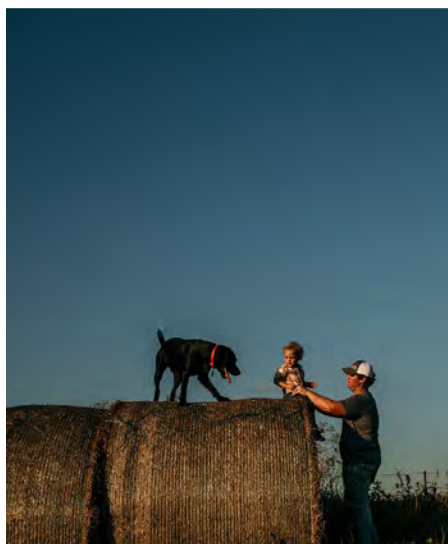
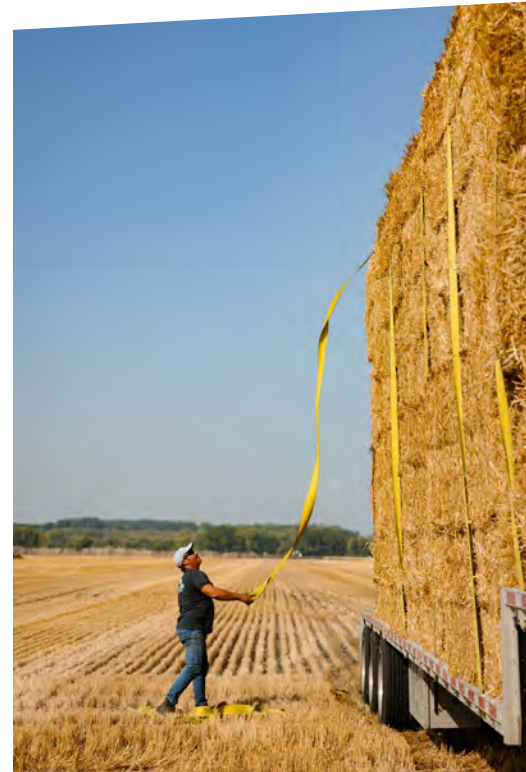


2026 Perennial and WFRP

Great American Crop Division





PERENNIAL AND WFRP UPDATE DISTANCE LEARNING

WELCOME, INTRODUCTIONS, AND OBJECTIVES

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

CIVIL RIGHTS

Review Civil Rights regulations and Justice for All Poster requirements.	5 minutes
Review responsibilities related to Program Outreach Efforts	
Review Limited English Proficiency (LEP)	

*Polling question 1:

3 minutes

POLICY/PROCEDURE REVIEW/UPDATE

(20 minutes Total)

Review pertinent changes and updates to Basic, Crop and Special Provisions	5 minutes
Review changes and updates to programs including pilot programs	5 minutes
Review 508h products released by RMA	5 minutes
Review changes to the Written Agreement Handbook	5 minutes

2024 (8/31) ACTUARIAL CHANGES

(20 minutes Total)

Review pertinent updates to t-yields, dates, rates, special provisions, type/practice, options, subsidy factors, and prices.

*BREAK

10 minutes

*Polling question 2:

3 minutes

PRF, APICULTURE, AND RI

Provisions updates
Changes, compliance and audits

(15 minutes Total)
10 minutes
5 minutes

CLAIMS

Review industry results and emerging issues related to claims
Review loss procedures and handbook updates related to MPCl
Review record-keeping requirements

(15 minutes Total)
5 minutes
5 minutes
5 minutes

***BREAK**

10 minutes

***Polling question 3:**

2 minutes

WFRP AND MICRO FARM POLICY UPDATE

Review pertinent changes to Whole Farm Revenue Protection and Micro Farm Policy changes released by RMA including WFRP and Micro Farm handbooks, provisions, and actuarial

15 minutes

WRAP UP, REVIEW, QUESTIONS

Review additional training opportunities provided by Great American.
Q & A
Closing comments

***Polling question 4:**

2 minutes

ADJOURN



for all the *great* you do®

2026 Perennial and Whole Farm Revenue Protection Update Training

Fresno Regional Office

Welcome! We'll get started at 9:00 am.



1



Disclaimer

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2

Perennial and WFRP Update Training Manuals

The Perennial Update Training manuals are available in GreatAg®

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3

REQUIREMENTS FOR GA COMPANY/AGENCY STATE CE

DISTANCE LEARNING CE Requirement Reminder:

- ✓ Must individually login to the webinar
- ✓ Must provide your NPN or State License # via registration
- ✓ Must respond to all the polling questions
- ✓ Must remain active (do not minimize your screen)
- ✓ Must attend the entire webinar (do not log out until dismissed)
- ✓ A certificate of course completion will be provided within 20 days
- ✓ State Insurance Departments may audit courses
- ✓ Review your state CE guidelines for more details

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4

REQUIREMENTS FOR STATE CE

Distance Learning CE Requirement Reminder:

- The webinar activity reports will serve as the basis to verify that all of the requirements to qualify for State CE credits have been met.

Please note that we offer this training session in both a Live In Person meeting and virtually through a Webinar. If you attend both training sessions covering the same material, you will only get credit for one session.



5

Polling Question Sample:

The polling questions will be asked throughout the webinar. They will be announced and look like the example below.

Polling 1: Polling Questions

Edit

1. What is your favorite color?

☐ Red

☐ Green

☐ Blue



6



Technical Contact Information:

Email - CropTechSupport@gaig.com

Phone – 866.411.9853

Chat – Use the Chat on the Zoom toolbar

Please provide details when submitting

- name and what issues you are experiencing
- browser



7



WEBINAR Q&A

- Submit your questions via the Q&A shown on the Zoom toolbar.
- Answers will be provided as time allows.
- A complete list of Q&A's will be made available when all our webinars are complete.

This webinar will be recorded.



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INSURANCE GROUP
Crop Division

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Main Number: (559) 437-3821

Office Hours (Pacific Standard Time)
Mon - Thurs 7:30 am - 12:00 pm PST
12:30 pm - 4:30 pm PST
Friday 7:00 am - 12:00 pm PST
12:30 pm - 3:30 pm PST

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Todd Delp	Senior Claims Representative (WA)	tdelp@gaig.com			(509) 424-0818	(509) 575-3711
Tony Allen	Claims Rep (UT)	tallen2@gaig.com			(208) 300-0123	(208) 300-0123

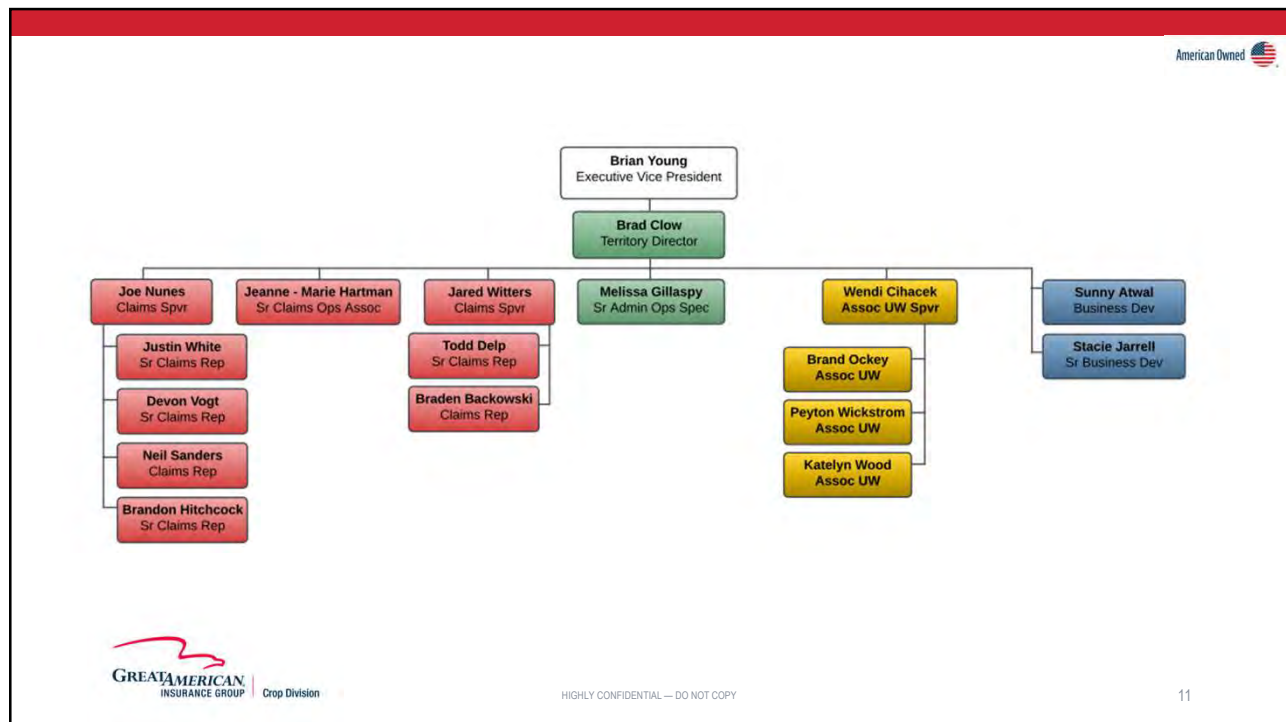


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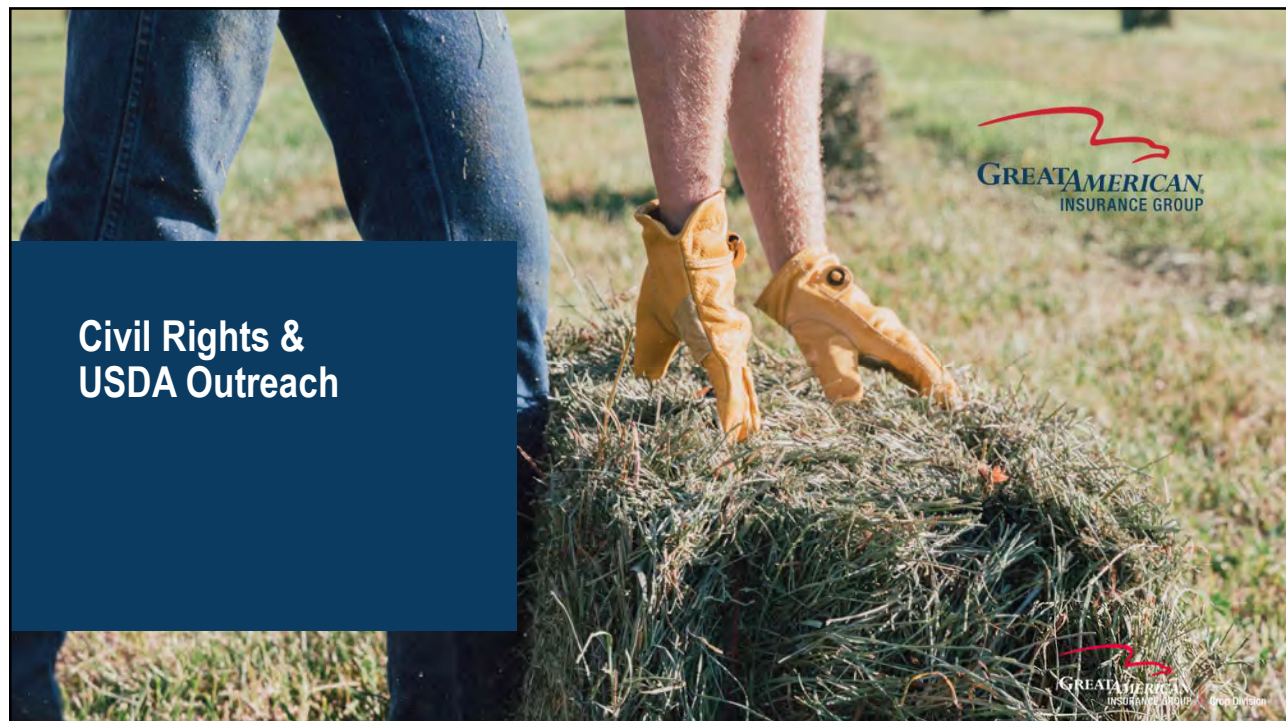
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10

10



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Topics

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



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Civil Rights

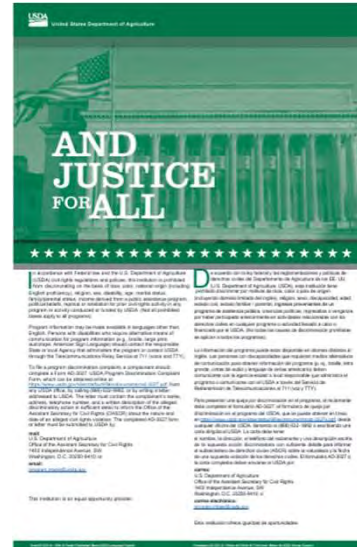
- **USDA Office of Civil Rights'** mission is to provide leadership and direction for the fair and equitable treatment of all USDA customers and employees while ensuring the delivery of quality programs and enforcement of civil rights.
- Civil Rights Homepage: <https://www.rma.usda.gov/about-rma/civil-rights>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



14

“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 **March 2025**



Crop Division

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Producer Accommodations

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

These accommodations may include:

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



Crop Division

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Civil Rights

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

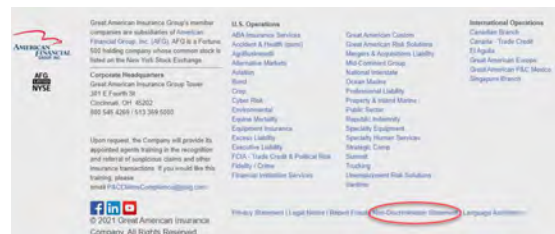


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USDA Non-Discrimination Statement

- Agency websites must contain the Non-Discrimination Statement and/or can contain links to the RMA or USDA Office of the Assistant Secretary for Civil Rights
- RMA Non-Discrimination Statement website: <https://www.rma.usda.gov/about-rma/website-policies-important-links/nondiscrimination-statement>
- All agency letters & brochures intended for MPC1 customers must contain the Non-Discrimination Statement DSSH 503 RMA Non-Discrimination Statement

Example GAIC Crop Division Website



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USDA Non-Discrimination Statement

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

- Race
- Disability
- Reprisal
- Color
- Sex
- National Origin
- Age
- Religion
- Marital and Parental Status
- Political Affiliation
- Income derived from a public assistance program



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Complaint of Discrimination

USDA Office of the Assistant Secretary for Civil Rights

- Complete the USDA Program Discrimination Complaint Form found at: <https://www.usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint>
- Call: (866) 632-9992 to request the form
- Email: program.intake@usda.gov
- Write a letter to: U.S. Department of Agriculture, Director, Center 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

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)



21

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

22

Limited Resource Farmer

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

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

Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information
SELECT STATE ▼

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

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information
* Required

Step 4: Print your results.

Print Results



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USDA Outreach Program

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



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



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USDA Outreach Program

To get involved:

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

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



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USDA Outreach Program

USDA Mission Statement:

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

RMA Equity Action Plan

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



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USDA Outreach Program

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



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USDA Ag Census

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

To access the 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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USDA Ag Census

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

The census data can be viewed by state or county.



https://www.nass.usda.gov/Publications/AgCensus/2022/Full_Report/Volume_1_Chapter_1_State_Level/

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Limited English Proficiency (LEP)

Who is a LEP Individual?

- Does not speak English as their primary language and who has a limited ability to read, write, speak, or understand English
- Executive order 13166 requires federal agencies and recipients to create language assistance plans, to ensure their activities provide access to persons who are LEP
- RMA has ensured translation of more than 32 Federal crop insurance documents into five languages, including Chinese, Hmong, Punjabi, Spanish and Tagalog.

AIP LEP Plan:

- If a LEP individual requests an essential document (i.e., policy) in a language other than English, the AIP will request a copy of this document from RMA in the specified language and provide it to the individual
- If a LEP individual requests oral translation services, the AIP will contact the Regional Office LEP Coordinator in that region for a listing of RMA accepted translation services, or use another accredited translation service of their choosing

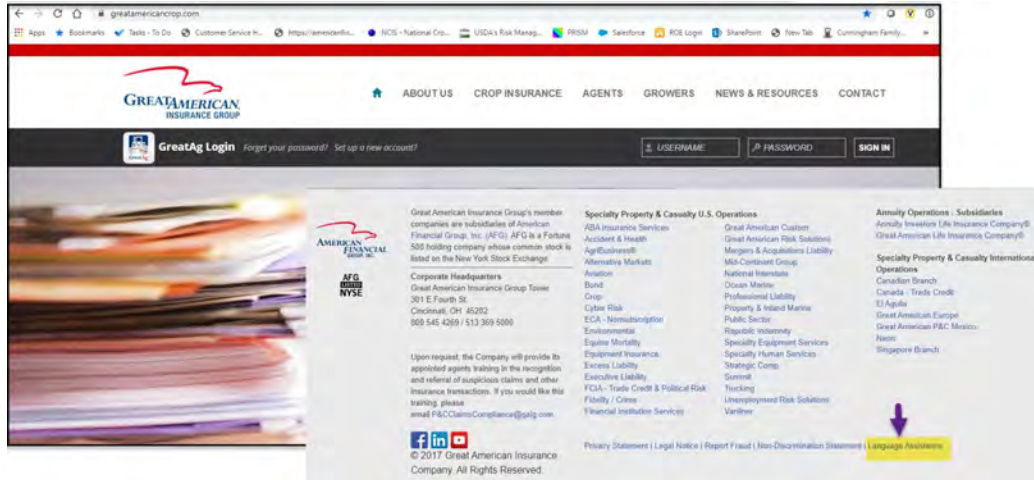


Contact your GAIG Compliance staff for details or visit our website:

<https://www.greatamericancrop.com/language-assistance>

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GAIG LEP Webpage



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GAIG LEP Webpage

The website contains:

- A list of GAIG LEP Contacts who will help you obtain forms, provisions, interpretation/translation services.
- Links to:
 - ✓ RMA's Spanish Basic Provisions
 - ✓ NCIS Spanish website



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GAIG LEP Profit Center Contacts

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ccunningham@gaig.com

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dawilson@gaig.com
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2026 Perennials Updates

- Policy/Procedure Review/Update –

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Para. 1411

Clarified crops applicable to Hawaii Tropical Fruit and Stonefruit.

Almonds	Peaches
Apples	Peanuts
Avocados (CA and FL)	Pistachios
Blueberries	
Citrus (Arizona-California and Texas Citrus Fruit)	Potatoes
Cranberries	Processing Beans
Dry Beans (Contract Seed Beans)	Processing Sweet Corn
Dry Peas (Contract Seed Peas)	Prunes
Figs	Stonefruit (Apricots, Nectarines, Peaches, and Plums)
Forage Production (sold production)	Sugarcane
Grapes	Sugar Beets
Green Peas	Table Grapes
Hawaii Tropical Fruit (Banana, Coffee, and Papaya)	Tobacco
Macadamia Nuts	Tomatoes (Processing and Fresh Market Production Guarantee Plan)
Onions	Walnuts
Pears	



2026 CH Para. 1411

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Para. 1803 (C)

Clarified insurability can be APH database or block.

