

2025 Spring Update Training

Great American Crop Division



2025 Re-Insurance Year Spring Update Training

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

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

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

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



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2025 MPCJ SPRING UPDATE TRAINING AGENDA

INTRODUCTIONS AND OBJECTIVES
INDUSTRY/COMPANY UPDATE
CLAIMS REVIEW AND UPDATE
BREAK
POLICY, PROCEDURE REVIEW AND UPDATE
BREAK
POLICY, PROCEDURE REVIEW - CONT
CIVIL RIGHTS – COMPANY AND AGENT
BREAK
COMPLIANCE REVIEW AND UPDATES
ACTUARIAL REVIEW
WRAP UP, REVIEW, QUESTIONS

Exhibits

Exhibit 1 Approved Acronyms and Abbreviations

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

Exhibit 1 Acronyms and Abbreviations (Continued)

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

Exhibit 1 Acronyms and Abbreviations (Continued)

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

Exhibit 1 Acronyms and Abbreviations (Continued)

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



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2025 Spring Update Trainings



Disclaimer

The following information highlights specific features of RMA policies and procedures and is not intended to be comprehensive. Coverage may not be available in all 50 states. Coverage is summarized. Please refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. The information presented neither modifies nor replaces terms and conditions of the Policy, General Standards or Crop Insurance Handbooks; Basic Provisions; the crop provisions; or the county actuarial documents.

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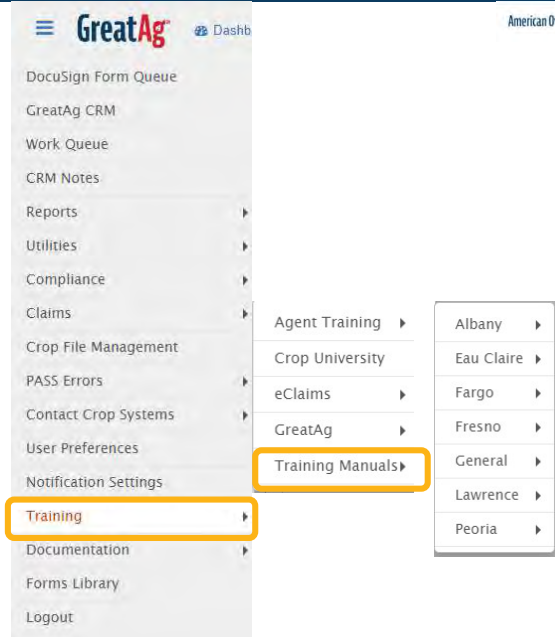


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Spring Update Training Manuals

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

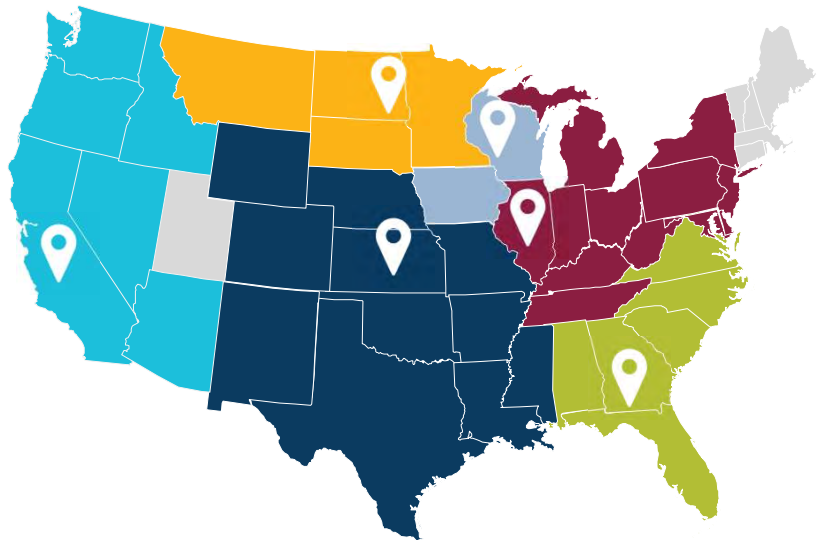
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Regional Offices

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



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Great American Expertise and Service to American Agriculture

1915

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



Our team is comprised of over

1,000

agriculture professionals.

