UI on AR	[Deleted]
GREATAMERICAN Crop Division	

503

Para. 1866B: Native Sod Acreage

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

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



Exh. 17D: Native Sod Example 4

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

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

Year 1:

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

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

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

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



505

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

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

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

[Previously referred to "Section 6" for all three]





General Acreage Reporting Guidelines Annual AR (Acreage Report) Filing Requirements



- For CCIP policies, the AIP may accept an unsigned AR on a limited basis (i.e., for extenuating circumstances such as illness):
- If all other requirements are met, the AIP may send the insured a letter advising the reported information will be binding if updated information is not received within a specified amount of time
- If AR updates are received from the insured, the response must be documented to the insured's file and may be considered a signed AR.
- In these extenuating circumstances, the AR can be considered final and used for loss purposes
- The letter can only be used when a signed AR cannot be obtained
- For the 'unsigned acreage reporting procedure', the insured is still required to report the field location of FSA Farm/Tract/Field. This clarification is a new **Note** in the procedure.
- In lieu of sending a letter, the AIP can also elect to determine acreage from a crop inspection



1203: Unsigned Acreage Report-CIH

• 1203 Failure to Submit Acceptable Acreage Report

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



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

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

509

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

1216 Insurable Acreage

A. CCIP

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

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

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

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





Section 8 – Insured Crop

Added a new paragraph (b)(7) to clarify that cover crops reported to another USDA agency are not insurable.

- (7) That is reported as a cover crop to a USDA agency.
 - (i) No indemnity will be paid for such acreage and any indemnity already received must be repaid.
 - (ii) You will still be required to pay 60 percent of the premium you would otherwise be required to pay on those acres.
- Same change in ARPI:
- Section 4, paragraph (b)(8)

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511

1219: Unreported Acreage or Units

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

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

1219 Unreported Acreage or Units

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

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

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

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

B. Unreported Acreage in a Reported Unit

C. Late Planted Unreported Acreage



1232A: Acreage Report Revisions (CCIP)

Clarified AR Revision Guidelines

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



513

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

1232 Acceptable Revisions for CCIP

A. Acreage Report Revision Guidelines

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

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

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INSURANCE GROUP Crop Division

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

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

1232B: AR Revision Requirements [Added Note]

- (1) Documentation & explanation
- (2) Date, signature, & code # of person preparing the revised AR
- (3) Insured's (or authorized rep's) signature & date
- (4) If revised after final ARD, AIP's authorized rep's approval is required

Note: When an acreage report is incorrect, but the error does not meet the requirements for changing liability discussed in subparagraphs A(1)-(2) above, the error can be corrected in accordance with subparagraph A(3). Those corrections will be identified as uninsured (unless they meet A(2)(b)) and an insured's or authorized representative's signature is not required.



515

1232E(8): AR Revisions (Over-Reported)

E. When Acreage Report Revisions Can Be Done Without a Crop Inspection

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

- Acreage has been over-reported:
 - When an insured requests a decrease in reported acres of a unit, the acreage report may be revised to remove those acres, provided:
 - all units of the crop for which the revision is NOT requested must have existing acceptable determined acres, as defined in the LAM; and
 - (ii) for the unit for which the insured has requested a decrease in acres the insured must, at their expense, have a current measurement of the unit acreage done by FSA or a disinterested firm whose primary function is land measurement.

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

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



1232E(10): AR Revisions w/o Inspection (Under-Reported)

Added under-reported acreage to the situations when an AR can be revised without an inspection

Does not change the liability of the policy unless insurability requirements are met

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

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



517





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

Revised phrase to be consistent [not in SOC]:

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

• [Changed from "...(including Conservation Reserve Program acreage)..."]



519

Organic Practice





New guidelines which must be provided to all organic producers

Producers with certified or transitional organic practices





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



1011C: Organic Farming Practice

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

Grown under an organic farming practice; &

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

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

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



521



Section 37 – Organic Farming Practices

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

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



1923B: Sugar Beets

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



523

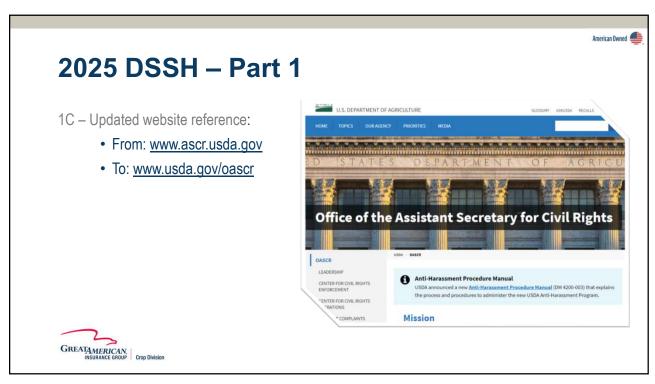
2001: Category D Crops

Added to list of Dollar Plan crops covered in CIH:

- Hybrid specialty seed
- Hybrid vegetable seed









- · Section 503 B
- · Update the NDS Statement for all forms
- · Updated Website Information
- · Contact Information for USDA
- Also Updated statement for Marketing Materials- Section 503C



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527

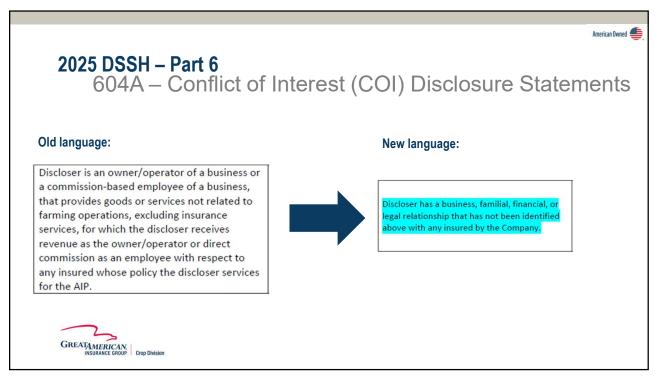
2025 DSSH - Part 3

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

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

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





2025 DSSH – Exhibit 21 Policy Transfer/Application: Updated "Insured's Applicant's Printed Name, Signature and Date"





2025 DSSH - Exhibit 24

Acreage Report:

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



531

2025 DSSH – Exhibit 31

High-Risk Land Exclusion Option:

e) If I have a Revenue Protection with Harvest Price Exclusion (RP-HPE) policy, insurance for my high-risk land is limited to limited to a RP-HPE policy with lower level of coverage or a YP policy with the same or lower coverage level.



2025 DSSH - Exhibit 39

AOI – Single Payee Agreement Form Sections:

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





533

2025 DSSH - Exhibit 39

AOI – Single Payee Agreement:

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





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2025 DSSH - Exhibits 52

Production Report (PR):

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



536

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2025 DSSH – Exhibits 53

APH Database:

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



537



2025 DSSH - Exhibit 64

Irrigated Practice Guidelines:

- Editorial correction in section B Requirements:
 - For planted or perennial acreage to be insured under and irrigated practice, the insured must...



2025 DSSH - Exhibit 70

Organic Practice Guidelines:

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



539

2025 DSSH - Exhibit 70

Organic Practice Guidelines (cont'd):

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



NEW





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Loss Adjustment Notice of Damage or Loss

Combined elements C6 & D4:

2024 C6:

"I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure and to use my load records, structure markings, or combine monitor records to determine production between units or production from insured/uninsured acreage. Do you agree to follow your insurance provider's written criteria and instructions to do this?