- (1) To meet minimum production requirements:
 - (a) acceptable production reports must be filed that indicate at least one crop year has met the minimum production requirements as specified in the CP or SP; and
 - (b) all actual yields and production must be reported and certified by the insured whether or not the production minimum was met and whether or not the APH database, was insurable or uninsurable.



2026 CIH Para. 1803 (C)

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Para. 1863 A & G

Added clarifications on downward trending procedure for Peaches.

Exception 3:

The high variability test for downward trending continues to apply for crops insured under the Stonefruit CP, peaches, figs, table grapes, and grapes. However, Peaches (crop code 0034), will not be adjusted for downward trending in Para. 1863E(2) unless the requirements in Para. 1863G are met.



2026 CIH Para. 1863 A & G

38

Para. 1863 A & G (Cont.)

Added clarifications on downward trending procedure for Peaches.

High Variability for Downward Trending Adjustment for Peaches

For peaches (crop code 0034), if an APH database meets the downward trending testing requirements in E above and at least 50 percent of the trees in the APH database are 11 years of age or older, the approved yield must be adjusted for downward trending in E(2) above and a PAIR must be completed by the AIP in the current crop year. If the PAIR identifies situations that may affect the crop's production potential, requests for RO Determined Yields are required per Para. 1881F.

If the same APH database continues to trigger the downward trending testing requirements in subsequent years, the AIP must verify that the orchard conditions have not changed since the most recent PAIR and if there have been no additional changes that would affect the crop's production potential, then the AIP does not need to complete a PAIR.



Crop Division

2026 CIH Para. 1863 A & G

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Para. 1943D

Clarified a new application or policy change is only needed if an insured changes their election of the Apple MVP.

D. Apple Minimum Value Price

An insured can elect to insure all Fresh 111 type acreage at either the Established Price or the Minimum Value Price if available in the Prices tab on the AD; a mix of both prices may not be selected. The Catastrophic Price will be based on the Minimum Value Price.

The Minimum Value Price must be elected on or before the SCD and is continuous. The Established Price will be the default price for the Fresh 111 type. A new application or policy change is only needed if an insured changes their election.



Crop Division

2026 CIH Para. 1943D

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Para. 1951

Added Hawaii Tropical Fruit.

1951 Hawaii Tropical Fruit

Acceptable marketing records include pool statements, pool summary statements, pack statements, or year-end settlement sheets. These statements must show paid pounds of Hawaii tropical fruit by type, if applicable. Production must be converted to the appropriate unit of measure. Acceptable records of direct marketed production include daily pick records that meet the requirements in [Part 14](#) or:

- (1) daily farm logs that includes quantity sold and price received on a unit basis;
- (2) pick records with picker's identification number and amount picked daily on a unit basis; or
- (3) cash register receipts with quantity sold and price received on a unit basis.

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Para. 2233 O

Added US Type – Leaf Year and/or Density not on the AD.

O. US Type – Leaf Year and/or Density not on the AD

- (1) This RO Determined Yield request type is requested to provide a T-Yield to insure a crop when the acreage has met the minimum insurability requirements but the crop's leaf year and/or density is not shown on the T-Yield table.
- (2) When this RO Determined Yield request type applies, the "Other When Authorized in Writing by RMA for Category C" option on the RO Determined Yield request should be marked and this request submitted under the 'US' type request into ROE. The RO Determined Yield request should explain the reason for the "Other" category.

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Exhibit 15W (1)

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Added second use for "AY" yield descriptor.

Yield Descriptor	Applicable Condition(s) (1, 2, or N/A)	When Applicable
A	1, 2	Actual yield (Example: A120).
AP	1, 2	A yield that is a combination of an actual yield and assigned yield when APH databases are combined.
AY	2	Actual yields less than 60 percent of the T-Yield that do not qualify for yield substitutions, or Category C crops when T-yields are not available in the AD for the leaf year and/or density and an RO Determined Yield is not issued (Example: AY20).
BF	1, 2	Actual yield transferred from another person under BFR procedures (Example: BF100).
FA	1, 2	Actual yield from undamaged acres when part of the acreage in the APH database is damaged due to UUF or a third party (Example: FA110).
NA	2	Conventional and sustainable practice actual yields less than 60% of the T-Yield that qualify for yield adjustment and the insured did not elect the adjustment for a specific crop year(s) (Example: NA30).
VF	1, 2	Actual yield transferred from another person under VFR procedures (Example: VF100).

 GREAT AMERICAN
INSURANCE GROUP Crop Division

2026 CIH Exhibit 15W (1)

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Para. 1505 E(9)

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Added reference to Para. 1855B for Category C crops.

(9) Acreage transitioning to certified organic practice without an organic plan and insured under the conventional practice, see Para. 1702Q for Category B crops and Para. 1855B for Category C crops; Exception Code - T.

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2026 CIH Para. 1505 E(9)

44



Para. 1832 (18)

Added “or not performed” to the PAW question regarding changes in practices or production methods.

Have practices or production methods (e.g., removal, dehorning, grafting, transitioning to or from organic) been performed, **or not performed**, that will reduce the insured crop’s production from previous crop years?



2026 CIH Para. 1832 (18)

45



Para. 1832 (20)

Clarified water supply question on PAW is for irrigated practice only.

Irrigation: is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above?



2026 CIH Para. 1832 (20)

46



Para. 1846 (19)

Added “percent damage from previous years” to loss history question on the PAIR.

(19)Previous loss/damage history for the last 4 years: year, cause, extent , percent damage from previous year.

(27)Describe sanding practices used, include the percentage of the bog sanded last year and the percentage of the bog sanded in the last 5 years.

(28)Harvesting method: Include the method of harvest percentage of wet and dry last year and the percentage of wet and dry for the next year.



2026 CIH Para. 1846 (19)

47



Para. 1852

Added reference to para. 1505E(2) and the use of Exception Code -B.

AIPs must establish APH databases within a unit by each unique combination of P/T/TMA/Other Characteristics. Insureds may elect to report by block P/T/TMA/Other Characteristics are the same, and production records are maintained separately. Use Exception Code – B; see Para. 1505E(2)



2026 CIH Para. 1852

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Para. 2032

Updated years to align with Florida Fruit Tree Crop Provisions definition of Stage.

Stage	Date of Planting	Date of Buckhorning or Topworking
Stage I	June 1, 2024 - May 31, 2026	June 1, 2025 - May 31, 2026
Stage II	June 1, 2020 - May 31, 2024	June 1, 2022 - May 31, 2025
Stage III	May 31, 2020, and earlier	May 31, 2022, and earlier

Tree stages and dates of planting, buckhorning, or topworking for 2027 crop year for Carambola.

Stage	Date of Planting	Date of Buckhorning or Topworking
Stage I	June 1, 2025 - May 31, 2026	June 1, 2025 - May 31, 2026
Stage II	June 1, 2024 - May 31, 2025	June 1, 2024 - May 31, 2025
Stage III	May 31, 2024, and earlier	May 31, 2024, and earlier

Para. 2141E

Changed Added Insurable Acreage to Added Land for Pecans.

E. Added Land Insurable Acreage

Added ~~land insurable acreage~~ applies to new producers or carryover insureds who have recently added land by recently purchasing or leasing perennial crop acreage which meets policy requirements. For acreage added in the second year of the two-year coverage module, see Para. 2123A.

Exhibit 57C – Producer’s Pre-Acceptance Worksheet (PAW)

- Removed “Line Number” column from the PAW (after the “Block Number” column)

- Clarified language in two underwriting questions:

(2)

“Have practices or production methods (e.g., removal, dehorning, grafting, transitioning to or from organic) been performed, or not performed, that will reduce the insured crop’s production from previous crop years?”

(a) “Is acreage transitioning from conventional to organic for the first year?”

(b) “Is acreage changing from organic to conventional for the first year?”

(4)

“Irrigation: is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above?”

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Exhibit 58B – Perennial Crop Pre-Acceptance Inspection Report (PAIR)

- Updates to Inspector questions:
 - Several grammatical updates (e.g., adding Oxford commas in lists)
 - Updated several references from “insured” to “applicant/insured”

Item #	Element
1	“Number of years applicant/insured has operated this unit. If less than 3 years, include previous owner’s name and address, if known.”
2	“Has this unit been insured in previous years? If yes, include the number of year’s insured and prior policy number(s).”
3	“Describe weed control measures used for the unit. Include a description of the orchard/vineyard/plantation/field/bog floor management: (e.g., sod, cover crop, etc.).”
4	“Describe the fertilization program used for the unit. Include the applicant’s/insured’s method of monitoring soil fertility (e.g., soil analysis, foliar analysis, or both).”
7	“Describe in detail the use and placement of bees for pollination. Include type, quality, and location.”
8	“Describe in detail the varieties being used as pollinizer(s). Include variety, location, quantity, density, and configuration.”
9	“Is a tree/vine/bush/plant replacement program being carried out?”

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Exhibit 58B – Perennial Crop Pre-Acceptance Inspection Report (PAIR)

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- Updates to Inspector questions:
 - NEW QUESTIONS:
 - 17 MOVED FROM 58C: Previous loss/damage history for the last 4 years: year, cause, extent, percent damage from previous year.
 - Renumbered questions, as needed.

15	"Are there soil limitations (i.e., slope, depth, drainage, pH., saline/alkali, toxicity, etc.)? If so, explain."
16	"What date is/was harvest complete(d) for the unit under normal conditions?"
17	"Previous loss/damage history for the last 4 years: year, cause, extent, percent damage from previous year."

24	"Average number of times the frost protection system is used each year." Note: This item is only substantive for cranberries.
----	---

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DSSH Exhibit 58B

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Exhibit 58C – Perennial Crop Pre-Acceptance Inspection Report (PAIR)

- Updates to Acreage/Inspection Information:
 - Item C4(h) – Added "plants"
 - Items C4(j) & (k) – Swapped order of these two items.
 - MOVED TO Exh. 58B: Describe the previous loss/damage history & renumbered remaining items in list

4	"Percent Stand" Note: Create a table with items (a) through (f) as columns and items (g) through (k) as rows.
(a)	"Less than 50%"
(b)	"50–60%"
(c)	"61–70%"
(d)	"71–80%"
(e)	"81–90%"
(f)	"91–100%"
(g)	"Based on original planting pattern"
(h)	"Spaces occupied by live trees/vines/bushes/plants"
(i)	"Bearing trees/vines/bushes/bogs (percent stand)"
(j)	"Insurable Stand"
(k)	"Cranberries/lowbush blueberries (estimated percent plant cover)"

DSSH Exhibit 58C

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- Updated all Nursery references to NVS (Nursery Value Select).
- Added asterisk in A1(b) to tie statement to the footnote in example table in C.
- Section A1(c) - For NVS, all Dead/Zero Market Value (ZMV) plants on the unit have been destroyed or

1 The following statement must appear below the form title:

"Complete and mail this form within (5) days (or within the timeframe specified by your Approved Insurance Provider) after:

- (a) all acreage in the unit has been put to another use,
- (b) completion of replanting on the unit for replanting payment,
- (c) For NVS, all Dead/Zero Market Value (ZMV) plants on the unit have been destroyed, or
- (d) any action to which you have certified as stated on this form."



DSSH Exhibit 81A (1) (b & c)

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- Updated all Nursery references to NVS (Nursery Value Select).
- Added asterisk to tie statement A1(b).
- Sample Table for section C updated.

Field Identification Symbol (Plant Location for NVS)	Intended Use	Acres (Number of Plants for NVS)	Actual Use	Acres (Number of Plants for NVS)	Date	Replant Cost per Acre	Practice/Type or Class
Totals							

*Refer to the crop policy qualifications for replanting payments.



DSSH Exhibit 81C

1	Add this statement above the table. "Replant, destruction, or other use of acreage (plants for HY5 identified was completed on the date(s) shown."
2	Create a table with the following columns in the exact order listed below from left to right. (a) "Field Identification Symbol (Plant Location for HY5)" (b) "Intended Use" (c) "Acres (Number of Plants for HY5)" (d) "Actual Use" (e) "Acres (Number of Plants for HY5)" (f) "Date" (g) "Replant Cost per Acre" (h) "Practice/Type or Class"
3	Create one row for the following: "Totals"
4	Allow additional space for, or provide a separate form for: "Remarks"
5	Insert the following footnote: "Refer to the crop policy qualifications for replanting payments."
2	Create a table with the following columns in the exact order listed below from left to right. (a) "Field Identification Symbol (Plant Location for HY5)" (b) "Intended Use" (c) "Acres (Number of Plants for HY5)" (d) "Actual Use" (e) "Acres (Number of Plants for HY5)" (f) "Date" (g) "Replant Cost per Acre" (h) "Practice/Type or Class"
3	Create one row for the following: "Totals"
4	Allow additional space for, or provide a separate form for: "Remarks"
5	Insert the following footnote: "Refer to the crop policy qualifications for replanting payments."

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Examples of Authorized Options Table

- Options authorized by the RO will be listed in the Authorized Options column in the table in DY approval letter.
 - YA, YE, QL are not authorized example:

Crop - 0054 Apples					
Type - 510 Granny Smith (Fresh) Practice - 002 Irrigated					
Acres	Unit of Measure	Approved Yield	Yield Indicator	Special Yield Indicator	Authorized Options
2.5	BOX Box		F	F	

- YA is authorized example:

Crop - 0054 Apples					
Type - 161 Braeburn (Fresh) Practice - 002 Irrigated					
Acres	Unit of Measure	Approved Yield	Yield Indicator	Special Yield Indicator	Authorized Options
2.4	BOX Box		F	F	YA

Cherry ISH Updates



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-24190 (08-2025)

ACTUAL REVENUE HISTORY (ARH) SWEET CHERRY PILOT INSURANCE STANDARDS HANDBOOK

2026 and Succeeding Crop Years



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-24330 (08-2025)

ACTUAL REVENUE HISTORY (ARH) TART CHERRY FOR PROCESSING PILOT INSURANCE STANDARDS HANDBOOK

2026 and Succeeding Crop Years

New Note

- New note was added to Sweet & Tart Cherry Insurance Standards Handbook (ISH) para. 32E, referencing CIH Part 16, Section 1:
 - Note: RS can apply without YA if YA has not triggered.



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Block Reporting Available

- Previous reference to CIH Part 18, Para. 1852 has been removed from Sweet & Tart Cherry ISH para. 32:
 - Does not apply to ARH Sweet Cherry Pilot Program.
 - Does not apply to ARH Tart Cherry for Processing Pilot Program.



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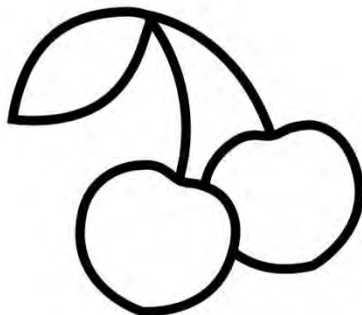


Information Moved and Clarified

- Sweet & Tart ISH 32 P – Items regarding CIH 1861 B on Added Insurable Acreage and minimum production were updated moved from para. 32 P to 32 N


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Definition Updates



- Exhibit 2 –
 - Sweet Cherry ISH update:
 - **Harvest:** Removal of mature cherries from the trees either by hand or by a machine designed for that purpose.
 - Sweet & Tart Cherry ISH clarification:
 - **Reasonable price per pound:** A value per pound paid by buyers in the local area for tart cherries for processing of similar variety and quality on the date of sale determined by the AIP.

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2026 Davis RO UW Guidelines Highlights

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Almonds

ALMONDS -4th LEAF YEAR

- Insurable by Determined Yield Request submitted and approved by the RO
- Require 3rd leaf production
- If there is no production for 3rd leaf, then the acreage is not insurable
(Zero yield in 3rd leaf is not considered production)



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Almonds

ALMONDS – CHANGES

- For RY 2026, the **9th leaf year** has been removed from the authorization for the AIPS to establish a higher yield.
- AIPs are authorized to establish the approved higher APH yield for fifth, sixth, seventh, and eighth leaf year acreage that is a separate block or unit when the requested acreage meets the requirements specified in this Informational Memorandum.



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Almonds

ALMONDS – APPROVING A HIGHER YIELD

C. Approving a Higher Yield.

- 1) The 2025 crop year's actual yield in the APH database must be at least 85% of the 2024 crop year's actual yield.
- 2) Determine the age of the acreage to be insured for the current crop year.
- 3) Determine the calculated yield as follows:
 - a) If fifth leaf year, multiply fourth leaf year production by 1.35 to determine the calculated yield.
 - b) **If sixth leaf year, multiply the fifth leaf year production by 1.25 to determine the calculated yield.**
 - c) If seventh leaf year, apply the applicable calculation:
 - Use the two-year average of fifth and sixth leaf year production. Multiply the average by 1.10 to determine the calculated yield.
 - If fourth leaf year was insured, then use the three-year average (fourth, fifth and sixth). Multiply the result by 1.10 to determine the calculated yield.
 - d) If eighth leaf year, apply the applicable calculation:
 - Use the three-year average of fifth, sixth and seventh leaf year production. Multiply the average by 1.10 to determine the calculated yield. If fifth leaf year was insured, then use the three-year average (fifth, sixth and seventh). Multiply the average by 1.10 to determine the calculated yield.

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Almonds

ALMOND FACTORS/REGIONAL MAXIMUM APPROVED YIELDS NO CHANGE

Age	Factor
5 th leaf year	1.35
6 th leaf year	1.25
7 th leaf year	1.10
8 th leaf year	1.10

Maximum Approved Yield			
Age	Region I (Butte, Colusa, Glenn, Placer, Sacramento, Solano, Sutter, Tehama, Yolo and Yuba counties)	Region II (Merced, San Joaquin and Stanislaus counties)	Region III (Fresno, Kern, Kings, Madera and Tulare counties)
Fifth leaf	2,800	2,850	3,300
Sixth leaf	2,950	3,000	3,500
Seventh leaf	3,100	3,350	3,750
Eighth leaf	3,250	3,500	3,950

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Pistachios

PISTACHIOS 8th and 9th LEAF YEAR

- Insurable by Determined Yield Request submitted and approved by the RO
- Requires prior crop year's production.
- If there is no production from prior crop year, then the acreage is not insurable
(Zero yield is not considered production)



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Pistachios

PISTACHIOS – 10th and 11th LEAF YEAR

AIPs are authorized to establish the approved APH yield for tenth and eleventh leaf year acreage that is a separate block or unit when the requested acreage meets the requirements specified in this Informational Memorandum.

- For 10th leaf orchards, the insured must provide 8th and 9th leaf year production on a block worksheet to make the comparison (only required if insured during either/and or both of those 2 years). If not met, standard APH procedures apply.



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Pistachios

PISTACHIOS APPROVING A HIGHER YIELD

- b) **Approving a Higher Yield.**
- The 2025 crop year's actual yield in the APH database must be at least 85% of the 2024 crop year's actual yield.
 - Determine the age of the acreage to be insured for the current crop year.
 - Determine the calculated yield as follows:
The Approved APH yield is the **LOWER** of either the calculated
 - If tenth leaf year, multiply ninth leaf year production by 1.2 to determine the calculated yield.
 - If eleventh leaf year, multiply the tenth leaf year production by 1.05 to determine the calculated yield.