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

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



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Great American Expertise and Service to American Agriculture

WITH 100 DIFFERENT CROPS

insured, we understand American agriculture



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



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

today writing Multiple Peril Crop Insurance

American Owned 

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



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Crop Division Management Team

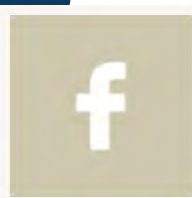
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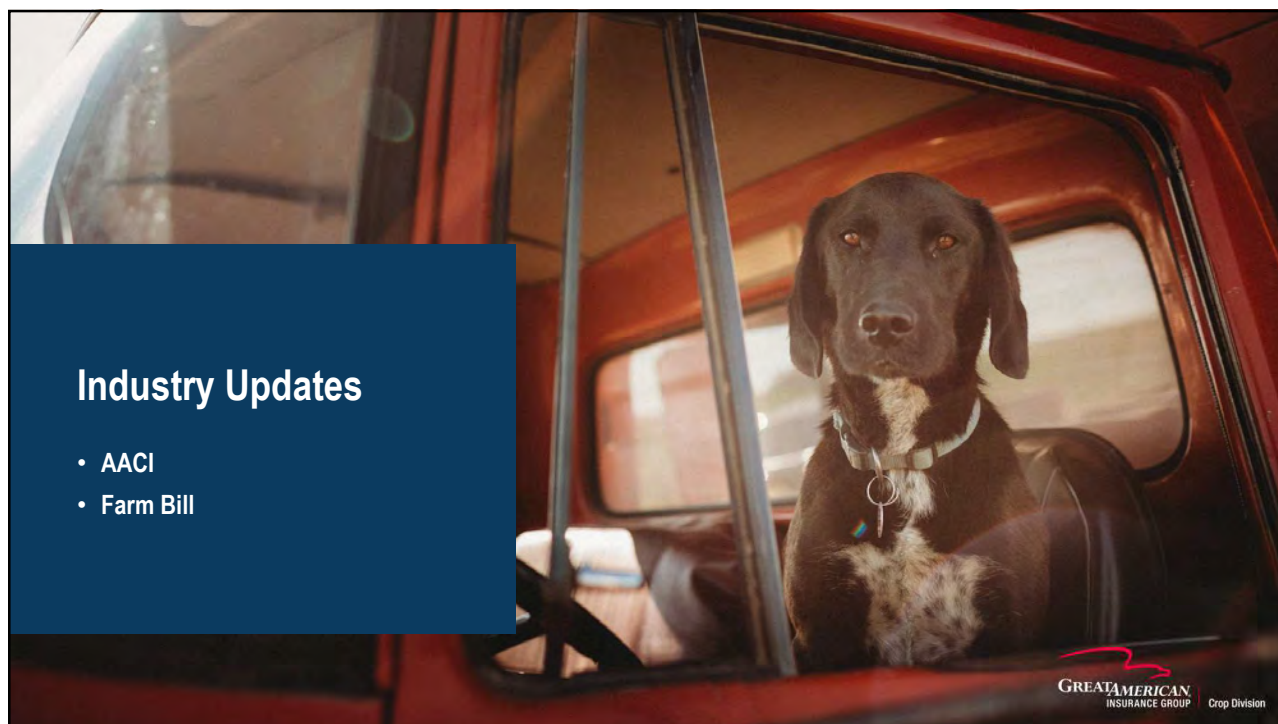
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Industry Updates

- AACI
- Farm Bill

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“,”

AACI's mission is to advocate on behalf of all segments of the private sector crop insurance industry with a unified voice in an effort to promote and protect a viable, affordable, and diverse crop insurance program.



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AACI Affiliate Membership

As a Great American Crop agent, we pay AACI Affiliate Membership dues for agents and employees.

(For agents producing \$200K combined premium volume MPC1 & Crop Hail/Named Peril)

Affiliate Members

Any individual interested in supporting private sector delivery of the Federal Crop Insurance program, including protecting the availability of the program to all farmers, ranchers and growers across the nation.