No (Check One)"

2024 D4:

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

Note: Include instruction for insured to initial this statement



541

2025 DSSH - Exhibit 85

Loss Adjustment Notice of Damage or Loss

Combined elements C6 & D4

2025 C6:

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

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



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2025 DSSH - Section 6

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





543

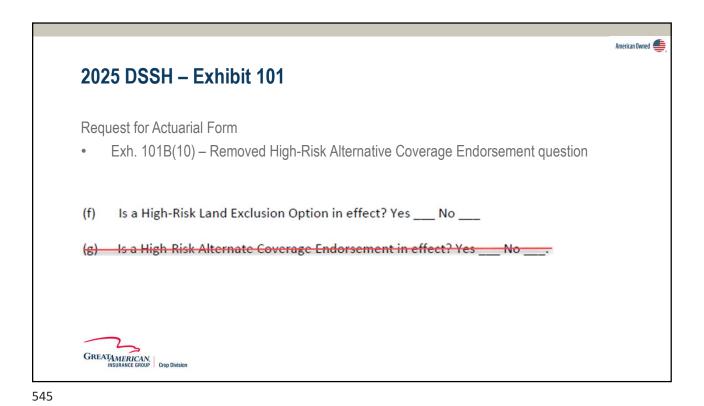
2025 DSSH - Exhibit 101

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

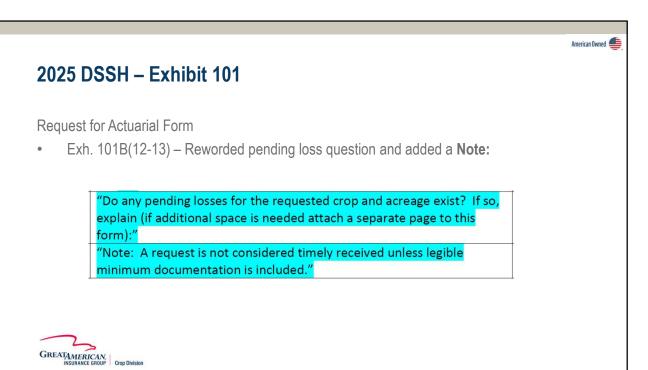
Explanation of requested actuarial change. for which a WA is requested. Be specific and provide reasons which support this actuarial change.

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





American Owned 2025 DSSH - Exhibit 101 Request for Actuarial Form Exh. 101B(11)(a) – NB reference removed & other minor updates 2024 WAH (Exh. 3A(9)): 2025 DSSH (101B(11)(a)): This item must include space for any other applicable information. Where a, b, c, mprovements such as, drainage, levee elevation, pump capacities, if additional space is needed attach a separate page to this form. Where a, b, c, or d is applicable, list the line number from item 6 for or d is applicable, list the line number from item 6 for which the required information is applicable. Date land cleared (include method used for NB) or reclamation complete. If irrigated: water source and method of irrigation. (c) If irrigated: Is there a reasonable expectation of receiving adequate water to carry out a good irrigation practice for acreage reported under the irrigated adequate water to carry out a good irrigation practice fo acreage reported under the irrigated practice? Yes _____ practice? Yes___ No_ Dry bean variety. GREATAMERICAN, INSURANCE GROUP Crop Division



2025 DSSH - Exhibit 102

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



548

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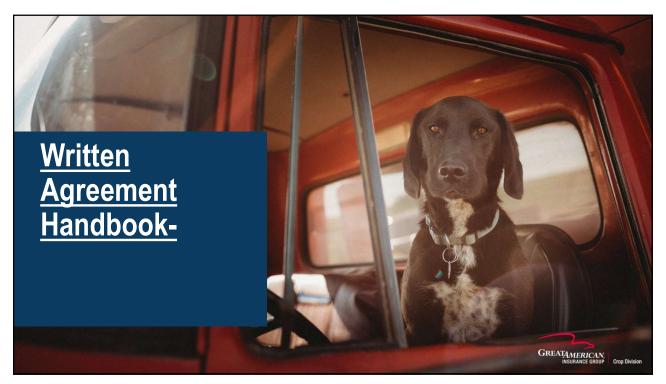
2025 DSSH - Exhibit 103

Crop Never Planted Certification Statement

- Requirements for WHEN this must be completed have not changed.
- 2nd Certification Statement Updated:
 - "I have not planted _____ in ____ County or the area within the most recent-last 10 crop years."
- Added Required Statements:
 - Privacy Act Statement
 - Non-Discrimination Statement



549





22 Required Information for WA Requests

Provide evidence of adaptability with the new WA request if unable to confirm the need for it.

A. New WA Requests

All new WA requests must include:

Note: Duplicate university or other information that shows adaptability is not needed for repeat WA requests from the same area. Prior to submitting the WA request to the WA ROE system, the AIP should contact the RO to determine if evidence of adaptability is required. If the AIP is unable to confirm the need for evidence of adaptability with the RO, it should be provided with the WA request.



551



22 Required Information for WA Requests

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

B. Renewal WA Requests

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

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





61 WA Cancellation, Errors, and Changes

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

A. Multi-Year WA Cancellation

- (1) Multi-year WAs may be canceled for any crop year by the insured or the AIP by providing written notification to the RO. The written notification to the RO must show that the request to cancel the WA was requested by the cancellation date specified in the policy or the WA, as applicable. In addition, the insured cancels the policy when:
- (b) there is a change in entity with a different tax identification number.*** The new entity would need a new WA (i.e., must submit a new WA request, since a renewal WA request is not applicable in this situation), or the original terms of the policy and actuarial documents without a WA will remain in effect; or
- (c) the policy is transferred to another AIP.*** A request for renewal of the WA must be submitted in accordance with <u>Para. 21</u> and <u>Subpara. 22B</u>, or the <u>original</u> terms of the policy and actuarial <u>documents without a WA</u> will remain in effect. When the WA applies to more than one crop, the WA will remain in effect for the crops not canceled. Only the WA terms for the canceled crop policy are no longer in effect.



553



RO Notices Addressed to Producer

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

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





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

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

A. Availability

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

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

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555

83 TD Type – Dry Bean Types

Section added to identify when TD type requests are available.

A. Availability

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



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84 TP Type – Unrated P/T

Section added to identify when TP type requests are available.

A. Availability

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



557

85 XC Type – County Without AD

Section added to identify when XC type requests are available.

A. Availability

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



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Exhibit 4 Deadlines, Documentation, and WA Availability Summary

Previously Exhibit 5.

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

C. Crops Which Do Not Allow WA

- WAs are available under the CCIP BP for most crops. The list below is to help identify
 those crops for which WAs are not available as of the release date of this handbook;
 however, changes to policies may change the availability of WAs for certain crops after
 this handbook release. Therefore, the CP take precedence over this list to determine
 when WAs are available for certain crops. In addition to the list below, WAs are not
 available for any crop insured under ARPI or CAT policies.
- Apple TreeChile PepperClary Sage
- Grapevine
- Hybrid Specialty Seed
 Kiwifruit
- Kiwitruit
- Machine Harvested Pickling Cucumber
- Pecan Tree
 Penagra Pay
- Popcorn RevenueStrawberries
- Sweet Potato
- Triticale

California Citrus Tree

Citrus – Actual Revenue History

Fresh Market Caneberry

Hemp

Hybrid Vegetable Seed Macadamia Tree Nursery Value Select Pomegranate

Processing Pumpkins Sprinkler Irrigated Rice Texas Citrus Tree



559

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	FM	FM Sweet	Processing	Processing	Peppers
	Tomatoes	Tomatoes	Corn	Beans	Sweet Corn	



Great American Insurance Guidelines for Processing Written Agreements

American Owned 🥌

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.