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Pistachios - Changes

PISTACHIOS – CHANGES

- REMOVED THIS PARAGRAPH FROM Underwriting Guide

Per 2025 CIH Par. 1863 F and H a RO determined yield may be requested if an indemnified loss has occurred in at least one of three previous crop years.



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Pistachio

PISTACHIO FACTORS/MAXIMUM APPROVED YIELDS FOR ALL COUNTIES

Age	Factor
10 th leaf year	1.2
11 th leaf year	1.05

Maximum Approved Yield	
Age	All Counties
Tenth Leaf	5,000
Eleventh Leaf	6,000

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Walnuts

WALNUTS – 5th LEAF YEAR

- Insurable by Determined Yield Request submitted and approved by the RO
- Require 4th leaf production
- If there is no production for 4th leaf, then the acreage is not insurable
(Zero yield in 4th leaf is not considered production)



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Walnuts

WALNUTS – 6th – 9th LEAF YEARS

AIPs are authorized to establish the approved APH yield for sixth, seventh, eighth, and ninth leaf year acreage that is a separate block or unit when the requested acreage meets the requirements specified in this Informational Memorandum.

6th leaf – requires 5th leaf production. If calculated yield is < 65% of County T-Yield, use 65% of the county T-Yield as the approved yield. This includes when 5th leaf year production is zero.

7th + leaf year

1. the 2025 crop year's actual yield must be at least 85% of the 2024 crop year's actual yield.
2. For 7th leaf, must provide 5th and 6th leaf year production.
(Production for 5th leaf is not required if wasn't insured, but 6th leaf production must be included if insured.)



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Walnuts

WALNUT FACTORS/MAXIMUM APPROVED YIELDS FOR ALL COUNTIES

Age	Factor
6th leaf year	1.5
7th leaf year	1.18
8th leaf year	1.10
9th leaf year	1.10

Maximum Approved Yield	
Age	All Counties
Sixth Leaf	7,500
Seventh Leaf	8,000
Eighth Leaf	8,500
Ninth Leaf	9,000

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Citrus

CITRUS -UPDATE

Citrus underage insurance availability directives have been removed from the UG. This portion is detailed in the Special Provisions as indicated below:

Insurance Availability

*8 In accordance with section (6)(f) of the Arizona-California Citrus Crop Provisions, the insured may request a determined yield to insure fifth leaf acreage. A determined yield request may be submitted to establish a yield for trees that have reached the fifth leaf year. The acreage being requested must have production from the third and fourth leaf year (fruit count inspections may be submitted for the fourth leaf year when actual production is not available at the time of the request). The fourth leaf year production must be greater than zero to be acceptable.



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Determined Yield (DY) Reminders



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DY Main Topics

Reminders on Alternate Bearing (AB) and Downward Trending (DT) Determined Yield (DY) Requests

Recommended AB/DT DY Supporting Documents

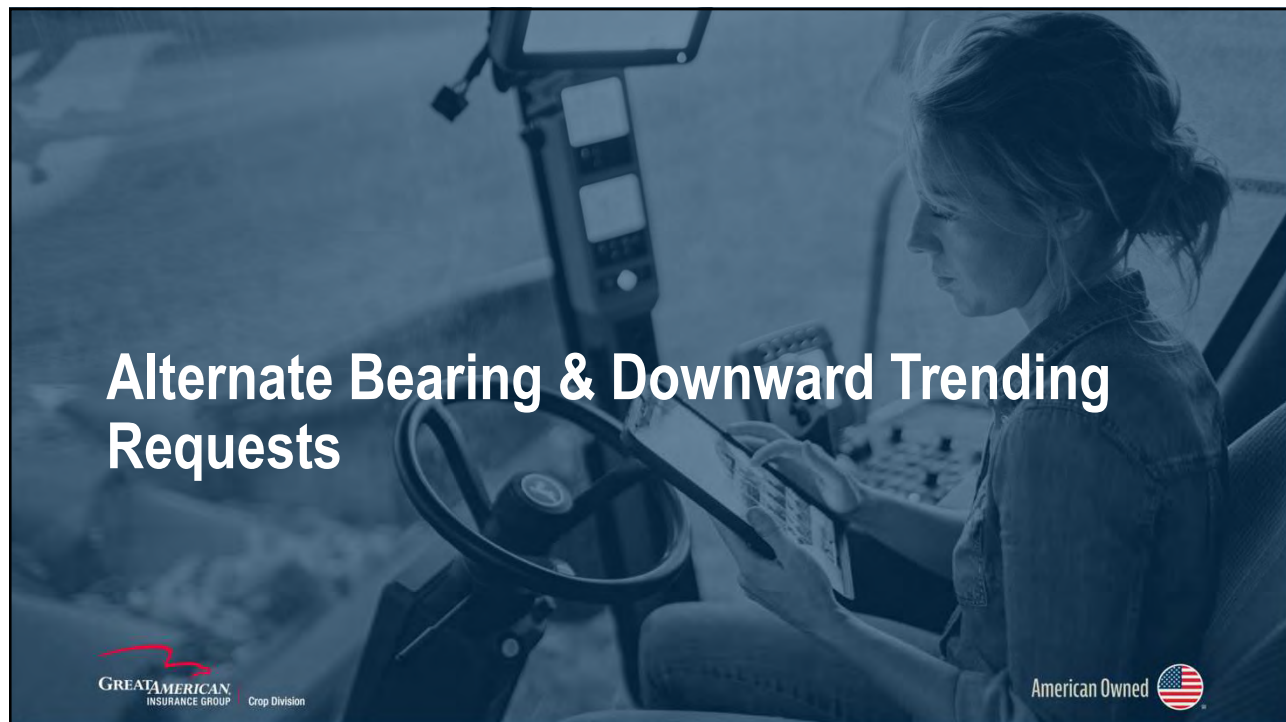
Unusual Cases: US-Break in Continuity (for Grape Acres)

Examples of Authorized Options Table from DY Approval Letters

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High Variability Yield Adjustments

CIH 1863 F:

- ...within 30 days of notification from the AIP... if an insured can show that high variability yield adjustment for alternate bearing or downward trending by the formulas in Subpara. D, E, or as provided in the RO UG, was not appropriate, a request for a RO Determined Yield may be submitted through the AIP to the RO.

CIH 1881 F:

- A RO Determined Yield request can be submitted to the RO if an insured can show that high variability yield adjustments for alternate bearing or downward trending are not appropriate.



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High Variability Yield Adjustments (AB/DT) vs Higher Yield (HY) Determined Yields (DY)

High Variability Yield Adjustments (AB/DT) Requests:

Apply to alternate bearing and downward trending procedures only



Higher Yield (HY) Requests:

Apply when a greater than average APH yield is requested with reasonable cause by the insured



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Alternate Bearing and Downward Trending DY Request Requirements



CIH 2233 A (Summarized):

- (1) Prior to submitting... the AIP must conduct the high variability tests identified in Para. 1863 to determine if alternate bearing or downward trending exists and adjustments are necessary.
- (2) These Determined Yield request types are requested when the tests in Para. 1863 result in an alternate bearing or downward trending adjustment, **and** an insured can show the adjustment was **not** appropriate.
- (3) When an alternate bearing waiver is requested, use the "Alternate Bearing" option on the RO Determined Yield request form and the "AB" type request in ROE.
- (4) When a downward trending waiver is requested, use the "Downward Trending" option on the RO Determined Yield request form and the "DT" type request in ROE.



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AB vs DT Requests

- Ensure the correct type of DY request is checked on the request form: AB or DT
- Affects RMA Reports in ROE
- Takes time for specialists to check the request type and verify the correct type when there is a mismatch
- Reviewer may analyze the situation differently depending on the type of crop and whether AB or DT has been triggered



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Required Information for Determined Yield Requests – Category C Crops

CIH 2205 B:

A RO Determined Yield request must include:

- (1) a completed and signed RO Determined Yield request form;
- (2) the legal description of the land (in areas where legal descriptions are available);
- (3) FSA Farm/Tract/Field number, when available;
- (4) a PAIR dated within last five years, unless a new PAIR is requested by the RO or triggered by the PAW;
 - Exception: A PAIR is required for the current crop year for the following RO Determined Yield types: MP, UN and US Insufficient Stand.

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Required Information for Determined Yield Requests (Continued)

CIH 2205 B (Continued):

A RO Determined Yield request must include:

- (5) a PAW for the current crop year;
- (6) a complete updated APH database for the current crop year;
- (7) if YE is elected for the current crop year (see Para. 1622):
 - (a) the YE eligible crop years as provided in the AD; and
 - (b) any YE eligible crop years the insured chooses not to exclude;
- (8) if applicable, any additional information documented by the inspector, which should be attached to the PAIR(s); and
- (9) any required information as specified in Part 22, Section 4 of this handbook, as stated by the RO UG, or **requested by the RO**.



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PAIR Deadline

CIH 1844:

The PAIR must be completed, and also submitted to the RO when required, within 60 calendar days after the PRD.

PAIRs not completed and submitted to the RO by the deadline for RO Determined Yield Request will result in a RO Determined Yield not being issued.

A RO Determined Yield Request deadline can be extended with RO approval when the request is based on a situation that requires a reduced APH Yield for the crop year.



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Determined Yield Deadlines

CIH 2203 B (summary with deadline correction):

- DY request form must be signed by the insured no later than **30 calendar days after the PRD**.
- The AIP must submit the RO Determined Yield, with inspections, to the RO no later than **60 calendar days after the PRD**.
- Exception 1: **AB/DT DY request forms** must be signed by the insured and **submitted by the AIP**, with inspections, to the RO no later than **60 calendar days after the PRD**.
- Exception 2: RO can grant a DY extension when the request requires a reduced approved yield for the crop year.
- Exception 3: RO can grant a DY extension when the ARD is after the PRD and the insured has added land or added insurable acreage after the PRD (CIH 1861 and 1862A).

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Recommended AB/DT DY Supporting Documents

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Recommended AB/DT DY Request Supporting Documents

- A statement(s) on/with the request form needs to address the following:
 - What is being requested (specify whether waiving AB or DT)?
 - What specific conditions caused the AB/DT trend in the APH?
 - Include specific date ranges.
 - **(New)** What is being done to mitigate the effects of losses caused by adverse weather?



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Example Statement

- Downward Trending procedures are not appropriate for this unit. From April 2-5, 2020, the Honeycrisp apple trees in blocks located at TxxN RxxE Section x were affected by freezing overnight temperatures. Such cold temperatures are unusual for this date and location. Trees were in bloom at the time of the freeze and event damaged buds, adversely impacting fruit set of the trees. To mitigate of effects of losses caused by the untimely freeze events, the insured has...
- Example includes the type of DY request, specific dates, locations, and notes the adverse weather event that occurred with an explanation on how crop yields were impacted.
- Example ends where insured would list the actions taken to mitigate the effects of losses.

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Recommended AB/DT DY Request Supporting Documents (Cont.)

- Evidence of weather-related conditions for each year that contributes to the AB or DT trend.
 - Evidence must include an explanation of how weather conditions resulted in lower yields along with a timeframe of the conditions that caused the yield.
 - Evidence may include:
 - Indemnities paid for past crop year claims for the units/acres in question.
 - Expert letter noting conditions would cause low yields.
 - Weather information from a reputable source.
 - Information **must** be as closely applicable to the acreage or within the local area **and** timeframe.



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Sources of Weather Evidence

- Weather evidence may come from:
 - Federal Agencies
 - Weather.gov
 - State Agencies
 - Universities/Extension Offices
 - Etc.

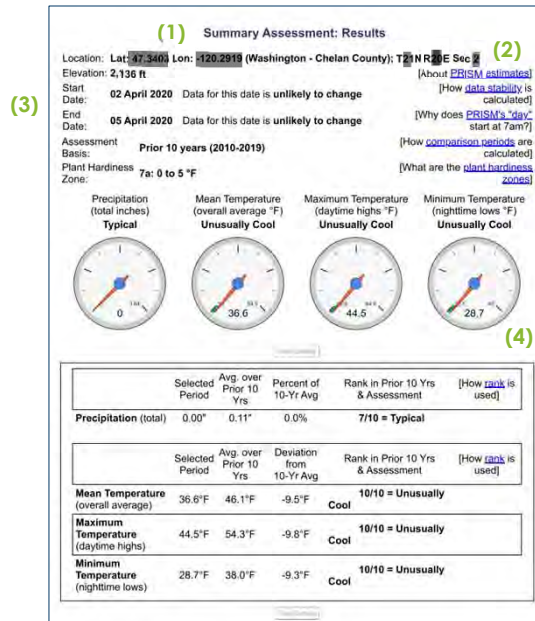


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Weather Evidence Example

- (1) - Title, Source of Data (Summary Assessment Report from PRISM)
- (2) Location of Fields
- (3) Applicable Date Range
- (4) Data Supports Weather Event



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Weather Evidence Needs to Tie to Acreage Location

If the evidence does not support the cause of the lower yields noted within the provided statement, specific to the acreage's location, AIP will be asked to provide additional evidence that specifically address the actual location and conditions noted.

If no additional evidence is provided, or the evidence does not support the occurrence of the loss event in relation to the acres with a lower yield, then the request will be denied.

If denied, the approved yields must be adjusted in accordance with the procedures outlined in the 2026 Crop Insurance Handbook under para. 1863.



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History of Downward Trending on Same Acreage

- If there is a history of downward trending requests for the same unit over multiple years and no mitigation action is taking place, the DT request will be denied.
- If denied, the approved yields must be adjusted in accordance with the procedures outlined in the 2026 Crop Insurance Handbook under para. 1863.



Unusual Cases (US) – Break in Continuity



Break in Continuity

CIH 1327 (Summarized):

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

- the crop was not planted,
- the crop was prevented from being planted,
- the crop was not insurable in accordance with the CP,
- the crop was not produced in compliance with any other applicable USDA program,
- the insured has no interest in the crop (did not farm, cash-leased to another party, sold the land and then gets it back, etc.),
- the crop was insured under another CP, or
- there was a 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.

Italicized text is not new, simply a direct quote from procedure.

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Break in Continuity (Continued)

CIH 1327 B – Category C Crops:

For either new or carryover insureds, if such records are not available or were not provided for such crop years:

(1) (only applies to avocados, lowbush blueberries in Maine, cranberries in Oregon, Washington, and Wisconsin, coffee, and specific types of table grapes)...

(2) for all other crops/types:

(a) **a RO Determined Yield may be requested.** New insureds must include records for the crop years prior to the break in continuity. Both new and carryover insureds must certify to the circumstances causing the break in continuity.

The RO will review the production history (including claims history), determine if the prior years' production history may be used and the applicable yield ("F" yield descriptor) that is substituted for the missing year(s).

(b) if a RO Determined Yield is not requested, "Z"s are not entered for such crop years to maintain continuity of production reports.

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US – Break in Continuity

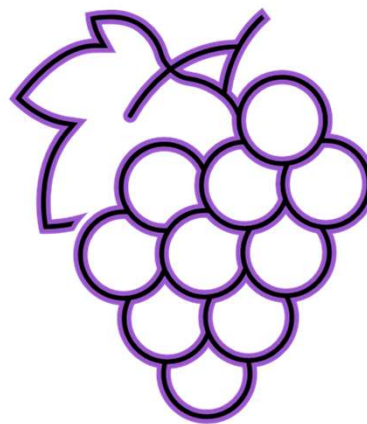
- CIH 1881 E
 - Unusual cases submitted to the RO must mark the “other” box on the RO Determined Yield Request form. Unusual cases include:
 - (1) Requests to use records prior to a break in continuity of records (see Para. 1327B);
- If additional types of DY situations apply to the same unit or acreage, the request must note all DY types (MP, AB, DT, CP, etc.) and required supporting documents for all DY types requested must be submitted to the RO.



Applicability of US – Break in Continuity

CIH 2233 J(1):

- This DY type may be applicable when there is a production record Break in Continuity due to:
 - the insured having no interest in the crop for that crop year(s),
 - insured the crop under another CP, or
 - a change in cultural management practice.
- When requested, the insured **can** request to use acreage and production history prior to the break in continuity.



US – Break in Continuity Submission Reminders



CIH 2233 J (2):

- When this DY type applies, mark the request form as “Other When Authorized in Writing by RMA for Category C”
- Submit request under the “US” type request into ROE.
- Explain on the RO Determined Yield request form the reason for the “Other” category.

CIH 2233 J (3):

- The DY request must provide the reason(s) for the break in continuity, and new insureds must provide records for the crop years prior to the break in continuity.



101

101

DY Deadline Refresher

CIH 2203 B (summary):

- DY request form must be signed by the insured no later than **30 calendar days after the PRD**.
- The AIP must submit the RO Determined Yield, with inspections, to the RO no later than 60 calendar days after the PRD.

CIH 1844 (summary):

A PAIR, dated within the last 5 years, must be completed and submitted within 60 calendar days after the PRD.

Required DY Documents listed in CIH 2205 B.

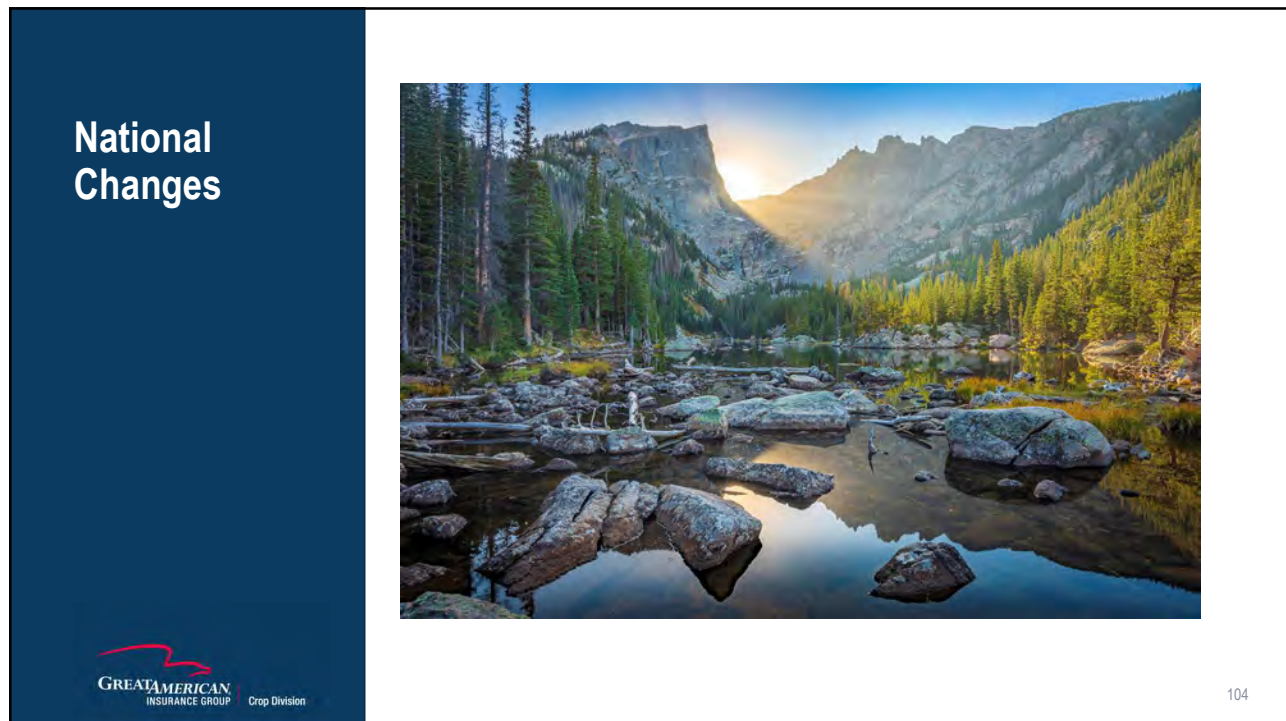


102

102



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Enterprise Units (EU) and EU by Organic Practice (EO) Added:

- Cranberries (EU)
- Fresh Apricots (EU)
- Fresh Freestone Peaches (EU)
- Fresh Nectarines (EU)
- Grapes (EU/EO)
- Plums (EU)
- Table Grapes (EU/EO)

105



Apples- Fuji (Fresh) EOIP Statement Removed

- Removed statement "In accordance with section 9(a)(3), the calendar date for the end of insurance period for each crop year is November 10 for the Fuji variety."
- Reason for change: The statement is not needed because it is on the dates tab.