Affiliate Members receive the AACI Mid-Year and Annual Reports, and they also have access to the AACI website. Additionally, Affiliate Members are able to contribute to AACI's Political Action Committee (AAC-PAC) and can receive additional association benefits based on their contribution.

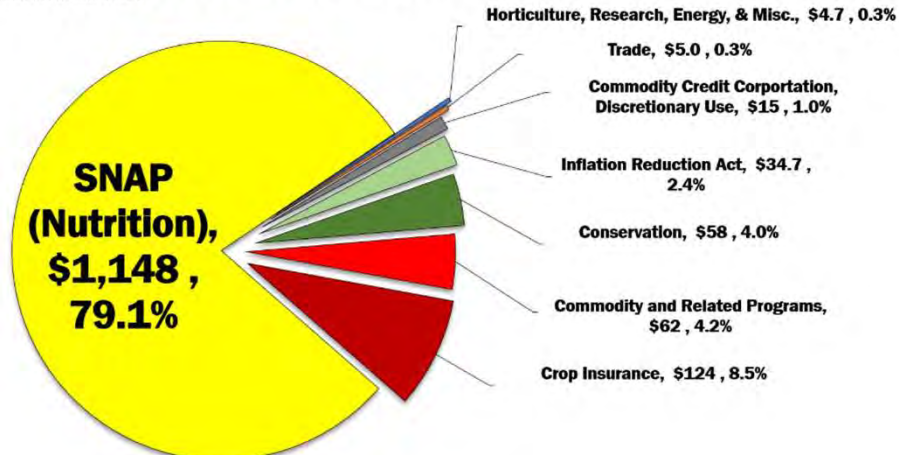


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Farm Bill

\$1.5 TRILLION FOR FARM BILL PROGRAMS

Fiscal Years 2024 to 2034, Billion Dollars



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Committee Leadership – 119th Congress

- Secretary of Agriculture: Brooke Rollins
- Senate Ag Committee:
 - Chairman: Senator John Boozman (R-AR)
 - Ranking Member TBD (likely): Amy Klobuchar (D-MN)
- House Ag Committee:
 - Chairman: G.T. Thompson (R-PA)
 - Ranking Member: Angie Craig (D-MN)



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

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

~~2023 Farm Bill~~

~~2024 Farm Bill~~

2025 Farm Bill



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The Road to the President's Desk



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RMA Briefing



Hurricane Relief - Emergency Procedures

Hurricane Helene and Debby (Alabama, Florida, Georgia, Kentucky, North Carolina, Ohio, South Carolina, Tennessee, Virginia, and West Virginia)

- **MGR-24-006:** Authorized delayed claims, use of reported acreage in lieu of determined acres, expedited claims procedures, additional time to pay premium, and other relief
- **MGR-24-006.1:** Pecan Tree relief including procedures to expedite claims, waiver of acreage reporting, and additional time to pay premium
- **MGR-24-006.2:** Allowed pecan tree producers to certify they would remove trees so claims can be processed

Hurricane Milton (Florida)

- **MGR-24-007:** Authorized delayed claims, use of reported acreage in lieu of determined acres, waiver of acreage reporting, expedited claims procedures, compliance review exemption, additional time to pay premium, and other relief



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November 30 Final Rule

PM-24-082 - Flax Revenue and Expanded Unit Options

- Expand revenue protection (**revenue protection and revenue protection with harvest price exclusion**) to flax, matching available coverage for barley, oats, rye, and wheat
- **Allow enterprise and optional units by organic farming practice in:**
 - Green Pea Crop Provisions
 - Processing Sweet Corn Crop Provisions
- Combine written agreement deadlines in the Dry Bean Crop Provisions to reduce confusion and administrative complexity when a producer requests a written agreement by more than one criteria
- Make various clarifications and corrections in:
 - Area Risk Protection Insurance Basic Provisions
 - Central and Southern Potato Crop Provisions
 - Dry Bean Crop Provisions
 - Green Pea Crop Provisions
 - Processing Sweet Corn Crop Provisions
 - Small Grains Crop Provisions
- FCIC invites you to submit comments on this rule through the close of business on January 27, 2025, at [regulations.gov](https://www.regulations.gov)



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FCIC Board – November Updates