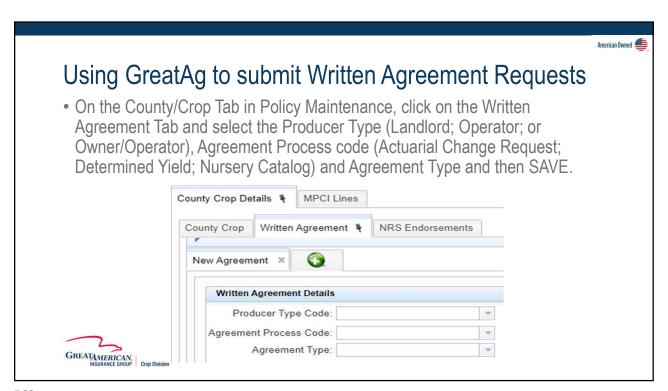
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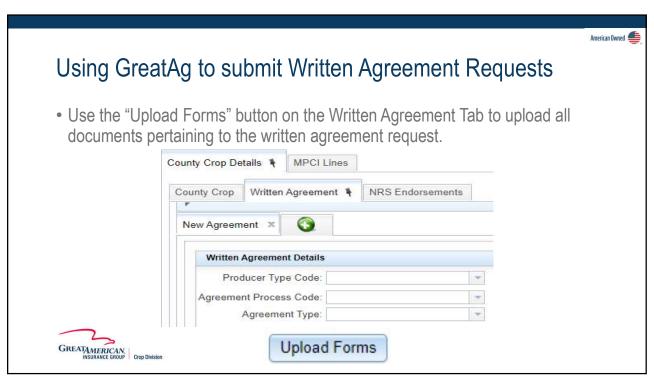
Using GreatAg to submit Written Agreement Requests

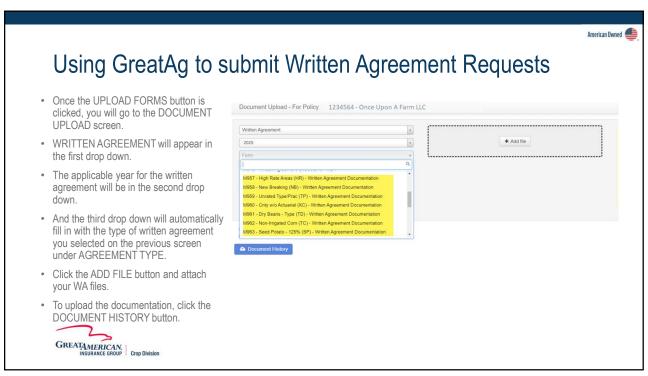
We ask that you adopt the following procedure to tell your underwriter that you
have a written agreement, rather than submitting it via email. Using the
following approach, it will be promptly logged into our system for tracking
purposes, rather than being dependent on the underwriter opening the email.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















What is Margin Protection (MP)?

MP is an area-based insurance plan that provides coverage against an unexpected decrease in operating margin (revenue less input costs), caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils. Because MP is area-based (average for a county), an individual farm may have a decrease in its margin but not receive an indemnity or vice-versa.

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Crop Division

MARGIN PROTECTION



The margin is the money that a farmer has left over after harvesting bushels, selling them, and paying operating expenses. This is the money the farmer must use to cover land costs, pay for management work, and sustain his family. A farmer is aiming to insure <u>margin</u>, not bushels, price, or costs.



MARGIN PROTECTION

569

The Expected costs are based on local agronomic conditions to determine the amount of critical inputs, not on any one grower's actual expenses incurred. Expected Costs are based on the relationship between expected county yield and the volume of input needed to grow a bushel.

	Expected Costs	Crop	Allowed Inputs Subject to Price Change	
•	Allowed inputs subject to price change are those for which Projected and Harvest Prices can be obtained from markets.	Corn	Diesel, Urea, Diammonium Phosphate price (DAP), Potash, Interest	
		Soybeans	Diesel, DAP, Potash, Interest	
•	Inputs subject to price change are identified with an average quantity used per acre.	Rice	Diesel, Urea, DAP, Potash, Interest	
		Wheat	Diesel, Urea, Monoammonium Phosphate(MAP), Potash, Interest	

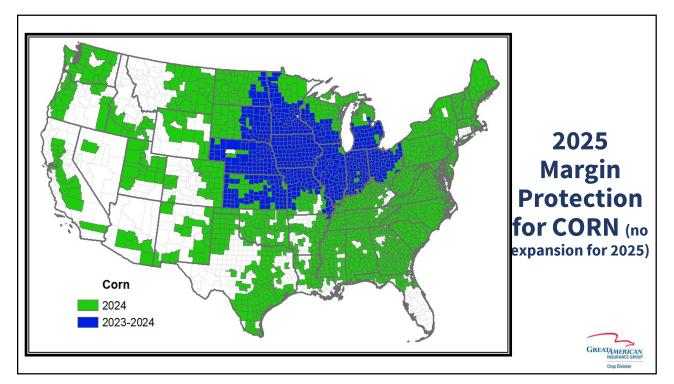
Expected Costs	Crop	Allowed Inputs not Subject to Price
Allowed inputs not subject		Change (Examples only)
to price change are identified as a specific dollar amount per acre and	Corn	Pre-harvest Machinery, Seed, Lime, Herbicide, and Insecticide Costs
are not specifically identified. Only the dollar	Soybeans	Pre-harvest Machinery, Seed, Lime, and Herbicide Costs
amount for all such inputs is specified. Some examples	Rice	Maintenance, Chemicals, and Application Costs
of typically included costs are provided by crop on the right	Wheat	Seed, Maintenance, Chemicals, and Lubrication
right.		Chemicals, and Lubrication

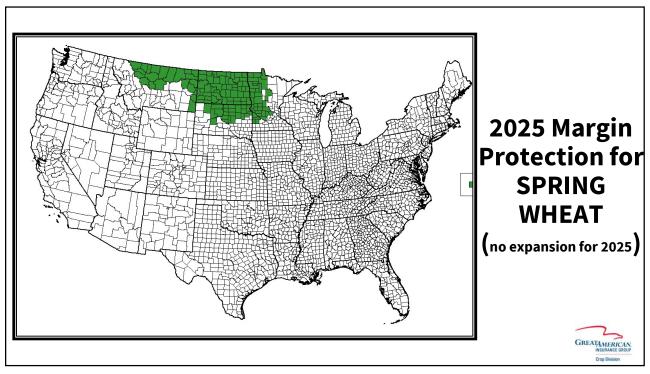
Where is MP available?