106



Blueberries EOIP Group A Statement Removed

- Removed statement: "In accordance with section 7 of the Blueberry Crop Provisions, the calendar date for the end of insurance period for each crop year shall be October 15 for all the Very Late Highbush and Rabbiteye type (Group A). The calendar date for the end of insurance period for the Early to Late Highbush type (Group B) shall be as specified in the Blueberry Crop Provisions."
- Reason for change: The statement is not needed because it is on the dates tab.

107

Blueberries DY Minimum Production Statement Replaced



- Statement changed: In accordance with section 6 (a)(3) of the Blueberry Crop Provisions, to be insurable, blueberry acreage must have produced an average of 4,000 pounds per acre in either of the two most recent crop years. ~~An insured may request the Risk Management Agency Regional Office for a determined yield to insure acreage not meeting this requirement.~~ **unless allowed by determined yield.**
- Reason for change: Consistency in the Special Provision statements for all Blueberry insurability statements across all regional offices.

108

Grapes Minimum Production DY Statement Replaced



- Old statement: "In accordance with section 7 (e) of the Grape Crop Provisions, to be insurable, grape acreage must have produced an average of two tons per acre in at least one of the three crop years immediately preceding the insured crop year. An insured may request the Risk Management Agency Office for a determined yield to insure acreage not meeting this requirement."
- New statement: "In accordance with section 7(e) of the Grape Crop Provisions, an RMA Regional Office (RO) Determined Yield may be requested for acreage not meeting the minimum production requirements."
- Reason for change: To provide clarity and consistency and reduce confusion in the determined yield process.

109

Grapes FIP-SI additions

Types / Practices	Unit Structure	Prices	T-Yield	Dates	Rates	Subsidy Factors	Special Provisions	SCO Prices and Yields	SCO Rates
SCO Subsidy Factors	ECO Prices and Yields	ECO Rates	ECO Subsidy Factors	FIP-SI Rates	FIP-SI Subsidy Factors	FIP-SI Dates	Links		

YEARM shall be the year following the calendar year in which set out actually occurred.	To determine LEAF YEARM, subtract the set out year from the calendar year of insurance (or APH crop year for the yield substitution purposes), then add one year:
---	---

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Fire Insurance Protection - Smoke Index (FIP-SI) Smoke Events and Smoke Loss Factors for use in the Indemnity Calculations:

Cumulative Number of Smoke Events Less than 13	Smoke Loss Factor	Cumulative Number of Smoke Events	Smoke Loss Factor	Cumulative Number of Smoke Events	Smoke Loss Factor
12	0.0038	26	0.1080	39	0.3108
13	0.0103	27	0.1172	40	0.3206
14	0.0177	28	0.1301	41	0.3297
15	0.0259	29	0.1435	42	0.3382
16	0.0349	30	0.1575	43	0.3462
17	0.0446	31	0.1721	44	0.3538
18	0.0550	32	0.1873	45	0.3610
19	0.0660	33	0.2031	46	0.3678
20	0.0776	34	0.2196	47	0.3743
21	0.0898	35	0.2368	48	0.3805
22	0.1026	36	0.2547	49	0.3864
23	0.1160	37	0.2734	50	0.3920
24	0.1299	38	0.2929		

- Changes:
 - New FIP-SI 'Smoke Loss Factor' table in SP
 - New FIP-SI tabs
 - Rates
 - Subsidy Factors
 - Dates

110

Plums EOIP Statement Removed

- Removed statement: "In accordance with section 8(a)(2), the calendar date for the end of insurance period for each crop year is September 30 for processing prunes and plums."
- Reason for change: The statement is not needed because it is on the dates tab.



111

Rate and T-Yield Review



112



Plum Rates

Rates

- **European Plums and Prunes AND Oriental Plums and Pluots Irrigated:**
 - Treasure Valley and Umatilla all increased ~1%, Columbia basin increased 37%, NW Oregon increased 22%, Okanogan increased 18% and Douglas, OR increased 48%.
- **European Plums and Prunes AND Oriental Plums and Pluots Non-irrigated:**
 - Increased in NW Oregon (Washington, Yamhill, Polk) increased 23.7%, Douglas increased by 44.4%.
- **Processing Plums Irrigated:**
 - Increased in NW Oregon (Washington, Yamhill, Polk) increased 22.9%, Douglas increased by 48.3%.
- **Processing Plums Non-Irrigated:**
 - Increased in NW Oregon (Washington, Yamhill, Polk) increased 23.7%, Douglas increased by 44.4%.

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Plum T-Yields



T-Yields

- **European Plums and Prunes AND Oriental Plums and Pluots Irrigated:**
 - Decrease of 2-8% in the Columbia Basin area. Increase of 2-6% in the Treasure Valley area. All other areas had a 0% change.
- **European Plums and Prunes and Oriental Plums and Pluots Non-irrigated:**
 - No changes in T-Yields.
- **Processing Plums IRR AND Non-irrigated:**
 - NW Oregon (Washington, Yamhill, Polk) increased 20%, Douglas, Oregon decreased 8%

114

Pear Rate and T-Yield



Rates

- **Summer/Fall AND Winter Irrigated:**
 - All counties saw a greater than 20% increase, with the exceptions of Linn and Lane (0%) and Morrow (12%)
- **Summer/Fall AND Winter Non-irrigated:**
 - Rates changed 11-13.5%.

T-Yields

- **Summer/Fall Irrigated:**
 - Southwest Oregon saw a decrease of 19% and Wasco, OR saw an increase of 19%. All other counties saw a change of 0 and -6%.
- **Summer/Fall AND Winter Non-irrigated:**
 - No change.
- **Winter Irrigated:**
 - All counties saw no change or a decrease in T-Yields. Jackson, OR decreased 15%, Josephine, OR decreased 9% Benton decreased 20%. All others decreased between 0 and -7%.

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**PRF, APICULTURE,
and Rainfall Index**

116

PRF/API lease update for 2026

RMA released the PM-25-054 – Rainfall Index Basic Provisions on August 29, 2025.

One of the changes to the RI Basic Provisions is to require leases or lease certification forms to be signed and submitted on or before the acreage reporting date and must be effective for the crop year.

The Rainfall Index Insurance Standards Handbook (FCIC-18150) (08-2025) was also released that provided more information concerning this new requirement in Paragraph 21.

- Leases must be signed or verbally agreed upon and documented with a signed Lease Certification Form (LCF) by the acreage reporting date (ARD) (12/1/2025). Any lease or the LCF must be submitted to the AIP by the ARD for the acreage to be insured.
- Within Paragraph 21, it also indicates what happens if the landowner modifies or terminates the lease during the year, or if the insured disposes of the lease, and the impact each of those events has on the coverage during that year.
- Also, the following is in Paragraph 21 (D) discussing Acreage without a lease:

Acreage that is not included in a lease, but is adjacent to or surrounded by leased acreage, must have a separate lease or LCF to be insurable in accordance with 6(g)(2) and (3) of the basic provisions.

Example: Some public leases, such as a BLM or Forest Service lease, may be in fence out states that require the private land that is surrounded or next to the lease to have fences on the boundaries to keep livestock out and if not, the livestock producer leasing the public acres has the right to graze their livestock on the private acres. If an insured has a public lease that encompasses several small private tracts of land that are not included with the public lease and are able to be grazed due to the fence out laws, the insured must either obtain leases for the privately-owned acres or not insure those privately-owned acres.



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PRF/API lease update for 2026 (continued)

The following is stated in Exhibit 6 (E) concerning documentation that supports insurable acreage can be, but are not limited to:

1. Grazing permit:
2. BLM; Permit; Allotment Management Plan and Allotment Master Report.
3. USFS; Permit, Allotment Management Plan and Annual Operating Instructions.
4. State; Permit and all accompanying documentation.
2. Lease Agreement.
3. Property Tax Records; and
4. Deeds.

Great American is currently working on adding a column to our M133 and M134 forms to allow the producer to indicate by each field if it is leased and if it is to indicate type of lease (BLM, Federal, State or Private).

If the field is owned by the policyholder, then no extra documents will need to be provided to prove ownership by ARD; however, if a compliance audit is conducted later in the year, then proof of ownership will have to be provided.

You may go ahead and use our current M133 & M134 forms without the new columns, however, be sure to verify with your producers if they have any leased ground they are insuring and **obtain the leases on or before December 1, 2025**. Please indicate on the M133 and/or M134 form if all acreage is owned or what fields are leased.



118

PRF/API lease update for 2026 (continued)

If it is discovered that a field was leased and a lease was not provided for that field, then premium will still be due however those acres will not be eligible for any loss payments.

Great American provides two different lease agreement forms to help a producer to meet the above rules in the case they do not have a formal lease agreement with the landowner. Both forms are located within GreatAg Forms Library under the Rainfall Index Forms folder:

- The form "Lease Agreement (02/25)" can be used if both the Lessee and Lessor can sign the document (this can be used instead of the actual lease agreement). This form will be the M194 when uploading in GreatAg.
- The form "Rainfall Lease Certification From (LCF) (02/25)" can be used if only the Lessee is going to sign it. This form will be the M192 when uploading in GreatAg. This form is used for oral leases and if a compliance audit is later done on the policy, then the auditor will contact the Lessor to verify this agreement was in place for the crop year.
 - If you use either of our two lease agreement forms, or an actual lease, **the commenced date and expiration date must be indicated on the document.** If the lease is continuous until cancelled by either party, then indicate that for the expiration date.

PLEASE NOTE- Great American will require the written lease, lease agreement or LCF to be uploaded to our policy along with PRF/API forms, by the date in your MPCl Processing Addendum.

- The lease requirement only applies to PRF/API for 2026 and will be required starting in 2027 for Annual Forage policies.



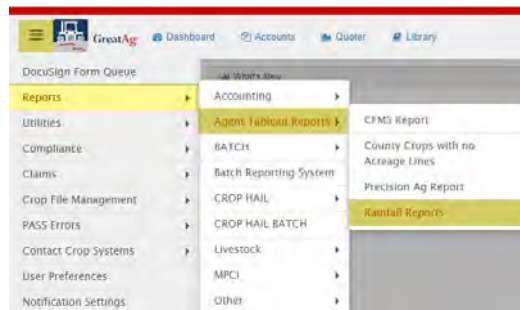
119



120

Rainfall Daily

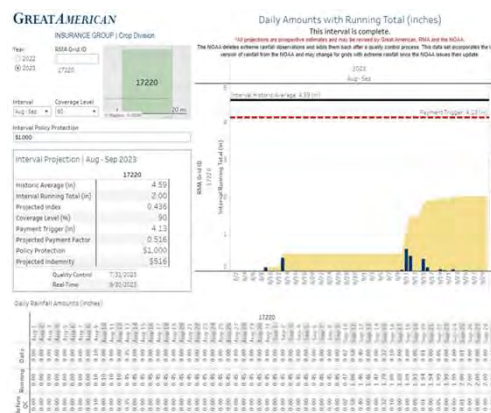
Daily Rainfall Amounts
with Running Totals



121

Rainfall Daily

- Ability to enter RMA Grid ID, Coverage Level and Policy Protection amount to see that specific daily rainfall amounts and running totals
- The title page will either show *incomplete* or *complete* depending on the criteria entered
- You can hover over any day in the graph to see that specific day details
- The bottom data shows both the daily and running totals for the interval's months selected



122

Grid History Table

- Shows interval status and projected and actual payment factor once completed.

Grid History Table

*All projections are preliminary estimates and may be revised by Great American Risk and the NGLA. The NGLA reserves the right to adjust projections and rates them back after a quality control process. This data set incorporates the latest version of rainfall from the NGLA and may change for grids with volume rainfall over the NGLA issues from update.

Grid ID	Year	Interval	Status	Version	Normal Rainfall (in)	Excess Rainfall (in)	Actual Rainfall (in)	Projected Rainfall (in)	Payment Factor 75%	Payment Factor 75%	Payment Factor 80%	Payment Factor 85%	Payment Factor 90%
5338-CH-05	2022	1/1-2/28	Complete	1	1.87	1.23	2.12	1.12	0.000	0.049	0.129	0.162	0.209
5338-CH-05	2022	3/1-4/30	Complete	1	2.14	0.79	0.79	0.000	0.476	0.859	0.840	0.947	0.991
5338-CH-05	2022	5/1-5/31	Complete	1	1.17	1.13	1.13	0.000	0.174	0.229	0.279	0.322	0.359
5338-CH-05	2022	6/1-6/30	Complete	1	0.27	7.87	7.88	7.88	0.000	0.000	0.000	0.000	0.000
5338-CH-05	2022	7/1-7/31	Complete	1	6.80	10.29	10.29	10.29	0.000	0.000	0.000	0.000	0.000
5338-CH-05	2022	8/1-8/31	Complete	1	0.26	0.39	0.39	0.39	0.000	0.000	0.000	0.000	0.000
5338-CH-05	2022	9/1-9/30	Complete	1	4.26	0.34	0.34	0.34	0.000	0.000	0.000	0.000	0.000
5338-CH-05	2022	10/1-10/31	Complete	1	4.89	0.00	0.00	0.00	0.436	0.977	0.429	0.485	0.487
5338-CH-05	2022	11/1-11/30	Complete	1	4.33	1.55	1.55	0.000	0.307	0.490	0.824	0.884	0.980
5338-CH-05	2022	12/1-12/31	Complete	1	1.81								

Last Observation: 12/31/2022

Next: 1/1/2023

Quantity: 1.000000

Control: 1.000000

Real Time: 1.000000



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CBV Report

- Click PRF-API-AF CBV tab
- Select your year(s) to display
- Select State, County(ies)
- Select PRF
- Option is for AF only

PRF-API-AF CBV									
State	County	Crop	Type	Practice	for Practice	Organic Prac	OPTION	2022	2024
TX	Chickasaw	Pasture Rangeland and Forage	GRAZING	No Cropping Practice Specified	NIPS	NOPS		\$23.90	\$23.90
				No Cropping Practice Specified	IRRIGATED	NOPS		\$88.00	\$88.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
			HAYING	No Cropping Practice Specified	IRRIGATED	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$26.00	\$26.00
	Coke	Pasture Rangeland and Forage	GRAZING	No Cropping Practice Specified	NIPS	NOPS		\$13.20	\$13.20
				No Cropping Practice Specified	IRRIGATED	NOPS		\$74.00	\$74.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
			HAYING	No Cropping Practice Specified	IRRIGATED	NOPS		\$74.00	\$74.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$74.00	\$74.00
	Coke	Pasture Rangeland and Forage	GRAZING	No Cropping Practice Specified	NIPS	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
			HAYING	No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00
	Coke	Pasture Rangeland and Forage	GRAZING	No Cropping Practice Specified	NIPS	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
			HAYING	No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00
				No Cropping Practice Specified	NON-IRR	NOPS		\$26.00	\$26.00
				No Cropping Practice Specified	IRRIGATED	NOPS		\$149.00	\$149.00

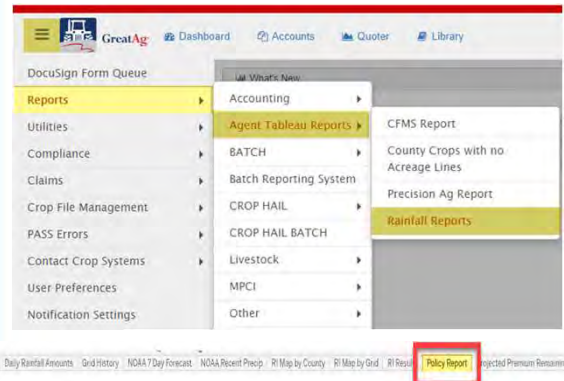
Great American Insurance
PRF-API-AF CBV 9/30/2023 6:54:28 AM



124

Reports

New PRF Reports in GreatAg



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Reserves by Policy, Interval, Grid ID and Crop Type

Interval: All Reserves by Policy, Interval, Grid ID and Crop Type																
*All reserves are processed in real time and may be updated by Great American Risk and the NOAA. The NOAA deletes extreme rainfall observations and adds them back after a quality control process. This data set incorporates the latest version of rainfall from the NOAA and may change for grids with extreme rainfall once the NOAA issues their update.																
Producer	Policy Number	State	Interval	Grid ID	Crop	Total Prem	Subsidy	Producer Prem	Liability	Reserve Amount	Paid Amount	Reserve (or Paid) Loss Ratio	Rev (or Pd) Amt/Prod Prem			
P	62	AZ	Jan-Feb	13878	RRF	4,450	55%	2,002	19,236	0	0	0%	0%			
			13879	RRF	2,983	55%	1,342	12,604	0	0	0%	0%				
			13879	RRF	9,722	55%	4,376	33,991	0	0	0%	0%				
			13878	RRF	6,950	55%	3,127	20,417	0	12,761	184%	408%				
			13879	RRF	4,648	55%	2,092	13,392	0	6,576	141%	314%				
			13879	RRF	14,099	55%	6,345	33,991	0	238	2%	4%				
			13878	RRF	7,581	55%	3,411	20,417	0	15,637	205%	455%				
			13879	RRF	4,810	55%	2,164	13,392	0	4,433	92%	205%				
			13879	RRF	3,908	55%	1,759	13,392	15,801	0	404%	898%				
			13878	RRF	1,325	55%	596	20,417	6,391	0	482%	1072%				
			13879	RRF	944	55%	425	13,392	6,370	0	569%	1264%				
			13879	RRF	3,898	55%	1,754	13,392	16,039	0	413%	914%				
			13878	RRF	4,710	55%	2,119	20,417	0	0	0%	0%				
			13879	RRF	3,323	55%	1,495	13,392	0	0	0%	0%				
L	62	AZ	Oct-Nov	13879	RRF	12,383	55%	5,572	33,991	0	0	0%	0%			
			Nov-Dec	13878	RRF	6,420	55%	2,889	19,236	0	0	0%	0%			
			13879	RRF	4,285	55%	1,928	12,604	0	0	0%	0%				
			Total	13879	RRF	96,439	55%	43,395	360,761	43,601	39,544	86%	192%			
			Jan-Feb	19616	RRF	361	55%	72	537	0	344	214%	478%			
			Mar-Apr	19616	RRF	353	55%	69	571	0	248	162%	359%			
			May-Jun	19616	RRF	90	55%	40	571	0	0	0%	0%			
			Jul-Aug	19616	RRF	84	55%	38	571	0	0	0%	0%			
			Sep-Oct	19616	RRF	114	55%	51	571	0	0	0%	0%			
			Nov-Dec	19616	RRF	176	55%	79	537	0	0	0%	0%			
			Total	19616	RRF	778	55%	349	3,358	0	592	76%	170%			
			P	62	AZ	Jan-Feb	15076	RRF	1,883	55%	847	8,088	0	0	0%	0%
						15076	RRF	4,326	55%	2,947	25,112	0	0	0%	0%	
						15077	RRF	1,827	55%	822	8,089	0	0	0%	0%	
						15076	RRF	6,609	55%	2,974	25,112	0	0	0%	0%	
15077	RRF	6,599				55%	2,970	25,112	0	0	0%	0%				
15078	RRF	4,818				55%	2,168	16,284	0	570	12%	26%				
15079	RRF	4,818				55%	2,168	16,284	0	570	12%	26%				



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PRF – M133 APPLICATION/TRANSFER AND ACREAGE REPORTING FORM

Pasture Rangeland Forage Application/Transfer and Acreage Reporting Form
for the Crop Year

Clear Form **Print Form**

Policy: _____

Person Type: ☐ SSN ☐ EIN ☐ RAN ☐ TAN

Indicate State where articles are filed: _____

Spouse's Name: _____ **Spouse's ID#:** _____ **Spouse's SSN:** _____

Changes: ☐ Name ☐ ID# ☐ Power Of Attorney

Agent: _____ **Agent Phone:** _____ **Agent Email:** _____

Code: _____ **Phone:** _____ **Fax:** _____ **Agency Email:** _____

Authorized Representative: _____ **Power Of Attorney:** _____

Limited Authorized Representative: _____ **Add Authority:** _____ **For designated person(s) to sign crop insurance documents on behalf of the insured:** ☐ authority as a Limited Authorized Representative

Substantial Beneficial Interest Information: I am all percent(s) with a substantial beneficial interest in you as defined on the applicable policy provisions (include landholdings or interests insured under the applicant). If none, state "None". Attach full Reporting Form if additional space is needed and check box ☐ M133 Reporting Form is attached.