Triticale	Controlled Environment	Nursery Value Select	Sesame
508(h) Modification <ul style="list-style-type: none"> Expansion to an additional 257 counties in 16 existing program states and 11 new states. Other minor policy clarifications and updates. 6/30/25 CCD 	RMA Pilot Modification <ul style="list-style-type: none"> Expansion to additional counties. Add quarantine as a cause of loss if certain conditions are met. Increase maximum coverage percentage to 85 percent. 1/31/25 CCD 	RMA Pilot Modification <ul style="list-style-type: none"> Align carryover producer reporting requirements with those for new applicants to allow premiums to be pro-rated based on when coverage commences. Add a Peak Inventory Endorsement. 1/31/25 CCD 	RMA Pilot Modification <ul style="list-style-type: none"> Establish a fallback price using a one-week average daily settlement price of the futures contract for use in the event the producer does not fix the contract price by the acreage reporting date. 11/30/24 CCD



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Enterprise Units Expansion – 11/30 CCD



Enterprise Units (EU):

- Green Peas, Processing Beans, Processing Sweet Corn, Pumpkins, and Sugar Beets

Enterprise Units by Organic Practice (EO):

- Cabbage, Corn, Cotton, Cotton ELS, Dry Beans, Grain Sorghum, Green Peas, Millet, Mustard, Onions, Popcorn (Yield), Potatoes (Northern), Processing Beans, Processing Sweet Corn, Pumpkins, Sesame, Soybeans, Sugar Beets, Sunflower Seed



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Quality Loss Option (QLO)

2024 Expansion:

- Figs
- Grapefruit (TX)
- Millet
- Mustard
- Oranges (TX)
- Pears (CA)

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11/30 CCD Releases

- **PM-24-075 - Hemp**
 - Clarify that smoke damage is not a covered cause of loss
 - Allow hemp to be insurable if planted following soybeans in Colorado, Illinois, Indiana, Maine, Michigan, Minnesota, Montana, Nevada, New York, North Dakota, Oregon, Pennsylvania, South Dakota, and Wisconsin
- **PM-24-076 - Processing Pumpkin**
 - Allow enterprise units and enterprise units by organic practice
 - Increase the maximum coverage level from 80% to 85%
 - Convert the policy from pilot to permanent status
 - Allow written agreements
 - Clarify the establishment of optional units

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11/30 CCD Releases

PM-24-078 - Sesame

- Allow the contract price to be derived from a formula

PM-24-081 - Weaned Calf Risk Protection

- Extend the calving period from 60 days to 90 days
- Modify the projected price discovery period end date from January 15th to January 14th to be consistent with other policies
- Clarify that only 1 county should be listed on each policy application
- Clarify notice and reporting requirements for backgrounding, moving, and weaning calves
- Extend the deadline for insurance companies to complete the Pre-Acceptance Inspection Report from 30 days to 60 days



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Specialty Crops

Tribal Wild Rice (St. Paul Region)

- Contractor completed data gathering and RMA is pursuing program development.
- Draft submission package is due April 2025.

Production & Revenue History Expansion

- RMA has contracted the research and potential development for PRH Fresh Market Beans and PRH Plums where the APH plan is available as an additional option for growers. Listening sessions to gauge interest are underway.
- RMA is planning to take PRH Fresh Market Peppers, Sweet Corn, and Tomatoes to the February 2025 Board meeting for approval

EU Expansion

- RMA has expanded enterprise units to various specialty and non-specialty crops for recent contract change dates—8/31/24, 10/31/24, and 11/30/24
- RMA is continuing to research expanding enterprise units to various crops for 6/30/25

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Contracted Studies

Grain Bag Study

- Agralytica conducted a study of current procedure related to the measurement of production stored in grain bags.
- Agralytica provided recommendations to improve accuracy of measurements. RMA elected the option for development of new/ updated measurement procedures.
- The new procedures would not be incorporated until the 2026 crop year.

Corn Conversion Factors

- Contract with Agralytica to set up field trials to verify the accuracy of the:
- Current FSA silage conversion factor; and
- CIH bushel tonnage conversion calculation for silage.
- Develop factors for corn insured as grain/silage and harvested as earlage/snaplage.
- Completing second year of field trials.