- MP is available for CORN, RICE, SOYBEANS, and WHEAT in select states and counties, as follows:
- **RICE**: Select counties in Arkansas, California, Louisiana, Mississippi, Missouri, and Texas;
- CORN: Select counties in all states except Alaska and Hawaii;
- SOYBEANS: Select counties in Alabama, Arkansas, Colorado, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, and Wisconsin; and
- County lists by crop are available at "<u>www.marginprotection.com</u>" at section titled "Downloadable content" and in our Actuarial presentation.



573





MARGIN PROTECTION

New for 2025

- A **disclaimer** is required for all NEW and Carryover Margin Protection Policies.
 - Statement will be added to Margin Renewal Pre-printed applications
 - Standalone Disclaimer Form will be created for new policies or renewals with no other changes.
 - What happens if a renewal does not turn in a Disclaimer?
 - It's considered an incomplete application without it.
- Minor language changes referring to **AREA** instead of COUNTY
 - Ex. Expected County Yield is now Expected Area Yield
- Added Paragraph for 1st Crop/2nd Crop scenarios
 - Utilizes the 35% payment on 1st crop
 - Example
 - You have Base and MP on corn and sb
 - Corn fails, you plant soybeans
 - Soybeans are a 2nd planted crop so no MP available, just base policy
 - Any Margin payment on corn will be considered 1stcrop/2nd crop and the insured would receive only 35% of the Margin indemnity.
 - If the Base policy loss on SB is greater than the other 65%, they can get 100% of loss on SB.



Sales Closing Dates for MP

- CORN, SOYBEANS, and SPRING WHEAT is **September 30**th of the calendar year prior to the insured crop year. Why 9/30? Most inputs (fertilizer, chemicals, etc) are purchased for the next growing season in the fall.
- The MP sales closing date for RICE is the same as the sales closing date for YP, RP, and RP-HPE.
- All sales closing dates are shown on the <u>Actuarial Information Browser</u>.

Coverage

- Purchase as a Stand Alone or with a YP, RP, RP-HPE base policy.
- An Area Based plan that uses county level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.
- CAT Level of Coverage is not available for Margin Protection.
- Separate Administrative Fees apply for MP and Base policy.
- MP with the Harvest Price Option allows replacement cost coverage.
 - If the Harvest Price is greater than the Projected Price, the Expected Margin and the Trigger Margin are recalculated based on the higher Harvest Price.

577



MARGIN PROTECTION



Basics of Margin Protection Coverage

- Coverage Levels offered are 70% to 95% and can be varied by type and practice. Protection Factors are from 0.8 to 1.2.
- Projected Price discovery for CORN, SOYBEANS and SPRING WHEAT is August 15th to September 14th and the Harvest Price is the same as Revenue Protection. Price Discovery for RICE is the same as the Base Policy.
- · Termination date is November 15th.
- Written Agreements are not allowed for MP, but any WA authorized under the BASE policy will only modify the terms of your Base coverage.
- MP will not attach to HRLEO or WFRP acreage.
 - BASE policy may insure high risk land acreage under CAT but MP acreage will only apply to Buy-Up acreage.
- BFR/VFR subsidy provides an additional 10% of premium subsidy.
- If SCO or ECO is elected on the Base policy, cannot have Margin Protection.
- If HIP-WI is elected, then cannot have Margin Protection.





Base Policy

- The Base policy and the MP policy must be purchased from the same Approved Insurance Provider; however, the Base policy and the MP policy may be purchased from a different insurance agent or insurance agency and still be eligible for the premium credit.
- If the producer already has a Base policy with an AIP and purchased a MP policy with a different AIP then the Insured must complete the proper documentation to transfer the Base policy on or before the sales closing date for MP. The transfer needs to be effective for the same crop year as your MP policy.
- If the producer has a base policy in effect for the crop with us on the MP sales closing date for the current year:
 - 1) That base policy cannot be transferred to another AIP; and
 - 2) Can not be canceled to obtain any other Federal crop insurance coverage from another AIP. This provision does not negate your right to cancel your base policy without obtaining any crop insurance policy other than MP.
- Having a Margin Protection policy does not prohibit the producer from buying other Private Crop Insurance policies not insured by FCIC.

579



MARGIN PROTECTION



Production

The Production Report submitted for the Base policy (Yield or Revenue Protection) will be used as the production report for MP.

- If no Base policy, producer is still required to submit an annual production report for the standalone crop by the production reporting date shown in the actuarial documents.
 - If not submitted by the production reporting date, then the next year the policy will be limited to the lowest MP coverage level available.
- If you have a Base policy, units will be established for MP by the Base policy. If only a standalone MP policy, then all planted acreage of each type and practice is a unit. Whole farm units are not allowed under MP.





Acreage

- Premium credit applies to those MP types and practices that match the Base policy types and practices.
 - This credit cannot be accurately determined until the MPCI acreage report is complete.
- The Base policy issued under the Basic Provisions provides the producer with coverage for Replanting, Prevented Planting, Individual Losses and Quality Losses.
 - MP acreage **does not** attach to any acres that are prevented from being planted.
- The Final Planting Dates for MP are shown in the Actuarial Documents and are set to the same date used as the Late Plant date shown for the base policy.
 - For acreage that is not planted on or before the MP Final Planting Date for the crop, then that acreage must be reported as Uninsurable.
- Native Sod subsidy decrease penalty **does** apply to a MP policy.

581

MP Corn Costs and Calculations

MP Corn and Soybean Costs and Calculations									
Corn Input Amounts (per Acre)	Urea (lbs./acre)	DAP (lbs./acre)	Potash (lbs./acre)	Diesel (gal/acre)	Costs not subject to price change				
Corn Irrigated	(ECY*.83)/.46	(ECY*.35)/.46	(ECY*.25)/6	(ECY*.10)+2.5	\$206.90				
Corn Non-Irrigated	(ECY*.83)/.46	(ECY*.35)/.46	(ECY*.25)/.6	(ECY*.04)+2.5	\$206.90				

	MP Total Cost Calculation	
Costs not subject to price change	=	"Use Costs not subject to price change"
Costs subject to price change	=	(Input Price x Unit per acre)
Preliminary Total Costs	=	Total Costs + Variable Costs
Interest Rate Cost	=	Apply Interest Rate Calculation
MP Total Costs	=	Costs not subject to price change + Costs subject to price change + Interest cost

Pounds can be converted to tons by dividing by 2000. This is necessary when input quantities are listed in terms of lbs./acre and input prices are listed in terms of \$/ton.

ECY is "Expected County Yield", rounded to the nearest whole bushel.

The "Interest Rate Calculation" document is available as a PDF at https://www.marginprotection.com/Content/Files/Interest%20rate%20calculation%20document.pdf





LOSSES

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



583

MARGIN PROTECTION

LOSSES

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





Special Policy Scenarios

585

Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but you choose to cancel your base policy for 2025.
 - You will then have a "stand alone" MP policy and there will be no premium credit towards your MP policy.





Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but your entity changes prior to SCD for your base policy.
 - The MP handbook was updated to explain that when this happens, there is no way to LINK the MP policy to the base policy. Both will stay active, but you will not receive the premium credit towards your MP or will any offset in any applicable indemnity to the base policy happen.
- You apply for Margin Protection for the 2025 crop year, but you attempt to transfer your base policy by that crop's SCD.
 - You must have the base policy with the same provider, so the transfer is denied.