Name: _____ **Telephone Number:** _____ **ID Number:** _____ **ID No Type (if both IDs):** ☐ SSN ☐ EIN ☐ RAN ☐ TAN **Person Type:** _____

Landholdings: In addition to my share on this policy, I am also insuring shares for my ☐ Landhold ☐ Tenant (Add L/T as an SRI). By signing this form, I, L/T hereby authorize the above named insured to collect any share under this policy. Otherwise, attach evidence of L/T approval.

L/T Name: _____ **Signature:** _____ **Date:** _____

Crop Year	Crop/County Change	Name Of State	Name of County	Name of Crop Insurance Plan	Insured Use - for Price	Coverage Level	Production Factor	Production Per Acre	Total Insurable Acres
	<input type="checkbox"/> Cancel *			Pasture Rangeland Forage Rangeland Index					
	<input type="checkbox"/> Change *			Pasture Rangeland Forage Rangeland Index					
	<input type="checkbox"/> Cancel *			Pasture Rangeland Forage Rangeland Index					
	<input type="checkbox"/> Change *			Pasture Rangeland Forage Rangeland Index					
	<input type="checkbox"/> Cancel *			Pasture Rangeland Forage Rangeland Index					

*I hereby request cancellation of my crop insurance policy for the crop year and crop year shown on this application. I understand that if the form is not printed on or before the cancellation day for any crop year listed, the cancellation of insurance on each crop year will not become effective until the following crop year. Remove the Cancellation, I, Insured's request ☐ Medical consent ☐ Health, Interpretation, Denial ☐ Other

IF YOU DO PRINT OR REUSE THIS FORM, A Good ID Print of Reference must be selected for the insured acreage, including contingent acreage when the election is made to insure such acreage within the selected Good ID. A separate Good ID Print of Reference must be retained for all non-contingent insured acreage.

Form M133 - 9/22
Great American Insurance Company

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API – M134 APPLICATION/TRANSFER AND ACREAGE REPORTING FORM

Agriculture Application/Transfer and Colony Reporting Form - Policy: _____ Page: _____ of _____
for the Crop Year: _____ Agency: _____

INSURED COLONY SUMMARY: STATE: _____ County: _____

Grid ID	Grid ID Point of Reference (Latitude/Longitude)	Total Number of Insurable Colonies Assigned to the Grid ID	Total Number of Insured Colonies Assigned to the Grid ID	Insured's Share	Line #	Unit Number	Index Interval	Percent of Value
Location of Insured Colony: <input type="checkbox"/> Owned by Insured <input type="checkbox"/> Leased by Insured <input type="checkbox"/> Sharecropper: _____								
Point of Reference (Latitude/Longitude) of additional locations within GRID ID of Hives of Insured Colonies								
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/

INSURED COLONY SUMMARY: STATE: _____ County: _____

Grid ID	Grid ID Point of Reference (Latitude/Longitude)	Total Number of Insurable Colonies Assigned to the Grid ID	Total Number of Insured Colonies Assigned to the Grid ID	Insured's Share	Line #	Unit Number	Index Interval	Percent of Value
Location of Insured Colony: <input type="checkbox"/> Owned by Insured <input type="checkbox"/> Leased by Insured <input type="checkbox"/> Sharecropper: _____								
Point of Reference (Latitude/Longitude) of additional locations within GRID ID of Hives of Insured Colonies								
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/

INSURED COLONY SUMMARY: STATE: _____ County: _____

Grid ID	Grid ID Point of Reference (Latitude/Longitude)	Total Number of Insurable Colonies Assigned to the Grid ID	Total Number of Insured Colonies Assigned to the Grid ID	Insured's Share	Line #	Unit Number	Index Interval	Percent of Value
Location of Insured Colony: <input type="checkbox"/> Owned by Insured <input type="checkbox"/> Leased by Insured <input type="checkbox"/> Sharecropper: _____								
Point of Reference (Latitude/Longitude) of additional locations within GRID ID of Hives of Insured Colonies								
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/
/	/	/	/	/	/	/	/	/

Form M134 - 9/22
Great American Insurance Company



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API – M134 APPLICATION/TRANSFER AND ACREAGE REPORTING FORM

Agriculture Application/Transfer and Colony Reporting Form - Policy: _____ Page: _____ of _____
for the Crop Year: _____ Agency: _____

RAINFALL INDEX DISCLAIMER: By signing below, I certify that I understand the following: 1. The Rainfall Index plan of insurance is not a plan of insurance against a loss of actual production. The terms and conditions of the Rainfall Index are different from those of an Actual Production History plan of insurance. The Rainfall Index plan of insurance does not measure, capture, or utilize the actual crop production of any producer or any of the actual crop production within the grid, county or state. It is based upon grid indices, not individual farm yields. 2. Selecting index intervals when precipitation is not needed for the insured crop or when precipitation does not normally occur is not an effective use of the Rainfall Index plan of insurance. 3. The Rainfall Index is a risk management tool to insure against a decline in an index value that is based on the long-term historical average precipitation for the grid and index interval. It is best suited for producers whose production tends to follow and correlate to the historical average interpolated precipitation patterns for the grid. 4. It is possible for me to have low crop production or receive low precipitation amounts on the acreage I insure and still not receive an indemnity payment under this plan. 5. The only insurable cause of loss is having a first grid index less than my higher grid index. 6. There are historical indices, information, and other tools on the RMA website to help me determine if the Rainfall Index is suitable for my risk management needs.

POLICY TRANSFER REQUEST: I hereby request cancellation of my insurance policy with (Ceding Approved Insurance Provider Name) _____ for the crop(s) and crop year(s) shown below because I have applied for insurance with another Approved Insurance Provider. I understand that if this form is not executed on or before the established cancellation date for any crop listed, the cancellation of insurance on such crop(s) will not become effective until the following crop year. Crop Year of crops being cancelled and transferred: _____ Policy Number with Ceding Approved Insurance Provider: _____ I hereby authorize and direct the Ceding Approved Insurance Provider shown above to furnish any information relative to my insurance policy to the Assuming Approved Insurance Provider listed below. I understand that if coverage for any crop(s) is now terminated or would have subsequently terminated for delinquent debt had this transfer not occurred, no coverage can be provided by the Assuming Approved Insurance Provider and PIC Code: **GREAT AMERICAN INSURANCE COMPANY - 084**

AIP POLICY TRANSFER ACCEPTANCE: By submission of this form, we agree to provide crop insurance to this applicant for the crop(s) and crop year specified above unless this form is not executed on or before the established cancellation date for any of the crop(s) shown, in which case insurance will be provided for such crop(s) for the following crop year.

Printed Name and Signature of AIP Representative Authorized to Accept Applications _____ Date of Acceptance by Assuming AIP _____
Regional Office Address and Phone Number: _____

(Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota): **NATIVE SOO STATEMENT:** ☐ HAVE or ☐ HAVE NOT broken native sod after February 7, 2014. For any native sod acreage broken after December 20, 2018, identify the year it was broken separately for each parcel. I understand that if I till native sod acreage, I will be assessed a reduction in yield guarantee and premium subsidy; these reductions apply in the crop year that my total native sod acreage tilled exceeds 5 acres in the county (cumulative across crops and crop years), and these reductions in benefits may be retroactively within a crop year.

ANTI-REBATING STATEMENT (APPLICANT/INSURED): I certify, for the crop year indicated, that I have not directly or indirectly received, accepted, or been paid, offered, promised, or given any benefit, including money, goods, or services for which payment is usually made, rebate, discount, statement, credit, or reduction of premium, or any other valuable consideration, as an inducement to procure insurance or in exchange for purchasing the insurance policy after it has been issued. I understand that this prohibition does not include payment of administrative fees, performance based discounts, and any other payment approved by FICG that are authorized under sections 508(a)(9)(B) and 508(d)(3) of the Federal Crop Insurance Act (Act) (7 U.S.C. §§ 1508(a)(9)(B) and 1508(d)(3)). I understand that a false certification or failure to completely and accurately report any violation may subject me, and all agencies/companies I represent, to sanctions, including but not limited to, criminal and civil penalties and administrative sanctions in accordance with sections 515(b) of the Act (7 U.S.C. §1515(b)) and all other applicable federal statutes.

ANTI-REBATING STATEMENT (AGENT): I certify, for the crop year indicated, that I have neither offered nor promised, directly or indirectly, any benefit, including money, goods, or services for which payment is usually made, rebate, discount, credit, reduction of premium, or any other valuable consideration to this person either as an inducement to procure insurance or in exchange for obtaining insurance after it has been procured. I understand that this prohibition does not include payment of administrative fees, performance based discounts, and any other payment approved by FICG that are authorized under sections 508(a)(9)(B) and 508(d)(3) of the Federal Crop Insurance Act (Act) (7 U.S.C. §§ 1508(a)(9)(B) and 1508(d)(3)). I understand that a false certification or failure to completely and accurately report any violation may subject me, and all agencies/companies I represent, to sanctions, including but not limited to, criminal and civil penalties and administrative sanctions in accordance with sections 515(b) of the Act (7 U.S.C. §1515(b)) and all other applicable federal statutes.

AIP CERTIFICATION: To the best of my knowledge, the Grid ID accurately identifies the location of the insured colonies, and colonies assigned to each Grid ID is accurate. The colonies noted above qualify as agriculture and the stated index intervals support the vegetation production necessary for the colonies.

CERTIFICATION STATEMENT: I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to violation of the policy, and in criminal or civil penalties (18 U.S.C. §1006 and §1014; 7 U.S.C. §1506; 31 U.S.C. §3729, §3730 and any other applicable federal statutes). * **FOIA(b)(7)**

Authorized Representative: _____

Limited Authorized Rep: _____

Applicant's Printed Name _____ Signature _____ Date _____

Agent's Printed Name _____ Signature _____ Date _____ Code Number _____

Form M134 - 9/22
Great American Insurance Company



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API – STATEMENT OF UNDERSTANDING



STATEMENT OF UNDERSTANDING

In an effort to strengthen Great American's apiculture underwriting efforts, this Statement of Understanding (SOU) lists critical features of our document and record collection efforts applicable to insureds and agents participating in the apiculture program.

- 1) **Cooperation.** The Insured and the Agent will cooperate with Great American in connection with any audit or quality review of any of the Policies and any claims made thereunder. The Insured acknowledges that it has and that it will maintain all of the documents and records it is required to maintain pursuant to the terms of its apiculture Policy or Policies, including as outlined in this SOU. Upon Great American's request, the Insured shall provide to Great American such documents and records.
- 2) **Lease Information.** Colonies must be located on acreage the Insured owns, leases, or on which the Insured is otherwise permitted to place colonies pursuant to verifiable records specific to the applicable grid ID. Great American requires the following records, as applicable, to substantiate the foregoing requirement:
 - a. Real property deeds;
 - b. Leases;
 - c. Lease certification form combined with supporting verifiable records, which may include, but are not limited to:
 - i. Photos with latitude/longitude markers that also show the colonies with ownership identification;
 - ii. Trucking logs;
 - iii. Other written documentation (e.g., an email/text from the landowner granting permission to place the relevant colonies);
 - iv. Compensation receipts, which may include, but are not limited to:
 1. Cash;
 2. Share of insured crop;
 3. Proceeds;
 4. Labor;
 5. Money;
 6. Service contracts (such as pollination).

Please note the following

- Verbal lease agreements must be properly documented with a lease certification form and verified by Great American. Great American may contact landowners to verify such agreement.
- Colonies included on the Colony Report that are not supported by appropriate lease documentation may, without limitation, be ineligible to receive an indemnity payment and may, subject to applicable FCIC policies and requirements, be determined by Great American to be uninsurable.



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API – STATEMENT OF UNDERSTANDING



- 3) **Proof of Insured/Insurable Colonies.** The Insured must report and prove, with verifiable records, both the total number of colonies nationwide and the total number of insured colonies in a county. Documents that may be used to substantiate this requirement include, but are not limited to:
 - a. Federal or State reporting systems that capture the location of the colonies;
 - b. FSA reports;
 - c. Tax records;
 - d. Transportation invoices;
 - e. Purchase agreements;
 - f. Bills of sale;
 - g. Pollination contracts;
 - h. Queen bee purchases.
- 4) **Insurable Entities.** To obtain insurance, the Insured must have reported the correct person type (e.g., individual, marital, joint venture, partnership, corporation, etc.), including the correct person type of any SBL, and the correct applicable tax identification number for Insured on its application.
- 5) **Pollination Brokers.** If the Insured uses a broker, verifiable records connecting the Insured (beekeeper) to the land location where the colonies will be placed must be provided (i.e., agreement connecting insured/applicable colonies to broker along with an agreement connecting broker/applicable colonies to land location). All documents and information described in this SOU are still required when brokers are involved. It is the responsibility of the Insured to provide verifiable records as described in this SOU; if neither the Insured nor the broker provides such records, the Insured may, without limitation, be ineligible to receive an indemnity payment and Great American may, subject to applicable FCIC policies and requirements, determine that the applicable colonies are uninsurable.
- 6) **No Modification.** This SOU does not limit, modify, amend or in any way alter any of the Policies or any of Great American's underwriting standards and requirements, nor does this SOU waive any of Great American's rights to require documentation in accordance with Federal or State guidelines or as necessary to comply with any requirements of the Risk Management Agency or the Federal Crop Insurance Corporation.

ACKNOWLEDGED AND AGREED AS OF THE _____ DAY OF _____, 20____

INSURED:

AGENT:

Name: _____

Name: _____

Telephone: (____) _____

Email: _____

Preferred Contact Method: ☐ Telephone ☐ Email

406522.1



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2026 PNW Perennial WFRP Claims Update

GREAT AMERICAN
INSURANCE GROUP
CROPS DIVISION

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PC 29 Claims Department Overview

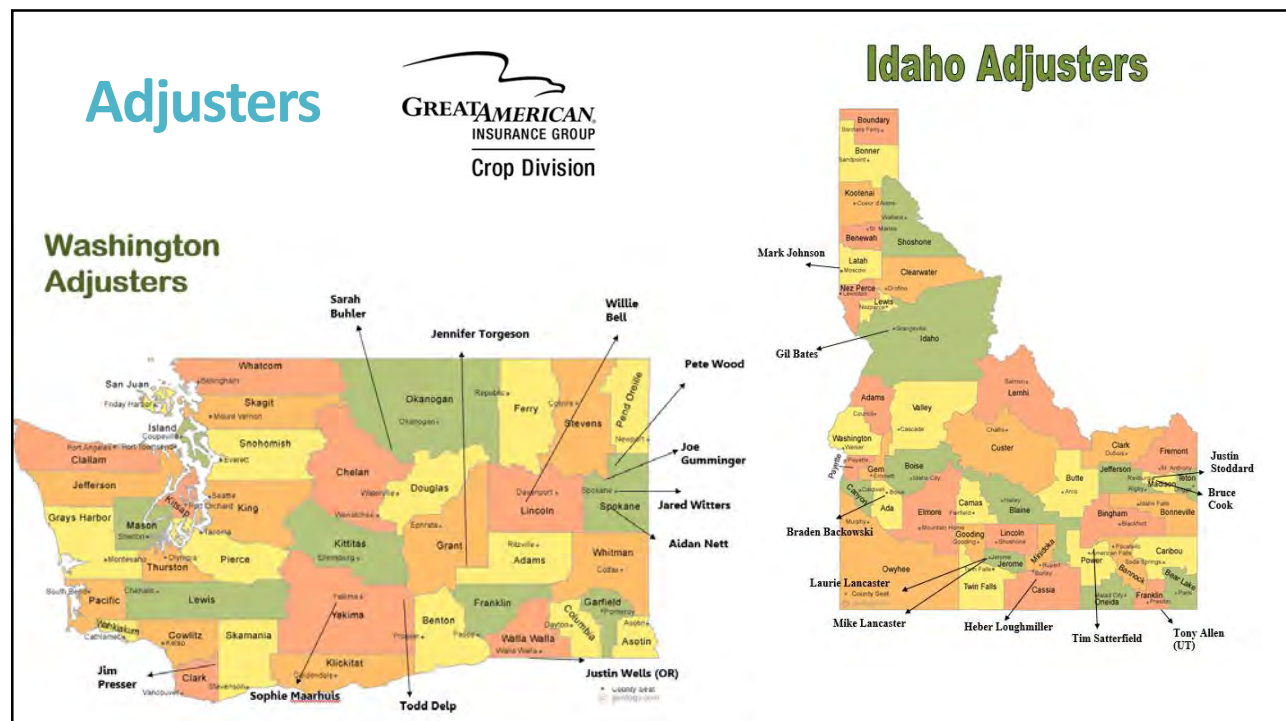


► 2025 AGENT UPDATE TRAINING ITEMS TO COVER

- Staffing
- Service goals
- EFT
- Adjuster Mobile
- Docusign
- Claim Status Notification
- Great Ag – Provisions
- Contact Logs
- NOL – How to file claims / inspections
- Cherry Claim process
- AF Apple Fresh Option
- WFRP claims



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CLAIM DEPARTMENT GOALS SERVICE

QUICKER PAYMENTS

4-day claim turnaround goal on MPCl.

5-day claim turnaround goal CH/NP.

FASTER CONTACT

Contact insured within 24 hours of claim assignment.