Quality Adjustment Factors

- Study on current discount factors – how they were established, how they are currently used, and potential options to more accurately reflect producer discounts.
- The contract was awarded to Agralytica and kicked off in June.
- Agralytica presented to NCIS during the PPLA Committee meeting in October,



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Replant Study

- Completed by Sigma Ag Risk & Actuarial Services.
 - Project started in June 2023.
- Two goals:
 - Review existing factors and recommend updates if appropriate.
 - Recommend methodology for future factor updates.
- Study focused on coarse and small grains: buckwheat, barley, corn, grain sorghum, flax, oats, soybeans, and wheat. Over 90% of the replant payments are made to these crops.
- Based on the study results, RMA determined it is appropriate to increase replant payments.
- RMA plans to announce the new replant payments in the summer of 2025.



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Agent Resources

- E&O
- Crop University



Errors & Omission Program

Great American Crop, CalSurance Associates and Zurich are pleased to offer a competitive and comprehensive errors and omission program.

Coverage is available to agents and agencies contracted to represent Great American Crop Insurance.

Great American Insurance Company is not affiliated with CalSurance Associates nor Zurich and provides no coverage under this Errors & Omission Program.



01

Competitive Annual Premiums

02

Tiered Coverage Options

03

Multiple Limit Options

\$500k - \$2M per claim

04


Low Deductibles

Starting as low as \$5,000 per claim


05

No annual policy aggregate

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2025 MPCl Competency Test

GreatAg Keying Annual Forage Guide 15 min

2025 Livestock Update Training 4 hr

2025 Livestock Gross Margin Training 3 hr

2025 Dairy Revenue Protection Competency Test

2025 Livestock Risk Protection Test


2024 Prevent Plant Update - Fargo Office 21

2024 Get to Know GreatAg - Acreage Entry

2024 Lunchtime Learning - Grower and Agent Mobile

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Accounting Reminders

- Online Bill Pay
- Claims EFT





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Easy Online Payments



01

Visit **GreatAmericanCrop.com**

02

Click on **Pay Online**

03

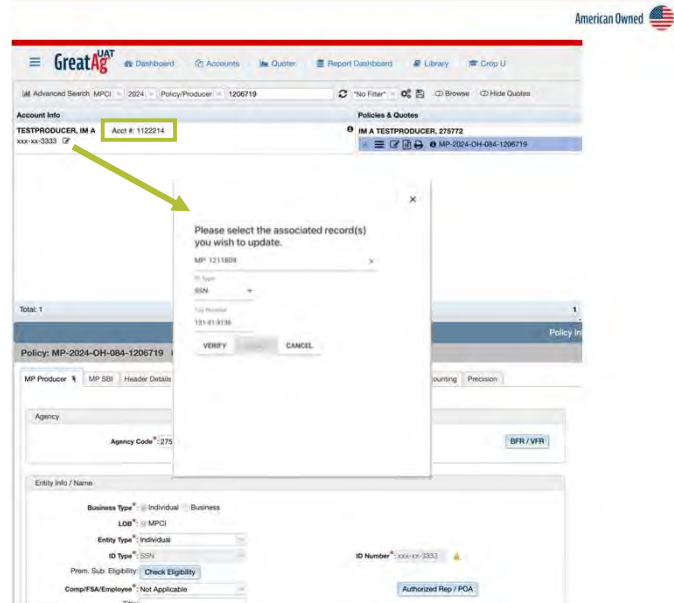
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Account Numbers

- NEW 7-digit **Account Numbers** have been added to Great Ag - **This is another step to protect ID #'s such as SSN.**
- Each account number is unique to each producer tax number
- A NEW **Account Information** screen is accessible via the pencil & paper icon next to the masked producer tax number
- Going forward, ID Type and ID Number fields will be read-only in the Producer information screen of GreatAg. The editing of these pieces of information will be done on the new **Account Information** screen. Requests for changes should go through UW.
- Select forms will now display the new Account #



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Coming Spring 2025: Account Numbers in Payer Express



Regional Office: ## - OFFICE
Producer
GREAT AMERICAN FARMER
1234 AGRICULTURE ROAD
HARVEST CITY, IA 98765

Statement of Account

Page 1 of 1

Statement Date: 11/18/24
Includes Transactions Through: 09/01/24
Reinsurance Year: 2024