587



Special Policy Scenarios

- You apply for Margin Protection for corn for 2025. How does MP work with Hybrid Seed Corn?
 - If the Seed Type of corn is in the MP actuarials, MP covers seed at the same expected and harvest margin as grain, as long as you do not have a Hybrid Seed Corn policy(YDO plan). (Same applies to Silage Type)
 - If the insured does insure their Seed Type under the MP, then all corn acres are insured under the MP.
 - See the actuarial for any additional statements.
 - If the Seed Type of corn is NOT in the MP actuarial, it is not insurable under MP.

Special Policy Scenarios

- You apply for Margin Protection for the 2025 crop year, but your base policy also has SCO (Supplemental Coverage Option).
 - Your SCO must be cancelled for the 2025 crop year.
- You apply for Margin Protection for corn for 2025. How does MP work with Silage Type Corn?
 - If the Silage Type of corn is in the MP actuarials, MP covers silage at the same expected and harvest margin as grain.



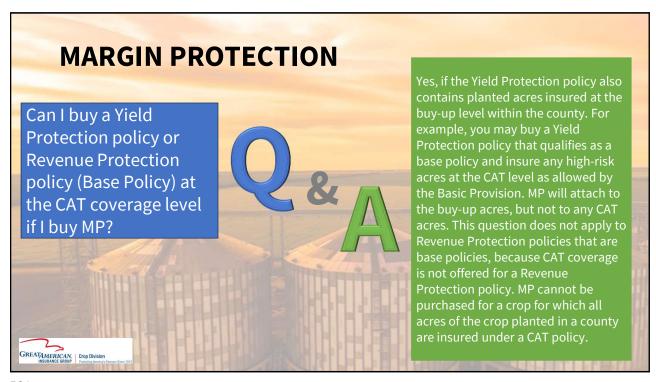


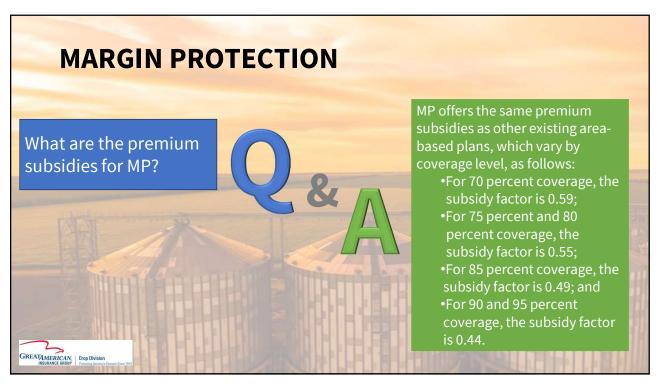
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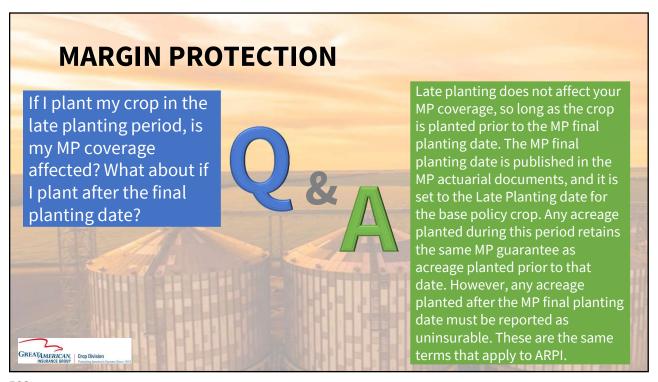


MARGIN PROTECTION

Questions and Answers

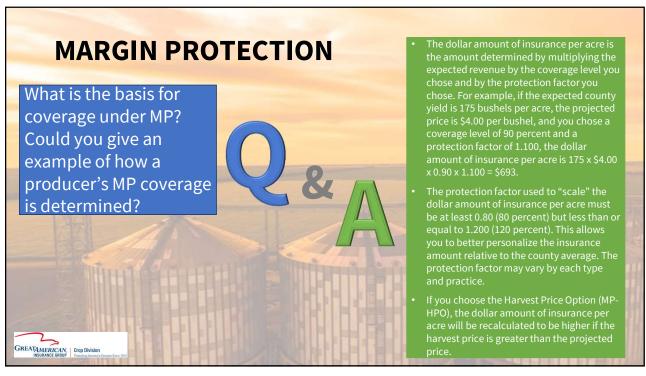






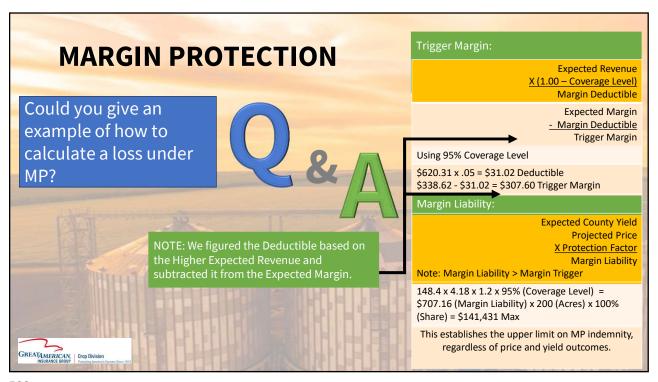


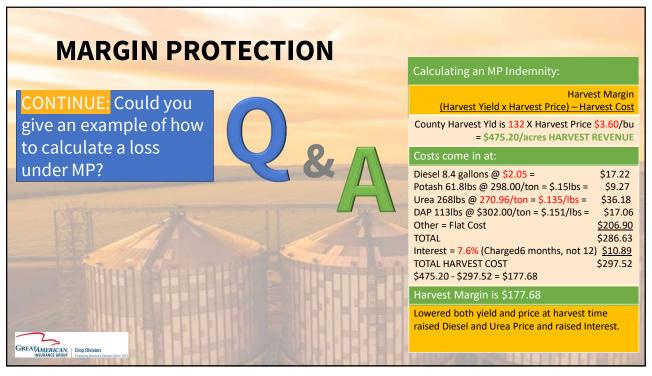










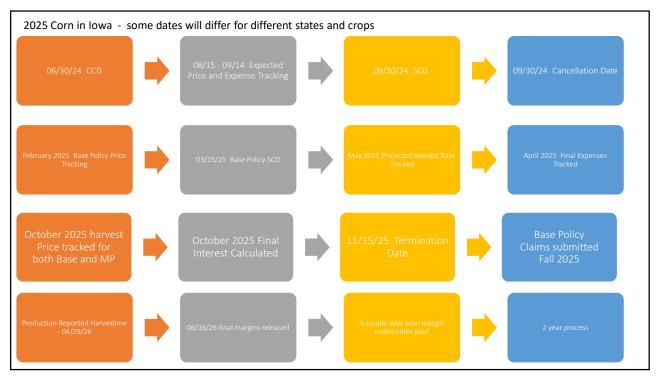








Example of Quote County: Mahaska [123] RP [02] Options: QLTAYA Plan: Cov Level: 75% Unit Structure: EU Crop: Com [41] Price %: 100% BFR: No UOM: BU Endorsement(s): None Weighted Average APH: 223.00 (NI) Unit Sel Unit Stri Appl Unit Struct Type/Variety Practice Est. Total Base Lin Yield/RateYield Level Adjusted Yield Range Total MP Prod Effective Prem/ Rate *** Guar Per Map Area Guar Per Options Vol Fetr Acre Amt Acre Amt (\$) Acn Prior Yr Yld Cupped? Guar Factor (bu) Amt (S) GSG [016] NON IRR [003] 223.00/208.00 \$779.62 \$173,652.1 \$35.7 1.0000 208.00 EU/0.6890 \$42.27 \$4.66 0.19 Margin Protection Coverage Trigger | Level / Range | Total Expected Data Est. Total Base Line Margin Margin Prod Liab/Acre Premit Prem/Acre Prem/Acre Amt(S Credit \$527.61 90% \$31.9 Exp Cty Yld: 196.70 Exp Rev/Acre: \$1,001.20 \$35.75 \$5.09 \$34.23 901.08 \$5.93 \$8.2 Exp Costs/Acre: \$0.00 Exp Margin/Acre: \$627.73 The subsidized premium for both Margin and Base policies are added together and totaled. GREATAMERICAN Crop Division