PLAY BY THE RULES

Adhere to GAIC and FCIC loss adjustment procedures and mandated quality control standards.

COMPETENT STAFF

Develop and maintain a knowledgeable and professional claim staff.

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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

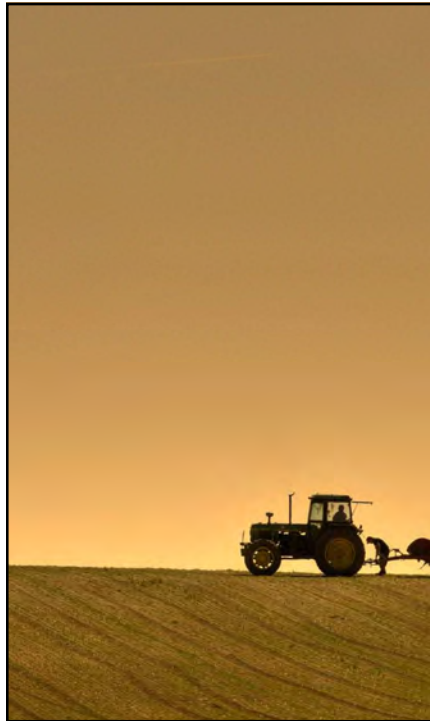
Electronic funds are directly wired into checking, savings, line of credit accounts

- 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

1-Day Review Period

- Gives opportunity to review claims prior to funds being transferred
- For example, claim release at 9:00 AM today. The funds transaction will be initiated 4:30pm tomorrow

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Ideal time to sign-up insureds for EFT is when they are signing the acreage report

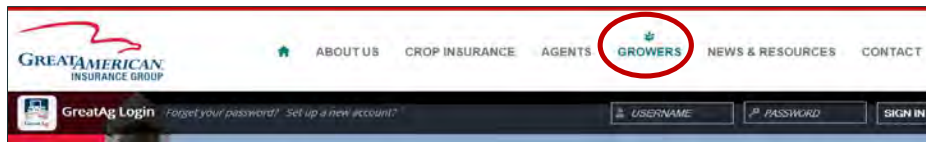
143

DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

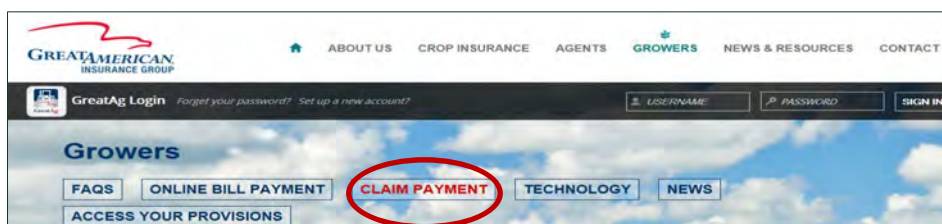
Encourage customers to sign up for Direct Deposit for claim payments. Two ways to enroll: Website or Hard Copy Form

Via website: <http://www.greatamericancrop.com/>

To initiate enrollment – click on “Growers”



Next – click on “Claim Payment”



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DIRECT DEPOSIT FOR CLAIMS (EFT)

Complete the Form.

Click “Submit”

No physical signature is required

Form can be completed on a smartphone or tablet.

Claim Payment - Direct Deposit

FAQS ONLINE BILL PAYMENT CLAIM PAYMENT TECHNOLOGY NEWS

ACCESS YOUR PROVISIONS

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

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

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

Frequently Asked Questions

Name _____

Bank Name _____

Bank Address _____

Bank Routing (ABA) number _____

Bank Account Number _____

Check if account is ☐ Checking ☐ Savings

Product Line ☐ MPCI ☐ Crop-Hail ☐ Named Peril ☐ All

Contact Information

Name _____

Policyholder Tax ID (Last 4 digits TIN) _____

Email Address _____

Fax Number _____

Phone Number _____

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

☐ Accept

For assistance with this service:

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DIRECT DEPOSIT FOR CLAIMS (EFT)

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

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

Claim Payment - Direct Deposit

FAQS ONLINE BILL PAYMENT CLAIM PAYMENT TECHNOLOGY NEWS

ACCESS YOUR PROVISIONS

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

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

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

Frequently Asked Questions

Name _____

Bank Name _____

For assistance with this service:

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Great American Insurance Company
Crop Division
303 E Fourth Street, 2nd
P.O. Box 2573
Cincinnati, OH 45201

REQUEST FOR ELECTRONIC PAYMENTS

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

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

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

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

Great American Insurance Company
Attn: Crop Accounting, Barb Kane
P.O. Box 2573
Cincinnati, OH 45201-2573

If you have any questions, you may email us at DirectDeposit@gaic.com or call us at 1-888-410-0968.

Name: _____
(must be the name as the name on the bank account)

Bank Name: _____

Bank Address: _____

Bank Routing (ABA) number: _____
(nine digit routing number)

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

Check if account is: ☐ Checking ☐ Savings

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

Contact Information (required):

Name: _____ Email Address: _____

Fax Number: _____ Phone Number: _____

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

Authorized by (please print): _____

Signature: _____


Assignment of Indemnity Authorization

Authorized by (please print): _____

Signature: _____

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Adjuster Mobile App



Application for field staff


- Intuitive and user-friendly
- Increasing functionality in development

Functions

- Contact Logs

Reserves

- Maps – GPS
- Documents
- Photos



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DOCUSIGN FOR CLAIMS

Benefits to Agents and Policyholders:

- *Significantly speeds up the claim process*
- *Eliminates having to schedule another trip to field for final signatures*
- *Efficient process for long-distance landlords*
- *Documents can easily be signed on mobile device or computer*
- *Policyholder can print and/or save final e-signed claim documents*

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

- *Adjusters have a quick-card available to help walk through this process with the policyholder*

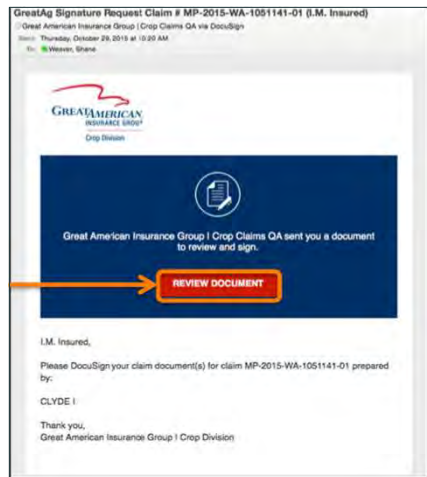
150

DOCUSIGN FOR CLAIMS



Policyholder Email:

Policyholder Signature:



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CLAIM STATUS NOTIFICATION



Enrollment can be initiated in GreatAg® (Notification Settings)

DocuSign Form Queue

Dashboard

GreatAg CRM

Work Queue

CRM Notes

Reports

Utilities

Compliance

Claims

Crop File Management

PASS Errors

Contact Crop Systems

User Preferences

Notification Settings

PASS

Training

Documentation

Forms Library

Logout

Notification Settings

I want to setup notifications for: **Myself** My Agents My Insureds

Claims

My Claims Notification Settings

Email: I-M-Agent@WorldsBestAgency.com Mobile#: (123) 456-7890 **Update**

Claim Status: 2015 MP 011142 - INSURANCE SERVICES Producer **Q**

	Notification Type	Options	Delivery Method
<input type="checkbox"/> L.M. Insured	Claim Status	Received / Assigned <input checked="" type="checkbox"/> Returned to Office <input checked="" type="checkbox"/> Audit <input checked="" type="checkbox"/> Closed <input checked="" type="checkbox"/> Paid <input checked="" type="checkbox"/> + Add New	Email
<input type="checkbox"/> Mr. Grower	Claim Status	Returned to Office <input checked="" type="checkbox"/> Closed <input checked="" type="checkbox"/> Paid <input checked="" type="checkbox"/> + Add New	Email
<input type="checkbox"/> Rumpelstiltskin	Claim Status	Paid <input checked="" type="checkbox"/> + Add New	Email

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Using GreatAg®

GreatAg Help ?

Advanced Search | All | 2019 | Policy/Producer | 820454

Account Info

I Am Farmer

Policy Maintenance

Report a Claim

CFMS Upload

CFMS History

Compliance Tracking

Audit History

Underwriter Tools

County/Crop Provisions

History Viewer

Policy Review

Reports

Agency Doc Upload

Agency Doc History

Total: 1

Policy Information

MP-2019-ND-084-820454

Richland: Barley, Corn, Soybeans, Sunflowers, Wheat

MP-2019-ND-084-820455

Sargent: Barley, Corn, Soybeans, Sunflowers, Wheat

2019 Claim Withdrawn, 2018 Paid Claim, 2018 Claim Withdrawn

GREATAMERICAN INSURANCE GROUP

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County Crop Provisions

☐ Print Policy Packet

☐ Send Declaration of Coverage to Batch

Select one or more county crop lines to print:

Select	County	Crop	Plan	Practice	ALL	Basic	Crop	Special
<input type="checkbox"/>	Yakima	Apples	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Apples	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Apples	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Cherries	ARH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Fresh Apricots	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Pears	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Yakima	Pears	APH		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Send Output to:

☒ Screen

☐ Send Policy Packet to FileNet

☐ Batch queue

Submit Cancel

GREATAMERICAN INSURANCE GROUP

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Adjuster Contact Logs

Contact Logs available in GreatAg®

Provides information regarding adjuster contact with the policyholder
Viewed under the "Claims" tab

This is where you click to see the contact log

Policy Information

Policy: MP-2021-IL-084

2021 Claim Withdrawn 2020 Paid Cl

MP Producer MP SBI Header Details Policy Details PASS CIMS Inspection Diary Claims Accounti

Submit Loss / Inspection

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster
1101607-01	Withdrawn	\$0	\$0	\$0	LEAH E DOLDER (815) 993-6959

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► For perennial production losses:

► For Cherries, Apples, Grapes, and Stonefruit – CP require that the claim should be filed within 3 days of the date harvest should have started if the crop will not be harvested.

► Claim should be filed at least 15 days prior to the beginning of harvest / or sales by direct marketing. There is a phrase in the language for Notice of Damage that states, "or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production."

► *For direct marketing: In the event of the insured's failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of PTC not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.*

► For Cherries – if there is no production loss but there is an anticipated revenue loss – notice must be given prior to April 15th of the following year.

NOL

GREYAMERICAN
INSURANCE GROUP
Crop Division

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► For WFRP losses:

► You must provide us with a notice of loss within 72 hours of your initial discovery that any commodity insured under this policy has been damaged by a cause of loss that could result in a loss of production or reduction in value or that your allowable revenue for the policy year could fall below the insured revenue.

► *This means as soon as you know of potential damage to the crop you should file a notice.*

► You must submit a claim for indemnity declaring the amount of your loss not later than 60 days after the earlier of the date you filed your farm taxes with the IRS or the original date that your farm tax forms for the policy year must be provided to the IRS...

► *There are exceptions for filing extensions with other criteria to be met.*

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Submitting NOL

CLAIM TYPES

There are 4 available claim types when you are opening a claim. For perennial crops the first 2 do not apply. For WFRP you could potentially have replant claims if there is not an underlying MPCI policy with replant coverage.

- Replant
- Prevent Plant
- Normal
- Inspection

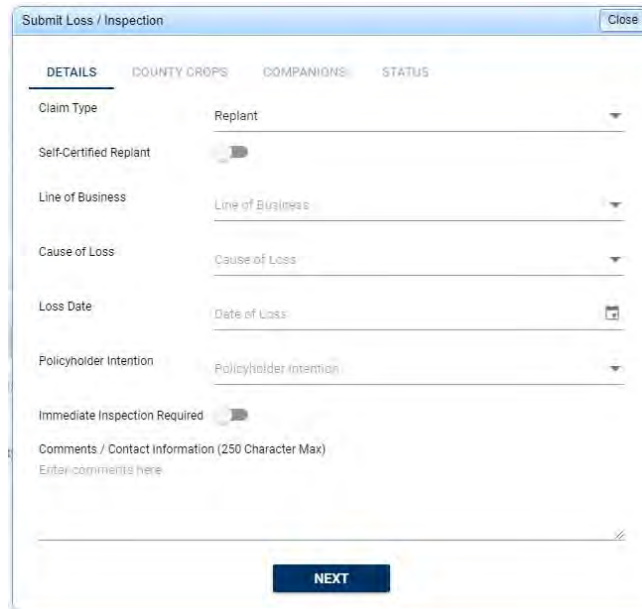
Examples of the different claim types with their corresponding entry screens will follow.

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Replant

Replant – Claims for crops that insured intends to replant.

- An option for Self-Certified Replant is available.



The screenshot shows a web form titled "Submit Loss / Inspection" with a "Close" button in the top right. The form has four tabs: "DETAILS", "COUNTY CROPS", "COMPANIONS", and "STATUS". The "DETAILS" tab is active. The form fields are as follows:

- Claim Type:** A dropdown menu with "Replant" selected.
- Self-Certified Replant:** A toggle switch that is currently turned off.
- Line of Business:** A dropdown menu with "Line of Business" selected.
- Cause of Loss:** A dropdown menu with "Cause of Loss" selected.
- Loss Date:** A date picker field with "Date of Loss" selected.
- Policyholder Intention:** A dropdown menu with "Policyholder Intention" selected.
- Immediate Inspection Required:** A toggle switch that is currently turned off.
- Comments / Contact Information (250 Character Max):** A text area with the placeholder "Enter comments here".

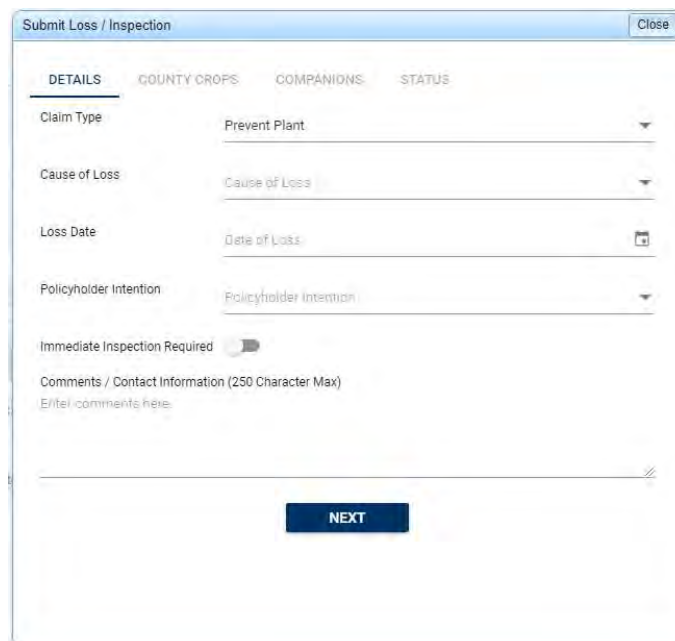
At the bottom of the form is a blue button labeled "NEXT".



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PP

Prevent Plant – Claims for crops that insured is prevented from planting due to an insurable cause of loss.



The screenshot shows a web form titled "Submit Loss / Inspection" with a "Close" button in the top right. The form has four tabs: "DETAILS", "COUNTY CROPS", "COMPANIONS", and "STATUS". The "DETAILS" tab is active. The form fields are as follows:

- Claim Type:** A dropdown menu with "Prevent Plant" selected.
- Cause of Loss:** A dropdown menu with "Cause of Loss" selected.
- Loss Date:** A date picker field with "Date of Loss" selected.
- Policyholder Intention:** A dropdown menu with "Policyholder Intention" selected.
- Immediate Inspection Required:** A toggle switch that is currently turned off.
- Comments / Contact Information (250 Character Max):** A text area with the placeholder "Enter comments here".

At the bottom of the form is a blue button labeled "NEXT".



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Normal

Normal – Claims for crops that need an appraisal or are going to harvest.

The screenshot shows the 'Submit Loss / Inspection' form with the 'DETAILS' tab selected. The form fields are as follows:

- Claim Type:** Normal Loss
- Simplified Claim:** ☐
- Line of Business:** Line of Business
- Cause of Loss:** Cause of Loss
- Loss Date:** Date of Loss
- Policyholder Intention:** Policyholder Intention
- Immediate Inspection Required:** ☐
- Comments / Contact Information (250 Character Max):** Enter comments here

A 'NEXT' button is located at the bottom right of the form.



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Inspection

Inspection – Non-Loss situation where the insured needs the crop inspected for:

- Silage (APH Appraisal)
- Bin Measurement (old crop)
- Pre-Acceptance
- Late-Filed / Revised Acreage Report
- Appendix IV Review

The screenshot shows the 'Submit Loss / Inspection' form with the 'DETAILS' tab selected. The form fields are as follows:

- Claim Type:** Replant
- Self-Certified Replant:** ☐
- Line of Business:** Line of Business
- Cause of Loss:** Cause of Loss
- Loss Date:** Date of Loss
- Policyholder Intention:** Policyholder Intention
- Immediate Inspection Required:** ☐
- Comments / Contact Information (250 Character Max):** Enter comments here

A 'NEXT' button is located at the bottom right of the form.



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NOTICE OF LOSS ENTRY SCREEN

When entering Loss Date, please use actual date that damage to the crop happened, NOT TODAY'S DATE, unless applicable.

Submit Loss / Inspection
Close

DETAILS
COUNTY CROPS
COMPANIONS
STATUS

Claim Type
Claim Type

Line of Business
Line of Business

Cause of Loss
Cause of Loss

Loss Date
Date of Loss

Policyholder Intention
Policyholder Intention

Immediate Inspection Required
☐

Comments / Contact Information (250 Character Max)
Enter comments here

NEXT

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2026 ARH Sweet Cherry LASH



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25670 (08-2025)

ACTUAL REVENUE HISTORY (ARH) SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2026 and Succeeding Crop Years

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2025 ARH Sweet Cherry Crop Provisions

2025-0057-Sweet
(Released August 2024)

UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation ACTUAL REVENUE HISTORY SWEET CHERRY PILOT CROP PROVISIONS



In return for your payment of premium and administrative fee for the coverage, these Sweet Cherry Pilot Crop Provisions will be attached to and made part of the Actual Revenue History Pilot Endorsement and Common Crop Insurance Policy, Basic Provisions (Basic Provisions) subject to the terms and conditions in your policy.

- 1. Applicability**
You must have applied for insurance and have a policy in effect under the Basic Provisions and the ARH Endorsement before you elect to insure cherries under these Crop Provisions.

- 2. Definitions**
Adapted variety - A variety of sweet cherries recognized by agricultural experts as compatible with agronomic and weather conditions in the county.

AIP - Approved insurance provider, an entity authorized by FCIC to sell and service federally subsidized crop insurance.

Annual price - In addition to the definition contained in the ARH Endorsement, the annual price is the value we will use to determine the revenue to count for any appraised or unsold marketable production. We will determine the annual price for each unit by type in one of the following ways:

- (1) After the final settlement price is received the total revenue received from the unit divided by the total pounds sold from that unit; or
- (2) If there was no sold production from that unit or the price is determined not reasonable, the amount determined in (1) for a similar unit of the same type from which you did have sold production; or
- (3) If there is no unit of the same type that is determined to be reasonable, the total revenue to count from all units of the same type divided by the total pounds sold; or
- (4) If there were no sales from any unit or if we determine you did not receive a reasonable price per pound, the price published and determined by RMA shall be used.