ACCOUNT NUMBER: 1303169

Agency 123456
GAI AGENCY
PO BOX 321
HARVEST CITY, IA 52158
Phone: (123) 456-7890 /
Fax: (987) 654-3210



County	Crop	Plan	Bill Date	Due Date	Term Date	Base Premium	Risk Subsidy	Net Premium	Admin Fees
MPCI Policy #####		Status: Past Due							
Clinton	WHEAT	RS7	03/15/24	10/01/24	11/30/24	\$71,125	\$48,365	\$22,760	\$30
	Subtotal					\$71,125	\$48,365	\$22,760	\$30

PAY NOW

* Required Fields

* Account Number

* Zip Code (5 Digits)

Pay Now



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- Look for **Account Numbers** to begin appearing on bills later this spring.
- Insureds will use this new account number to pay their premiums online through the existing Payer Express

Electronic Funds Transfer (EFT)



No more waiting for a claim check in the mail. No need to visit the bank.

It's all part of our **GREAT** claims handling.



Crop Division

Policies new to Great American in 2024 need to re-enroll in EFT. This includes policies that transferred from CRS to Great American.

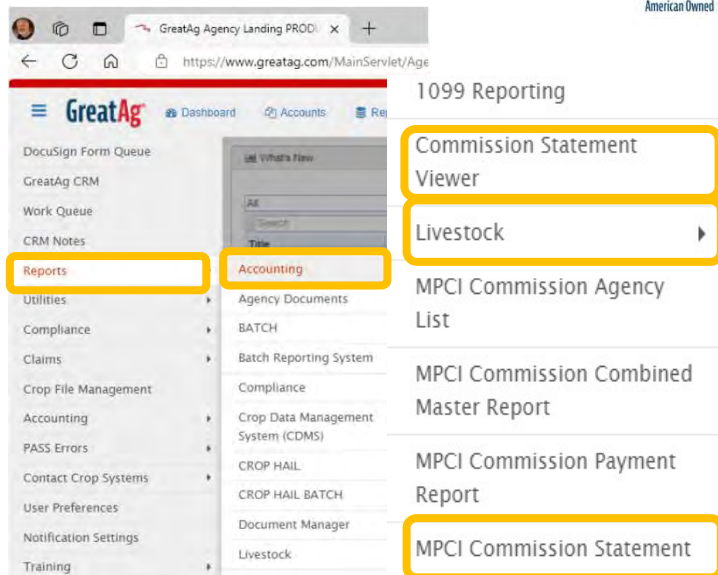
To get started, visit GreatAmericanCrop.com and navigate to the grower page or scan the QR Code:



Classified as General

Accessing Commission Statements

- Commission Statements are available in the GreatAg® menu under **Reports**, then **Accounting**. Select the appropriate report to access either an MPCl, Crop Hail or Livestock statement.
 - For MPCl select "MPCl Commission Statement"
 - For Crop Hail select "Commission Statement Viewer"
 - For Livestock select "Livestock"
- Availability to run a commissions statement is based on user ID securities.
- Please reference the Quick Card in GreatAg® Training for more information.



Classified as General

GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: cropaccounting@gaig.com

Collections Contacts

MPCl or CH Premium or ITS:
Deidre Widdicombe
Dwiddicombe@gaig.com
 888-410-0468

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



Classified as General



White Glove

- 2025 RY Process

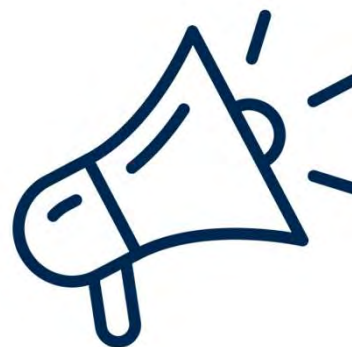
2025 White Glove Process

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

What information is transferred via the white glove process?

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

****Reminder: Only MPCl Data will roll – NO CH**



Classified as General

2025 White Glove Process

Where should production be keyed?

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

Any corrections to production should also be keyed in the current year production in AEROS.

Will policies require an insured signature?