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





607

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



609

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)



611

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"



613

Livestock Reminders

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





"New vs Experienced"

- "New" livestock agent-complete each individual plan (DRP,LRP, LGM) 2025 livestock training and testing in Crop University for each plan you wish to write.
- "Experienced" livestock agent-complete our Crop University 2025 Livestock Update
 <u>Training</u> and livestock plan <u>test</u> within the last 3 years. *We do accept other AIP training and testing.
- Highly recommend you take the <u>Livestock Entry-GreatAg</u> course in Crop University.



615



Civil Rights & USDA Outreach-





TOPICS

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



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617



CIVIL RIGHTS

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

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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



619



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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621



USDA NON-DISCRIMINATION STATEMENT

- Agency websites must contain the Non-Discrimination Statement and/or can contain links to the RMA or USDA Office of the Assistant Secretary for Civil Rights
- RMA Non-Discrimination Statement website: https://www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements/Non-Discrimination-Statement
- All agency letters & brochures intended for MPCI customers must contain the Non-Discrimination Statement DSSH 503 RMA Non-Discrimination Statement

Example GAIC Crop Division Website



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USDA NON-DISCRIMINATION STATEMENT

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

- · Race Disability Reprisal and
- Color
- Sex
- National Origin
- Gender Identity
- Age
- Religion
- Marital and Parental Status
- · Genetic Information
- Political Affiliation

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623



COMPLAINT OF DISCRIMINATION

- USDA Office of the Assistant Secretary for Civil Rights
- Complete the USDA Program Discrimination Complaint Form found at: https://www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer
- Call: (866) 632-9992 to request the form
- Email: https://program.intake@usda.gov
- Write a letter to: U.S. Department of Agriculture, Office of Assistant Secretary for Civil Rights Enforcement, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410
- Fax (202) 690-7442

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COMPLAINT OF DISCRIMINATION

Individuals who are **deaf**, **hard of hearing**, **or have speech disabilities** that wish to file either an EEO or program complaints contact:

USDA through the Federal Relay Service

(800) 877-8339

- or -

(800) 845-6136 (Spanish)

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625



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

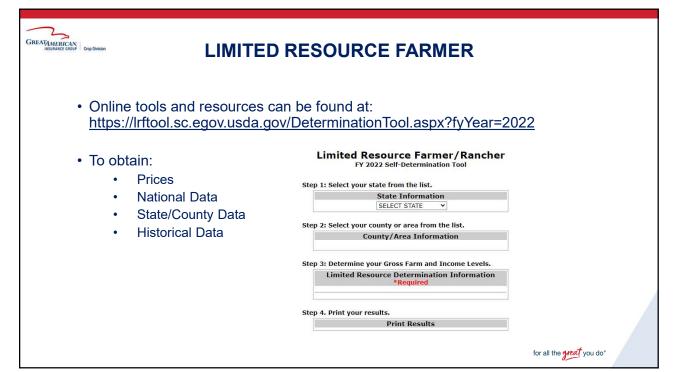
AND

 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

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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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629





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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631



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

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633



USDA AG CENSUS

The census data can be viewed by state or county.

https://www.nass.usda.gov/Publications/Ag Census/2022/Full_Report/Volume_1, Chapt er_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:

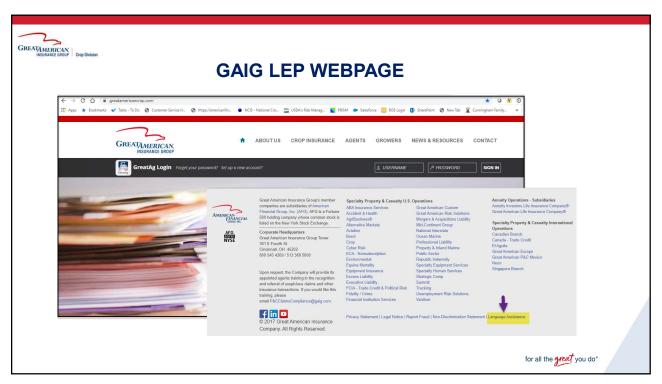
- If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual
- If a LEP individual requests oral translation services, the AIP will contact the Regional 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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635





GAIG LEP WEBPAGE

The website contains:

- A list of GAIG LEP Contacts who will help you obtain forms, provisions, interpretation/translation services.
- Links to:
 - RMA's Spanish Basic Provisions
 - RMA's Chinese Basic Provisions
 - RMA's Spanish website: https://www.rma.usda.gov/en/RMA-en-Espanol

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637



GAIG LEP PROFIT CENTER CONTACTS

Cincinnati, OHCarolyn Cunningham, LEP
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515-681-0574

ccunningham@gaig.com

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dawilson@gaig.com
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Fargo, ND
Tanya Kvamme
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tkvamme@gaig.com

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Fresno, CA Rebekah Wistrom 785-840-1162 rwistrom@gaig.com Albany, GA Cindy Jackson 919-830-2067 cjackson@gaig.com

Lawrence, KS Rebekah Wistrom 785-840-1162 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 have the ability to opt-out of this information
- · Initial collection has been completed for all active agents
- Newly appointed agents will need to complete going forward

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639



We Greatly Appreciate Your Time and Business!

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2025 Compliance Update-

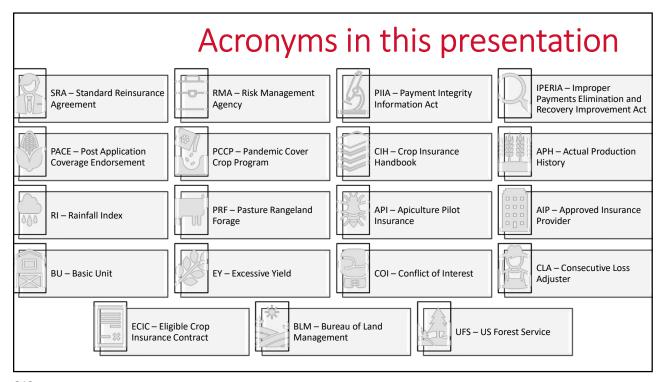


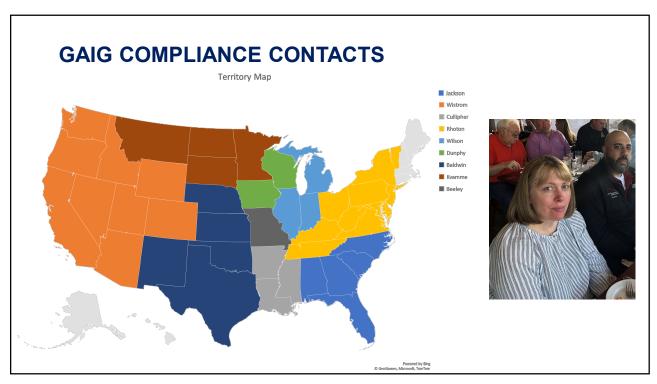
641

TOPICS TO COVER

- 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







GAIG COMPLIANCE CONTACTS

Field Office Employees

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

645

RMA REBATING LANGUAGE

Definition per the SRA:

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

RMA REBATING LANGUAGE

- RMA Published Rebating Violations and Sanctions
 - https://www.rma.usda.gov/en/News-Room/Frequently-Asked-Questions/Published-Rebating-Violations-and-Sanctions
 - RMA Website Q&A Section
 - · Good examples of what is considered rebating
 - Updated verbiage on Prohibitions, exceptions and violations as of 9/28/23
- Premium adjustments are prohibited except for patronage dividends or similar payments as outlined in the Federal Crop Insurance Act (Reference Act for specific language)
 - Enforced Violations
 - Policyholders
 - · Voiding the policy, government-wide suspension, disqualification from crop insurance, civil penalties
 - Approved Insurance Providers
 - · Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

References

Additional information on RMA's rebating enforcement efforts:

- 1. Violations and Sanctions web page
- 2. Rebating Prohibition
- 3. Private Product Sales
- 4. Enforcement Initiative, Federal letter, State letter
- 5. "Anti-Rebating Certification Statement" in the Document and Supplemental Standards Handbook

647

SRA – PROHIBITION OF ASSESSING SERVICE FEES

SRA Main Body Section II(a)(14)

Section II Reinsurance

(a)General Terms

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



RMA UPDATE - PIIA

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

649

2024 Audit Selection (Audit of 2023 Policies)

- GAIG received 43 crop/county contracts split between GA/CRS policies
 - PRF 4
 - Annual Crops 39
- As of to date, all information has been submitted to RMA
 - RMA will finalize their audits late November

RMA UPDATE – IPERIA



RMA Past Year Concerns/Findings

RMA UPDATE - IPERIA

- Feeding records insufficient or missing
- Insured certified production incorrectly when compared to the PY report
- Commingled production without soft records
- Poorly labeled production records
- Acreage/Share discrepancies
- Unit Structure
- RI (PRF & API) policy deficiencies missing leases
 - Insureds not meeting the insurability requirements for the selected intent (haying/grazing) of the acreage and/or
 - Insureds inaccurately reporting acreage on the acreage report

651

RMA UPDATE - PPA

- Program Performance Assessment conducted by RMA Regional Offices
- Program outlined in the 2023 PPA Standards Handbook (FCIC-14080)
 - Review period November 2023 to September 2024
- RMA Mission:
 - Provide a fact-based assessment program to ensure that policy language, AIP performance, loss adjustment activities, and general policy and procedure implementation is adaptive, effective, and actuarially sound and that RMA is being a good steward of taxpayer dollars.
- RMA RO will make initial selection the first of May each calendar year
 - Underwriting Review
 - Growing Season Observation

RMA PPA Goals

RMA UPDATE – PPA

- 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



653

PRODUCER RECORD KEEPING REQUIREMENTS

- 2024 CIH-1401- Part 14 Acceptable Production Evidence
 - Relates to any type of APH review required by RMA, such as:
 - · Conflict of Interest
 - 200K Review
 - RMA Spot-checks
 - Excessive Yield Audits
- APH Review Record Requirements
 - The insured must provide acceptable production records that support the certified production report at the time of a review, whenever an APH review is required.

- 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



655

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		

- Production Record Types
- These are the record types that will be requested in the event of an APH audit

Yield Description:		2) Production Record Type Legend:	
IL-Special T Yield for New Producer & Added Land L=SA T-Yield for Added Land T=Transitional Yield Z=Zero Acres Planted	(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: solic/commercial storage. (B) Harvested Production: fam 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: Revestock feeding records. (G) Harvested Production: following the following	 (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

657

PRODUCER RECORD KEEPING REQUIREMENTS

Commingled Production

Appendix IV APH Audits – AIP is not allowed to accept commingled production records unless:

- 1. Insured reported production as commingled on their production and yield report
- a. Commingled box needs to be checked on PY report (Can add PA next to reported yield)2. Insured has maintained soft records that will allow AIP to allocate production back to the
- Insured has maintained soft records that will allow AIP to allocate production back to the applicable database/farm

2024 CIH 1005 APH Databases Below BU Level
....If the insured certifies production on the production report
at a level below the BU, they must have acceptable records
at the level reported or assigned yields will apply (see Para.

1303A and 1600 for additional details).

80.88
80.88
80.88



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

- Production Reporting Errors
 - 2024 CIH Paragraph 1684/1685 Outlines Production Reporting Errors
- 1684 Determining if Acres and Production Evidence Support the Production Report

When conducting an APH Review, the reviewer shall determine if the insured's acreage and production evidence support the amounts certified on the production report. Production reported on a production report is supported when the actual yield matches or is within RMA established tolerances...

RMA established tolerance is 5%

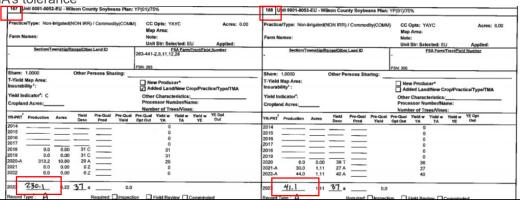
659

PRODUCER RECORD KEEPING REQUIREMENTS

When completing a required Appendix IV APH review

Soybean Example

- 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 230.1 bushels for line 187 and 41.1 bushels for line 188
- Acceptable production evidence must match, or not be over reported by more than 5% to be within RMA's tolerance



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

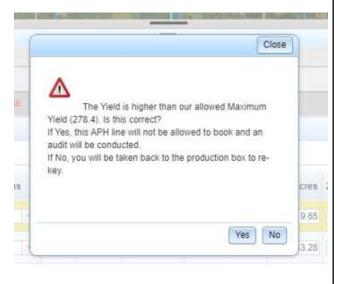
B. Replacing an Assigned Yield
...If an insured wants to recertify their production report in a
subsequent year to replace an assigned yield, the insured must
provide hard copy records of acceptable production evidence,
supporting their certification, to the AIP...