ARH Endorsement - The Actual Revenue History Pilot Endorsement.

Continuity of coverage - When you insure a sweet cherry crop in a county for consecutive crop years, that is, you do not cancel the insurance coverage, we do not cancel it, or it does not terminate by action of the policy once the policy takes effect. Continuity of coverage will still exist if you cancel your policy with us before the cancellation date for a crop year and transfer it to another AIP for that crop year.

Fresh use - Sales of cherries for human consumption in the form as harvested from the tree.

Harvest - Removal of mature cherries from the trees either by hand or by a machine designed for that purpose.

Marketable - Sweet cherry production that meets or exceeds the grading standards specified in the Special Provisions, or would be accepted by a packer, processor, or other handler even if failing to meet those grading standards.

Mechanical damage - Physical injury to a tree such that

the tree is destroyed or its ability to produce a normal crop is reduced, or physical injury to fruit such that it is not marketable, caused by the improper use of tools or machinery.

Pound - A unit of weight equal to 16 ounces avoirdupois.

Predominant and use - A classification determined by the source of the majority of the revenue from sales of cherries from a unit. The majority of sales is based on more than 50 percent of the revenue derived from production sold for processing use or production sold for fresh use.

Processing use - Sales of sweet cherries for human consumption as brined, canned, concentrated, dried, frozen, juiced, gelled, puréed, or any form other than fresh use fruit.

Reasonable price per pound - A value per pound paid by buyers in the local area for cherries of similar variety and quality on the date of sale.

Rootstock - The root and stem portion of a tree to which a scion can be grafted.

Scion - Twig or portion of a twig of one plant that is grafted onto a rootstock.

Type - A grouping of sweet cherry varieties according to predominant and use as listed in the Special Provisions.

Unharvested production adjustment - A dollar amount per pound contained in the Special Provisions that we use to assess a cost for that portion of the approved yield that is not harvested or not otherwise counted as revenue to count (for example, appraised unharvested marketable production). Since the amount of insurance includes harvesting costs, this value represents our determination of the expenses included in your approved revenue that were not incurred for the crop year.

Unsold production - Any cherries you have harvested but for which you have not received a final settlement price on the calendar date for the end of the insurance period for loss of revenue due to an inadequate market price.

Value per acre - The approved revenue per acre multiplied by the expected revenue factor, the coverage level percent, and your share.

3. Unit Division

(a) The Whole-Farm unit provisions in section 34(a) of the Basic Provisions do not apply to these Crop Provisions.

(b) In addition to section 34(c) of the Basic Provisions, optional units may be established:

(1) If each optional unit is located on non-contiguous land.

(2) By type.

(3) As specified in the Special Provisions.

4. Insurance Guarantees, Coverage Levels, and Prices

In addition to the requirements of section 3 of the Basic

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Quality Adjustment



As stated in the Crop Provisions, Marketable sweet cherry production is defined as production that meets or exceeds the grading standards specified in the Special Provisions or would be accepted by a packer, processor, or other handler even if failing to meet the grade standards. Refer to the SP for the definition of marketable sweet cherry.

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Sweet Cherry & Tart Cherry LASH

Sweet Cherry LASH para. 31 C & Tart Cherry LASH para. 31 D – Appraisal Information:

Removed language requiring one month to complete inspection as certain situations outside of the producer's control made this requirement unreasonable.

Removed special report language because it caused undue burden on the appraisal process.



Photo courtesy of
Peggy Greb of ARS

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Definitions Exhibit 2

Mature: Cherries have reached the stage of growth that will insure the proper completion of the ripening process.

Row size: Indicates the number of cherries it takes to fill a row in a standard packed box of cherries.

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Row Size

Exhibit 9 Number of Cherries per Pound

DIAMETER, INCHES	ROW SIZE*	NUMBER OF FRUIT PER POUND
67/64	10	50
64/64	10½	55
61/64	11	60
57/64	11½	65
54/64	12	75
51/64	12½	86
48/64	13	100

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What are the circumstances that would require a cherry appraisal?

- When significant production remains on acreage that has been harvested;
- The insured has sweet cherry acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
- When directed by the AIP, an appraisal or inspection may be necessary when:
 - Verifiable production or adequate sales records may not be available;
 - Damage has occurred through uninsured causes of loss;
 - Any production will be harvested for direct marketing (without being commercially packed or processed); or
 - Indicated in the SP.

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Why an appraisal matters...



Exhibit 7 Adjustments to Appraised Fresh Sweet Cherry Production

Percent Damaged* Fruit 0 - 10	Percent Marketable Fruit 100 - 90	Percent Production to Count 100
11	89	99
12	88	98
13	87	97
14	86	96
15	85	95
16	84	94
17	83	93
18	82	92
19	81	91
20	80	90
21	79	88
22	78	86
23	77	84
24	76	82
25	75	80
26	74	78
27	73	76
28	72	74
29	71	72
30	70	70

Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
31	69	67
32	68	64
33	67	61
34	66	58
35	65	55
36	64	52
37	63	49
38	62	46
39	61	43
40	60	40
41	59	36
42	58	32
43	57	28
44	56	24
45	55	20
46	54	16
47	53	12
48	52	8
49	51	4
50 - 100	50 - 0	0

*Due to insurable causes

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SOI has the UA Trigger on it

Other Person(s)				APH Yield	Acres	Plant Date	Share	Unit Options	Prem Schg	Exp Factor	Unit Opt Fac.
Line	Crop Unit County	Practice Type / Variety Acreage Type* (See legend) Plan / Coverage	Line Note Legal Description, FSA Farm/Tract/Field /Other Land Identifier	Apprvd Rev Avg Rev UA Factor	Guar/Acre Tot Guar	Days Late Factor	Price* Liability	& Factors	Map - Fact Risk Class	Base Rate Base Prem	Prem Fact Insured's Prem
4	Cherries 0001-0001 BU Yakima (77)	Organic(Certified) Irr. Sweet Cherries (Fresh) ARH (47) / 50%	M-1 (Lot #50) OC Cherry	6,306	6.60			BU Applied RS		1.00	0.90000000
				\$7,762	3,881.00		1.0000	1.000	1.00	0.06061576	0.33
			15-14N-17E / 17340-9133-1	\$7,527	25,615		25,615	1.000		\$1,397	\$461
				20,810 LBS							
15	Cherries 0001-0001 BU Yakima (77)	Organic(Certified) Irr. Sweet Cherries (Fresh) ARH (47) / 50%	M-4 (Lot #550) OC Cherry	6,162	8.40			BU Applied RS		1.00	0.90000000
				\$7,590	3,795.00		1.0000	1.000	1.00	0.06277343	0.33
			16-14N-17E / 17340-9163-1,2	\$7,075	31,878		31,878	1.000		\$1,801	\$594
				25,880 LBS							
16	Cherries 0001-0001 BU Yakima (77)	Organic(Transitional) Irr. Sweet Cherries (Fresh) 08-UB ARH (47) / 50%	M-4 (Lot #550) 2019 Cherries	7,073	2.00			RS		1.00	0
				\$6,653	0.00		1.0000	0.000	0.00	\$0	\$0
			16-14N-17E / 17340-9163-1	\$5,322	0		0	0			
				7,073 LBS							

Trees/Vines do not meet minimum age

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Production records:

If there were charges you will need to subtract them from the gross dollars received when figuring out the net revenue.

Cherry Insurance Summary Worksheet

Growers Name [REDACTED]

Lot # 13 Year 2014

Total Lbs. delivered 12,986

Total Lbs. sold 9,451
(Including brine, juice, packed fruit etc.)

Total Gross Dollars received \$36,329.49

Packing House Charges:

- Packing (Including box charges, clam shells, etc.) \$6477.66
- Marketing (Sales, commissions, etc.) \$2906.35 *Charges*
- CCMRB assessments \$ 34.94

\$ 9418.95

\$ 26910.54 *Net Rev*



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Summary of Harvested cherry production worksheet

PART I – PRODUCTION (Insured's Share Only)						
9. Date	10. Load / Lot / Pool / Summary Number	11. Pounds Delivered	12. Pounds Sold	13. Gross Dollars Received	14. Adjustment to Gross Dollars Received	15. Net Dollars Received (Col. 13 - 14)
5/8/14	13	12,986	9,451	36,329.49	9,418.95	26,910.54
16. TOTALS		12,986	9,451	36,329.49	9,418.95	26,910.54

PART II – SUMMARY VALUES			
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAGE VALUE PER POUND
26,910.54	12,986	9,451	2.847
21. TOTAL NET DOLLARS RECEIVED - UNIT	22. TOTAL POUNDS DELIVERED - UNIT	23. TOTAL POUNDS SOLD - UNIT	24. AVERAGE PRICE per - UNIT
26,910.54	12,986	9,451	2.847

25. Remarks (Use an Adjuster's Special Report if more space is needed)

This is where you get
your value for the
harvested cherries

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In this example there is still UA that applies. Referencing our settlement sheet, the total delivered pounds were 12,986 lbs. Meaning the UA to count against the indemnity will be \$18,439.

County / Crop		Level		Reserve	End	Unit									
County/Crop		Level	Reserve	End		Unit	Type	Acres	Total Guar	Liab \$	P/W	Land Info	Lines		
Yakima Cherries ARH SWCHF		70%		4000		00010002 OU	N	7.21	77832.00	77832	W	View	11		
						00010003 OU	N	11.27	152289.00	152289	W	View	15		
						00010004 OU	N	50.38	616419.00	616419	W	View	19		

Unit Total(s):	Total Appraised Prod:	18439.0	Total Harvested Prod:	0.0	Total Unit Prod:	18439.0	Allocated Prod:	0.0	Total APH Prod:	18439.0
----------------	-----------------------	---------	-----------------------	-----	------------------	---------	-----------------	-----	-----------------	---------

Line	Field Alpha	Multi Crop	Rptd Acrs	Demnd Acrs	Shared Acrs	Share	Risk	Type	Class	SubClass	Intend Use	In Proc	Crp Proc	Org Proc	Stage	Acres Use	Appr P...	Moist %	Moist Fct	Shell F...	Prod PreQA	Qty Fct	Prod Post...	Units Cause	Ttl To Cnt
15	NS	100%	11.27	0.00		1.0000		SWCH					99154315				88816	12986	0	0.280	78832	1.000	0	0	15479

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Tips to remember

When calculating the UA always use pounds delivered.

When calculating Harvested Cherry Production always use pounds sold.

To get the correct price per pound to input you must use the Summary of Harvested Cherry Worksheet.

You will never pay the complete liability on an ARH Sweet Cherry policy even when there is ZERO PTC.

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AF – Apple Fresh Option


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Apple LASH Acronyms



Approved Acronym	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions (11-BR)
CAT	Catastrophic Risk Protection Endorsement
CAW	Crop Addendum Worksheet
CES	Cooperative Extension Service
CIH	FCIC-18010 Crop Insurance Handbook
CLU	FSA Common Land Unit
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FN	FSA Farm Number
FSA	USDA Farm Service Agency
GPS	Global Positioning System
KD	Total Defects
LAM	FCIC-25010 Loss Adjustment Manual
PASD	Product Administration and Standards Division
PAW	Producer's Pre-acceptance Worksheet
RMA	USDA Risk Management Agency
SP	Special Provisions of Insurance
SRA	Standard Reinsurance Agreement
TMA	Transitional-yield Map Area
TW	Test Weight
USDA	United States Department of Agriculture

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AF - Optional Coverage for Fresh Fruit Quality



In the event of a conflict between the Apple Crop Insurance Provisions and this option, this option will control. Insureds who select this option cannot receive less than the indemnity due under section 12.



This option will apply to all your apple acreage designated in the grower's acreage report as grown for fresh apple production and that meets the insurability requirements specified in the Apple Crop Insurance Provisions, except any acreage specifically excluded by the actuarial documents. Any acreage designated in the acreage report as grown for processing apple production is not eligible for coverage under this option.



In lieu of sections 12(c)(1)(iii), (iv) and (2), the production to count will include all appraised and harvested production from all of the fresh apple acreage in the unit, adjusted in accordance with this option.

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Apple LASH Exhibit 7

Use this table when the insured has elected Optional Coverage for Quality Adjustment to adjust appraised unharvested and appraised harvested production that is damaged and that fails to grade at least U.S. Fancy or other grade(s) listed in the SP, or better. This table does not apply to any undamaged appraised or harvested production that meets or exceeds the U.S. Fancy or other grade(s) listed in the SP.



Actual Percent Damage	Quality Adjusted Percent Damage	Actual Percent Damage (continued)	Quality Adjusted Percent Damage (continued)
0 -20	00	43	49
21	02	44	52
22	04	45	55
23	06	46	58
24	08	47	61
25	10	48	64
26	12	49	67
27	14	50	70
28	16	51	72
29	18	52	74
30	20	53	76
31	22	54	78
32	24	55	80
33	26	56	82
34	28	57	84
35	30	58	86
36	32	59	88
37	34	60	90
38	36	61	92
39	38	62	94
40	40	63	96
41	43	64	98
42	46	65-100	100

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WFRP and Micro Farm Claim Issues



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WFRP Common Misconceptions



WAIT FOR THE TAX RETURN
TO FILE A NOL



THE TAX RETURN DOESN'T
SHOW A LOSS.

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Documenting the claim

- Pictures documenting the damage.
 - *Tied to an insurable cause of loss (Other than decline in price)*
- Settlement records for the crops on the policy.
- Schedule F from current year tax return.
- Cooperative Distributions
 - Must be tied to the crop grown in the current year to count as revenue.

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Why the Tax Return isn't the whole picture



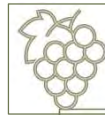
2024 paid in 2025

- COOP dividends from previous crop
- Late settlements
- Accounts Receivable from prior year crops



2025 paid in 2025

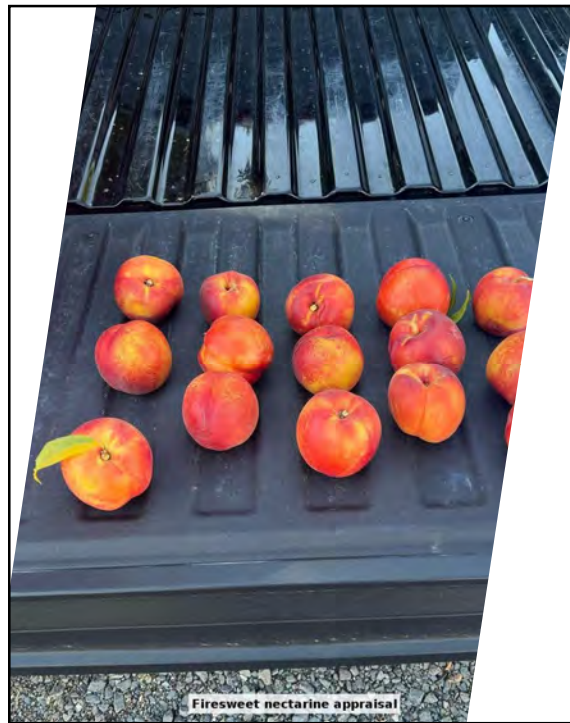
- Settlement sheets
- Deposited Check Stubs
- Payment documents
- Extemporaneous records for direct marketing



2025 paid in 2026

- Accounts Receivable from Current year crops
- Settlements received after end of year
- Coop dividends -CY

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Annual WFRP Training

Compliance presentations.

Only select adjusters are in attendance.

WFRP claims are worked and dissected.

Changes in the policy are discussed and applied

EG: no more expense reduction factor or expense reporting.

Crop Hail and NAP payments allowed within the deductible.

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Fresno Claims

From all of us in the claims department, we thank you for your business. If there are ever any questions that arise on procedure or claims in general, please contact your Claims Supervisor or the Fresno office.



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Questions?



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Fire Insurance Protection – Smoke Index (FIP-SI) –

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Product Overview

- **County-based supplemental program for use with APH grape policy**
- **Covers liability between APH policy's coverage level and 95%**
 - Subsidy = 65% NEW: After passage of OBBBA (7/4/2025) subsidy will now be 80%
- **Key metrics**
 - Smoke Event is a day with heavy density smoke as determined by NOAA Hazard Mapping System (HMS)
 - County trigger is 13 Smoke Events
- **County Trigger between June 1 and End of Insurance Period Date**



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Pilot Area

Will generally be available in counties where the grape policy is filed.

- California = Introduced in 2025
- ID, OR, WA = Now available in 2026

Slight differences in how program will operate based on differences in how underlying policy works by state:

- Insured crop: by variety (CA) vs all grapes (PNW)
- Dates: Sales closing date is **1/31 (CA)** vs **11/20 (PNW)**



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Program Benefits



Additional coverage for a peril of great concern for grape growers.



No additional reporting or loss adjustment.



Indemnities can be paid quickly after the end of the insurance period without the need for lab testing.



Easy for RMA and AIPs to administer program.

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Program Benefits (continued)



No additional reporting is required beyond what is already required for the underlying Grape policy.

No lab tests or loss adjustments are required to be eligible for a payment.

Policyholders do not need to submit a notice of loss for the endorsement to pay.

Indemnities are determined at a county level which speeds up how quickly growers can be paid after the insurance period.

Under FIP-SI, the source of the smoke does not matter, whether it be from wildfires or controlled burns. Also, the location of the fire does not need to be in the county affected by the smoke.

It also does not matter whether the grapes are on or off the vines if RMA determines the insured county has met the County Loss Trigger



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Purchasing FIP-SI


- Attaches to an underlying APH Grape policy.
- Underlying APH Grape policy and FIP-SI policy must be with the same insurance provider.
- Can be purchased with CAT or SCO.
 - Cannot be combined with any other endorsements.
- Written Agreements are not allowed
- FIP-SI Sales Closing Date = APH Grape Sales Closing Date


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Acreage Reporting

- 
 Because FIP-SI uses the Grape Crop Provisions' acreage report, producers are not required to submit an additional acreage report for FIP-SI.
- 
 Any adjustments to the acreage report on the underlying policy will automatically apply to the FIP-SI Endorsement listed in the Grape actuarial documents.



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FIP-SI Coverage

- **Smoke Coverage Range** = The difference between 95% and the higher of the coverage level of the APH Grape policy, or if applicable, the upper end of the SCO coverage range
- **Expected Crop Value** = Underlying policy liability divided by underlying policy coverage level divided by underlying policy price election percentage
- **FIP-SI Smoke Coverage Percent** = A factor between 1% and 100% elected in whole percent increments
- **Smoke Protection Amount** = Expected Crop Value multiplied by Smoke Coverage Range multiplied by the FIP-SI Smoke Coverage Percent



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How FIP-SI Coverage Stacks with APH

American Owned

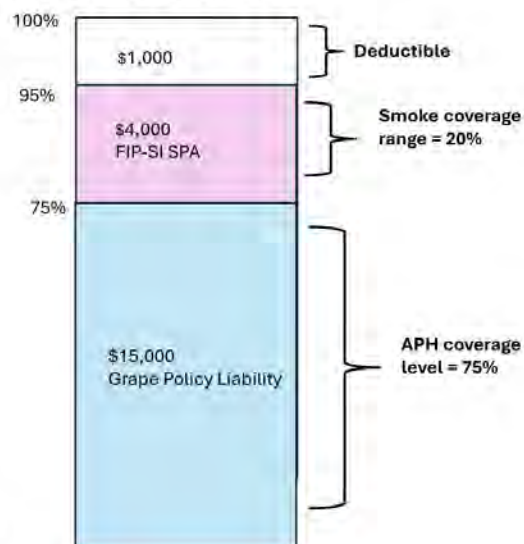
- Expected Crop Value = \$20,000
This will be calculated from the APH Liability.

Grape Policy

- Base policy (APH) coverage level = 75%
- Liability = 75% x \$20,000 = \$15,000

FIP-SI Endorsement

- Smoke Coverage Range = 20%
95%-75% (grape CL) = 20%
- *Producer elected :*
- Smoke Coverage Percent = 100%
Elected from 1% to 100%
- Smoke Protection Amount (SPA) = \$4,000
20% x 20,000 x 100% = \$ 4,000
Smoke coverage range * expected crop value * smoke coverage percent = \$4,000



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Cause of Loss

- **Smoke is the only peril covered under FIP-SI**
- **Key metric is Smoke Event**
 - Smoke Event is a day with heavy density smoke determined in accordance with the Smoke Index Data Provisions
 - Uses NOAA Hazard Mapping System (HMS)
 - Smoke Event occurs when any part of the county experiences heavy smoke
 - Source of the smoke does not matter
- **Individual vineyard yields are not considered under FIP-SI**
 - Possible that an individual vineyard may experience reduced yield(s) and not receive an indemnity under FIP-SI



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Smoke Events



- The program is based off cumulative Smoke Events.
- RMA uses NOAA Hazard Mapping Systems Smoke Density data to determine if a county experienced heavy smoke.
- If any place in a county experiences heavy smoke, that day is a Smoke Event.
 - 1 Smoke Event per day, per county possible.
 - Measured only between June 1 and Nov 10.
- Smoke Events per county are added up at the end of insurance.
- Indemnities began to trigger at the 13 cumulative Smoke Events.
- The more Smoke Events, the greater the indemnity.
 - Each cumulative number of Smoke Events is associated with a Smoke Loss Factor.
 - These Smoke Loss Factors are derived from modeling historical RMA Yield data to cumulative Smoke Events data.
 - Max Smoke Loss Factor is at 48 Smoke Events with 50% APH coverage level.



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Payment Calculations



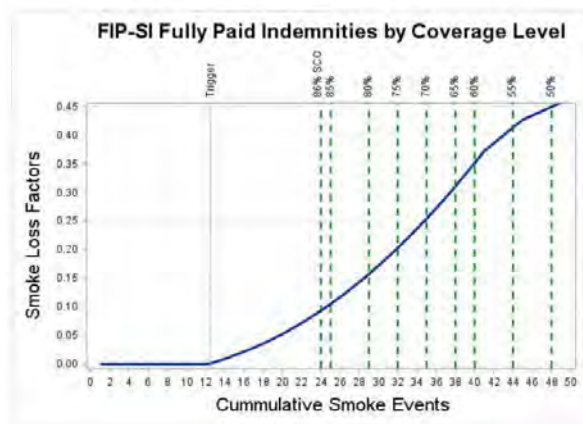
- **County Loss Trigger** = The minimum number of cumulative Smoke Events that must occur during the Insurance Period to trigger an indemnity payment.
 - *13 Smoke Events is the current trigger*
 - Indemnity payment increases as the number of Final Smoke Events increase.
- **Smoke Loss Factor** = A factor determined by FCIC based on the number of Smoke Events and located in the actuarial documents.
- **Payment Factor** = The Smoke Loss Factor divided by the Smoke Coverage Range, not to exceed 1.000 (100%) (will be posted following the EOIP date)
- **Indemnity** = Smoke Protection Amount multiplied by the Payment Factor (Cannot exceed the Smoke Protection Amount)

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Indemnity Schedule



Max possible.

Smoke Events (Number of Cumulative Heavy Smoke Days)	Smoke Loss Factors (Percent of Expected Crop Value Paid)
12	0.0000
13	0.0036
14	0.0092
15	0.0153
16	0.0217
17	0.0286
18	0.0359
19	0.0438
20	0.0528
21	0.0621
22	0.0719
23	0.0823
24 (86% SCO limit)	0.0934
25 (85% limit)	0.1050
29 (80% limit)	0.1575
32 (75% limit)	0.2031
35 (70% limit)	0.2542
38 (65% limit)	0.3106
40 (60% limit)	0.3512
44 (55% limit)	0.4139
48 (50% limit)	0.4500

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Indemnity Example – 75% Coverage Level Cont.

• Given:

- Expected Crop Value = \$20,000
- Base policy (APH) Coverage Level = 75%
- Smoke Coverage Range
 - 95%-75% = 20%
- Smoke Protection Amount (SPA)
 - $\$20,000 * 20\% * 100\% = \$4,000$
- Cumulative Smoke Events = 23
- Smoke Loss Factor = 0.0823

• Calculations:

- Payment Factor
 - $(0.0823 / 20\%) = 0.412$
- Indemnity
 - $\text{MIN} (\$4,000 * 0.412, \$4,000) = \$1,646$
 - $\text{MIN} (\text{Smoke Protection Amount (SPA)} * \text{Payment Factor}, \$4,000)$

Max Payout →

Smoke Events	Smoke Loss Factor	Smoke Protection Amount	Indemnity
12	0.0000	\$4,000	\$0
13	0.0036	\$4,000	\$72
22	0.0719	\$4,000	\$1,438
23	0.0823	\$4,000	\$1,646
24	0.0934	\$4,000	\$1,868
31	0.1873	\$4,000	\$3,746
32	0.2031	\$4,000	\$4,000
33	0.2196	\$4,000	\$4,000
34	0.2366	\$4,000	\$4,000

With 75% APH Coverage Level
the Max Indemnity is at 32 Days.



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Settlement of Claims



Insured is not required to file a notice of loss.



Losses will be paid within 30 days after the later of:

- (1) The date FCIC releases the list of counties identified as meeting the County Loss Trigger; or
- (2) Completion of arbitration, completion of a USDA investigation, or entry of a final court judgement.



Only one indemnity per Insurance Period is allowed for each FIP-SI policy.




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Changes from the OBBA

One Big Beautiful Bill Act (OBBA)

- Bill passed July 4, 2025.
- Included enhancements to the federal crop insurance program:
 - Expanded benefits to beginning farmers and ranchers.
 - Increased coverage options.
 - Made crop insurance more affordable and accessible.
- These changes will be effective for all crops with sales closing dates on or after July 1, 2025.

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OBBA Changes for 2026

Expanded benefits to beginning farmers and ranchers:

- Builds upon existing support that waives administrative fees and provides base premium subsidies.
- A beginning farmer or rancher is now defined as an individual who has not actively operated and managed a farm or ranch for more than 10 crop years.
- Beginning farmers and ranchers will now receive:
 - 15 percentage points additional subsidy for the first two crop years
 - 13 percentage points for the third crop year
 - 11 percentage points for the fourth crop year
 - 10 percentage points for years five through ten



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OBBA Changes for 2026

Increased coverage options.

- WFRP:
 - Maximum insurable coverage level increased from 85 to 90 percent.
- SCO:
 - For 2027, SCO maximum coverage level increases from 86 to 90 percent.
 - Farm Service Agency Area Risk Coverage (ARC) elections no longer impacted by SCO.



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OBBA Changes for 2026

Making crop insurance more affordable.

- SCO, ECO, MCO, HIP-WI, FIP-SI:
 - The premium subsidy for all will be increased from 65 to 80%
- Common Crop Insurance Policy – Basic Provisions:

Premium Subsidy Rates by Coverage Level								
	50%	55%	60%	65%	70%	75%	80%	85%
Optional Unit	67%	69%	69%	64%	64%	60%	51%	41%
Basic Unit	67%	69%	69%	64%	64%	60%	51%	41%
Enterprise Unit	80%	80%	80%	80%	80%	80%	71%	56%



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Whole Farm Revenue Protection

Completed forms Cash Packet:

- WFRP Application
 - Allowable Revenue Worksheet
 - Inventory Report / Market Animal and Nursery Inventory Report
 - Accounts Receivable Report
 - WFRP History Report
 - Expected Value and Yield Source Document Certification Worksheet
- Yield and Revenue Report completed for each crop showing historical database
- IFOR/RFOR/FFOR

Documentation required:

- Schedule F Tax Forms or substitute Schedule F for WFRP purposes
- Allowable Revenue Worksheet
- Whole Farm History Report

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Whole Farm Revenue Protection



Tax Information

Must match Allowable Revenue Worksheet



Whole Farm History Report

Revenue must match:

- Schedule F tax form
- Allowable Revenue Worksheet

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Whole Farm Revenue Protection

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Farm Operation Reports Due:

- Intended (IFOR) - Application/Packet
- Revised (RFOR) - Acreage Reporting
- Final (FFOR) - Claim or Renewal/App following year
- Inventory Reports
 - Market Animal and Nursery Inventory Report

Accounts Receivable

Yield and Revenue

- Yield and Prices must have documentation to support
 - Intended Yields
 - APH History, Local Yields, NASS Data
 - Intended Prices
 - Contracts, MPCl Prices, Sales History, NAP



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WFRP Timelines to Receive Documents



***NEW* Deadlines per Commission Agreements/Data Processing Bonus for 2026**

New Policies:

Data processing must be completed and all required Sales documents including supporting documentation must be received by the Company within ***15 calendar days*** after the applicable sales closing date as published by RMA. Sales documents include but are not limited to the WFRP Application, Allowable Revenue and Expense Worksheets, Whole Farm History Report, Accounts Payable and Receivable, Inventory forms, Yield and Revenue Report (insureds who do not have MPCl with GA) and Intended Farm Operations Report. Supporting documentation includes but is not limited to Worksheets required by the Company, IRS filed Tax forms, and Substitute Schedule. Additionally, we must receive records to support the expected revenue amounts. Documents may include for price support: Contracts, wholesale records, direct marketing records, and other FSA/USDA sources. Documents for yield support may include: APH database records, hard copy records, processor or wholesaler records.



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WFRP Timelines to Receive Documents



***NEW* Deadlines per Commission Agreements/Data Processing Bonus for 2026**

Renewal Policies:

Data processing must be completed and all required Sales documents including supporting documentation must be received by the Company within ***15 calendar days*** after the applicable sales closing date as published by RMA. Sales documents include but are not limited to the WFRP Application, Allowable Revenue and Expense Worksheets, Whole Farm History Report, Accounts Payable and Receivable, Inventory forms, Yield and Revenue Report (insureds who do not have MPCl with GA) and Intended Farm Operations Report. Supporting documentation includes but is not limited to Worksheets required by the Company, IRS filed Tax forms, and Substitute Schedule. Additionally, we must receive records to support the expected revenue amounts. Documents may include for price support: Contracts, wholesale records, direct marketing records, and other FSA/USDA sources. Documents for yield support may include: APH database records, hard copy records, processor or wholesaler records.



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REMINDER – CHANGES TO WFRP for 2025

SECTION 3-QUALIFYING PERSON CRITERIA AND INSURANCE ELIGIBILITY

Section 3 – In paragraph (c)(2)(ii), clarified that only revenue protection plans of insurance under the Common Crop Insurance Policy Basic Provisions make single commodity producers ineligible for WFRP;

(c) Your farm operation will be ineligible for insurance under this policy and no coverage will be provided if:

- (ii) Revenue protection is available under ~~another FCIC reinsured policy,~~ **the Common Crop Insurance Policy (CCIP), Basic Provisions reinsured by FCIC and according to FCIC approved procedures** for the commodity with expected revenue that equals or exceeds your qualifying revenue threshold; or

For example, now a single commodity producer Cherry Producer may take WFRP because Cherry ARH is not a 02 or 03 plan of insurance.



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SECTION 24 REPLANT PAYMENT

Section 24 (a)(5) – Modified reporting requirements for replanted crops. Verifiable records must be provided within 60 days of the Revised Farm Operation Reporting Date

- (a)(5) You must submit verifiable records showing your actual cost of replanting **within 60 days of the Revised Farm Operation Reporting date, or within 60 days after the commodity is replanted if the replanting occurs after the Revised Farm Operation Reporting date;**



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MICRO FARM REVIEW

- For Micro Farm, eligible producers that qualify as Beginning Farmers and Ranchers or Veteran Farmers and Ranchers can use another producer's farm operation records to establish a per acre expected value for an operation they now own or lease.
 - The producer must have participated materially in the operation or management of the farm operation.
 - Will use the existing procedures of the 90% rule
 - The other producer must certify their involvement of the operation and give permission to use their records.

The following slide will show the new text in red font



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MICRO FARM OVERVIEW

Section 4 Whole Farm History Report (e)(1)(2)

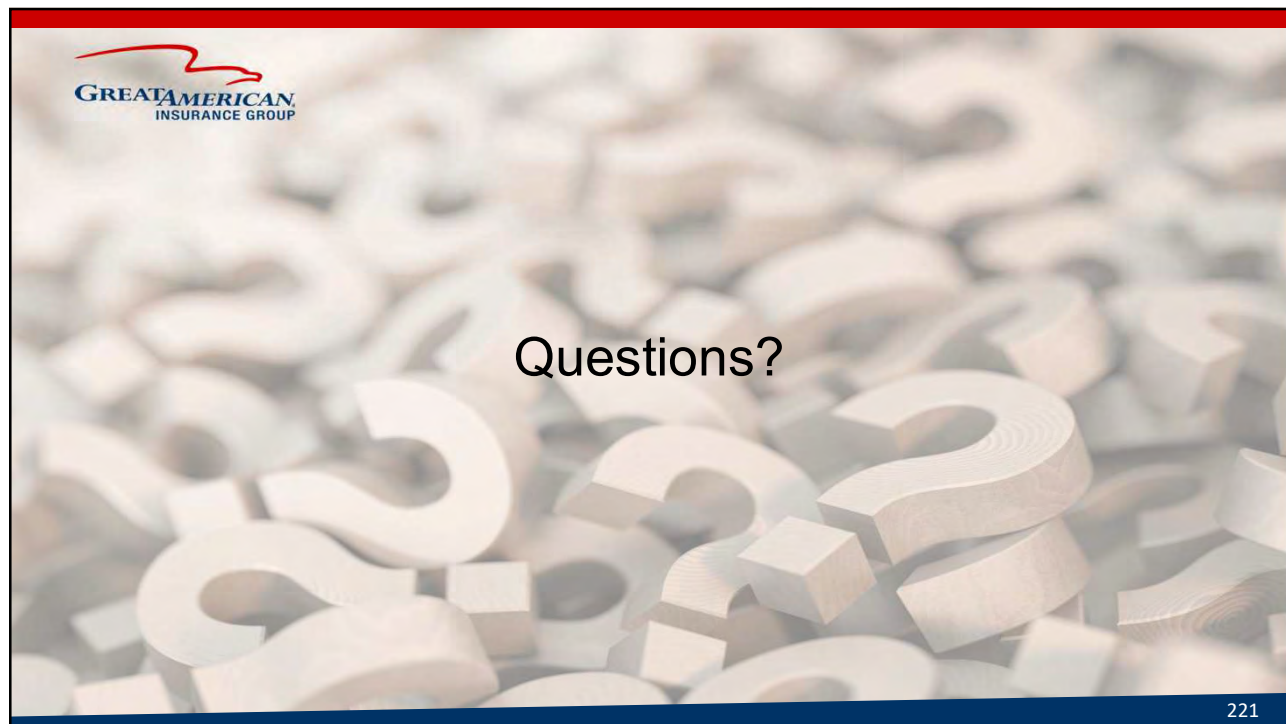
(e) In addition to the provisions in section 16(g) (excluding section 16(g)(1)) of WFRP allowing use of another person's tax records when purchasing or inheriting a farm operation, you may be eligible to use the tax records of another person's farm operation if you qualify as a beginning farmer and rancher or veteran farmer and rancher and you have materially participated in the operation or management of that farm operation:

- (1) In addition to the requirements of section 16(g)(2) of WFRP, the other person must be willing to certify your participation in the operation or management of the farm operation; and
- (2) You must submit such certification with your written request to use the other person's tax records required in section 16(g)(3)(i).

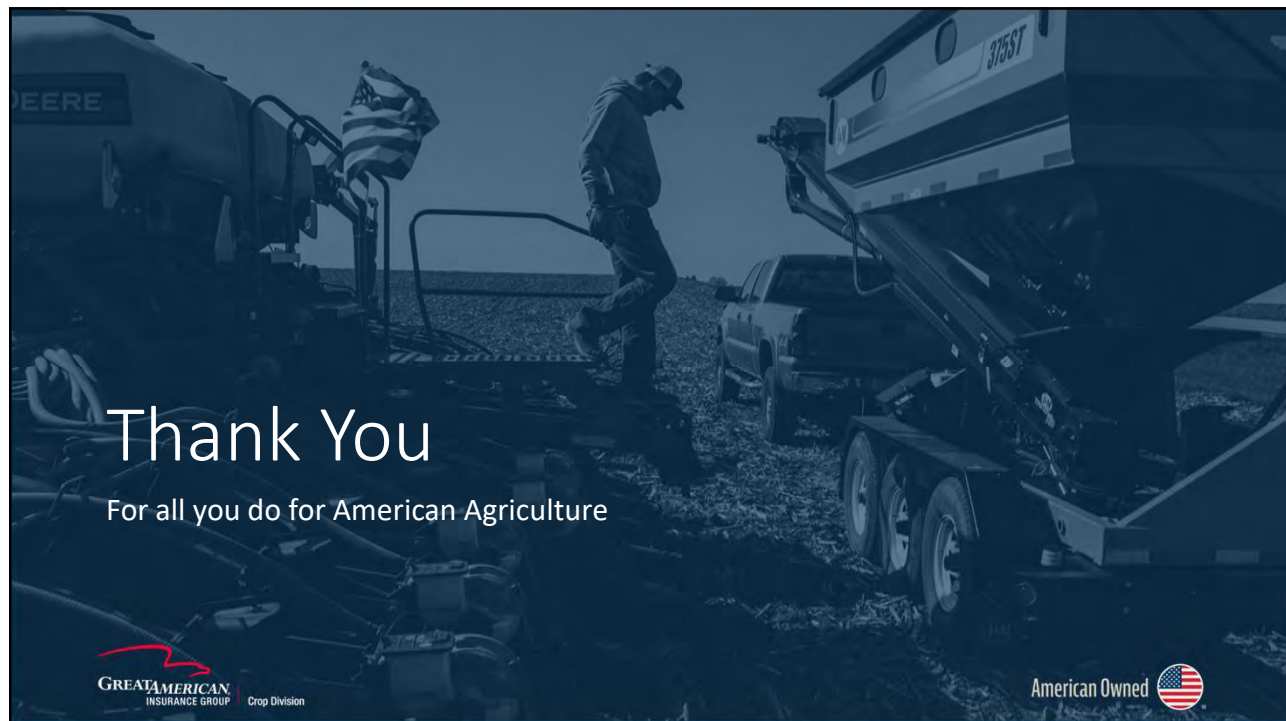


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Cincinnati, OH 45202
800-587-1553
GreatAmericanCrop.com
GAIG.com/Crop

Is your preferred crop insurance carrier American-owned?

American Owned



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