661

EY audits require an APH review of the entire crop/county

- Excessive Yields RMA conducts continual data mining projects reviewing policy holder APH history
- Watch out for keying errors, the pop-up box below will trigger an EY audit
- If audit is triggered after deadline for production and yield reporting, errors of over reported production could result in assigned yields

RMA EXCESSIVE YIELDS



APPENDIX IV REVIEWS

- Operation Reviews
 - \$200,000 Indemnity Reviews
 - Conflict of Interest (COI) Reviews
 - Consecutive Loss Adjuster (CLA) Reviews
 - Rainfall Index (RI) 3% Reviews
 - Program Performance Assessment (PPA)
- RMA Data Mining Reviews
 - PIIA
 - RMA Spot-Check
 - ARPA (Agriculture Risk Protection Act)



663

RMA COMPLIANCE FORMS

2025 RY** (Calendar Year Starting 1/01/24)

Reporting Forms for RMA Compliance RMA Required Agent or **Due Date**

Form	AIP	Level	Collecting	Collect
AFG Code of Conduct	March 21, 2024	Employee	2024	01/01/24
Non-Disclosure Certification Statement	March 15, 2024	Agency	2025	01/01/24
RMA COI Form	June 30, 2024	Emp./Adj.	2025	04/01/24
RMA COI Form	Earliest AR Date	Agent	RY for AR	90 days prior due
Controlled Business Practice	90 days after annual settlement (due 12/1/24)	Agency and/or Agent	2023	09/01/24
Covenant Not Sue	Upon Appt.*	Agent		
Race Ethnicity Gender	Upon Appt. New Hire	Agent and Adjuster		

*CNTS form for 2012 will be effective for all years going forward until new Reinsurance Agreement is signed. **2025 RY starts 7/1/24

RMA COMPLIANCE FORMS

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



MPCI Conflict Of Interest (COI)

Every year each agent must sign the annual COI certification and return it to Great American Insurance by the earliest acreage reporting date for that particular agent. This certifies that you have reviewed and verified that all policies that could be in conflict that need reported as a disclosure with GA. The form is for the 2023 reinsurance year and can be found under the compliance home screen or click here to complete in GreatAg.

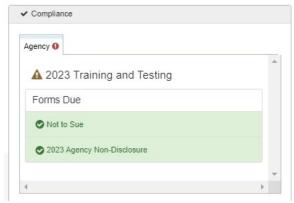
If you have additional questions regarding the COI certification, please contact your PC compliance department.

If you did not provide Great American with this email address, please ignore this email.

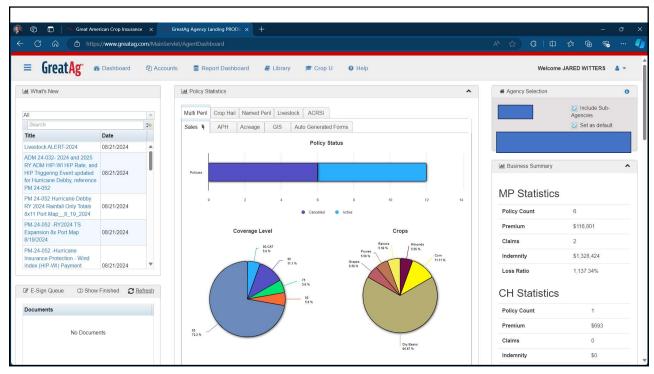
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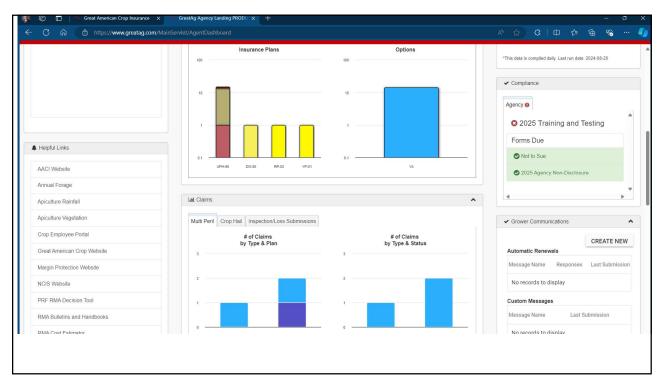
RMA COMPLIANCE FORMS

 GreatAg Landing Page Compliance section has a great tool for keeping current on all RMA required forms, as well as agent training and testing.









APPENDIX I COI

- Guidance Regarding Conflict of Interest During Claim Related Activities relating to Loss Adjuster and Reviewer 2024 SRA Appendix I Section VI
- (A) The supervision, control, or adjustment of a claim. The Company is solely responsible for the supervision and control of the loss adjustment process for a loss determination and all loss adjustment oversight...

Only agent activities that are allowed:

- (i) The agent may:
 - (I) Receive a notice of loss from the policyholder and transfer it to the Company;
 - (II) Provide a copy of the Company's official file folder, as applicable, to the loss adjuster or reviewer;
 - (III) Provide the loss adjuster or reviewer with any information provided by the policyholder related to the loss:
 - (IV) Facilitate the loss adjuster's gathering of information directly from other parties; and
 - (V) Assist the loss adjuster in locating the policyholder or vice versa.

669

Policy language requirements

- Appendix IV SRA Review Requirements (audits performed)
 - All eligible ECIC contracts with identified Conflict of Interest
 - · Not less than a 3-percent random sample
 - Annual Forage selection in September 2024
 - PRF/Apiculture selections are made in January
 - All ECIC contracts with indemnity exceeding 200K
- Complete review of the policy, which includes items such as
 - Verify entity
 - · Verify acres/colonies
 - Verify ownership
 - · Verify correct grid ID



RAINFALL INDEX

2025 Rainfall Index Plan Common Policy (25-RI)

- 10. Share Insured
 - (b) With respect to your share:
 - (1) Upon our request, you must provide a <u>verifiable lease or written proof of ownership</u> 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'

671

RAINFALL INDEX

- For all Appendix IV audits on RI policies (grazing, haying, or apiculture) we must have the following documentation:
 - Written lease when ground is not owned, but rented for grazing, haying, or placement of colonies (RMA allows a lease certification form when a verbal lease is in place)
 - **Proof of Ownership** when ground is owned by the policy holder, we must have a copy of a deed or property tax records to verify ownership.
- AIP is also required to verify the policyholder is the owner of the livestock/colonies. To verify the ownership of livestock/colonies, we request documents such as:
 - Livestock/colony sales/purchase receipts, veterinary records, state brand certificates, transportation records, pollen broker records, etc...



THANK YOU FOR YOUR TIME

673

Thank YOU!

On behalf of the entire Fresno Team, we would like to say thank you to all of you, our agents, owners and agency staff/processors for your business and partnership with Great American.

Great American, an American-owned company,

thanks to YOU for delivering our vital products to support Agriculture in the USA!

We appreciate your trust in us, and we look forward

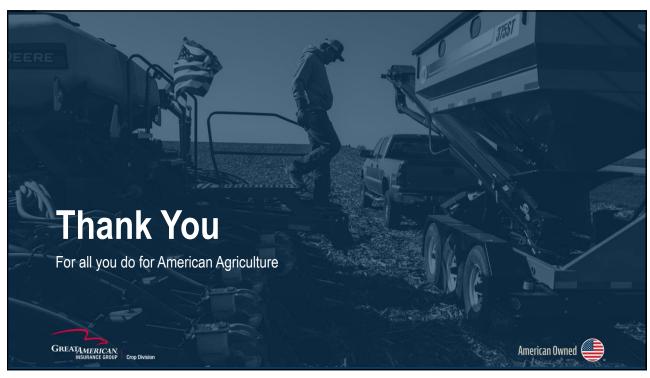
to a great 2025 Crop Year!













301 E. Fourth St. Cincinnati, OH 45202 800-587-1553 GreatAmericanCrop.com GAIG.com/Crop

Support **American** services by buying crop insurance from an **American-owned company**.



Crop Risk Services, Inc., 132 S. Water St., Decatur, IL 62523, CA license number: 0G66571. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits, and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filling deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/filing-program-discriminationcomplaint-usda-customer and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866)