No, MPC1 policies will be transferred to Great American as a temporary policy and underwriting will flip them to permanent. They will **not** require a signature. As with any other sales season signatures would be required for changes, new policies, and crop hail.

What communication will be sent to the insured?

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



Classified as General

CRS to GA Insured 2024 Production Reporting for 2025 RY

2024 AEROS Production Entry

- Once the 2024 policy has been imported into GreatAg for 2025
- Enter the 2024 production using the AEROS "Current Production Reporting" tool in Quick Key 2024 claim production data will be updated in the 2024 AEROS APH database
- Any 2024 IPR acreage or production revisions must be MADE IN AEROS. These changes will be updated to the 2025 GreatAg database
- Policies with zero acreage do not have to be updated in 2024 for insured production reporting purposes, simply book the APH in GreatAg for 2025 manually
- A 2025 AEROS Actual Production History report can be generated showing the 2024 production

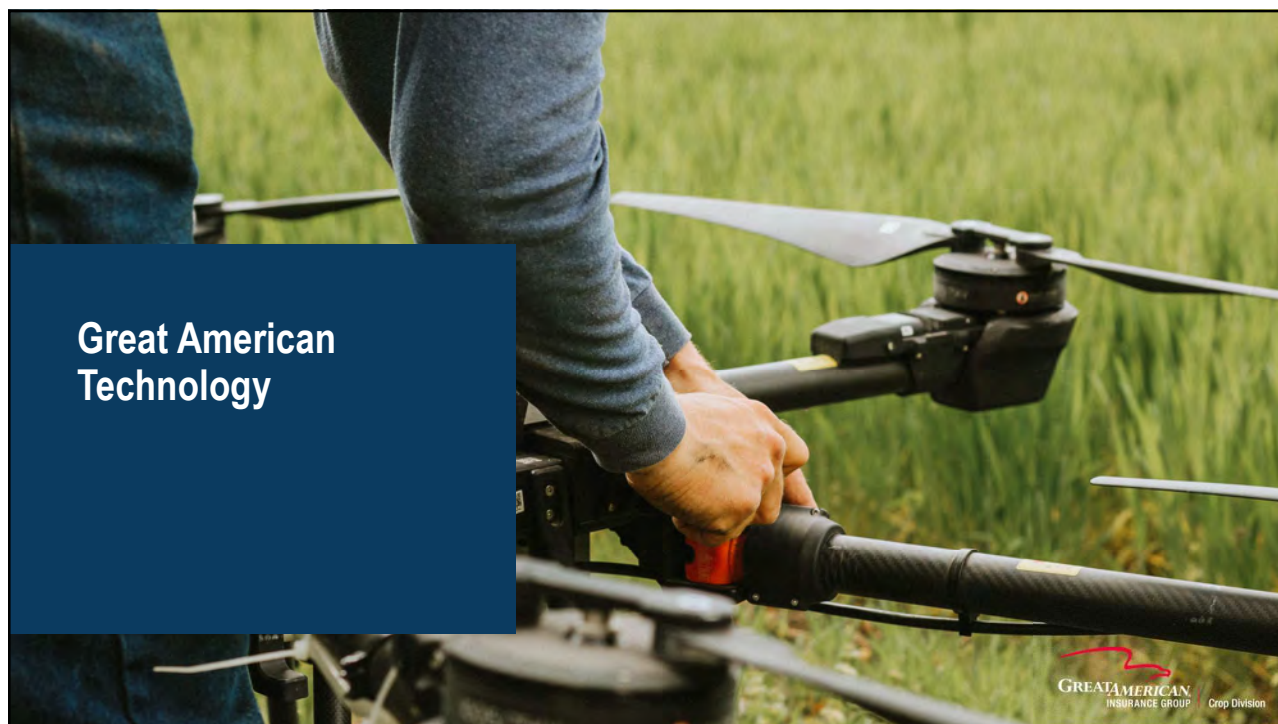
2025 GreatAg Updating

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

Actual Production Reporting Forms

- The 2024 production reporting signature form must be uploaded in AEROS under the 2024 policy and can also be uploaded in GreatAg under the 2025 policy if desired.
- 2025 GreatAg Approved APH forms can be printed individually or batched

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**Your all-in-one
processing system**

GreatAg[®]

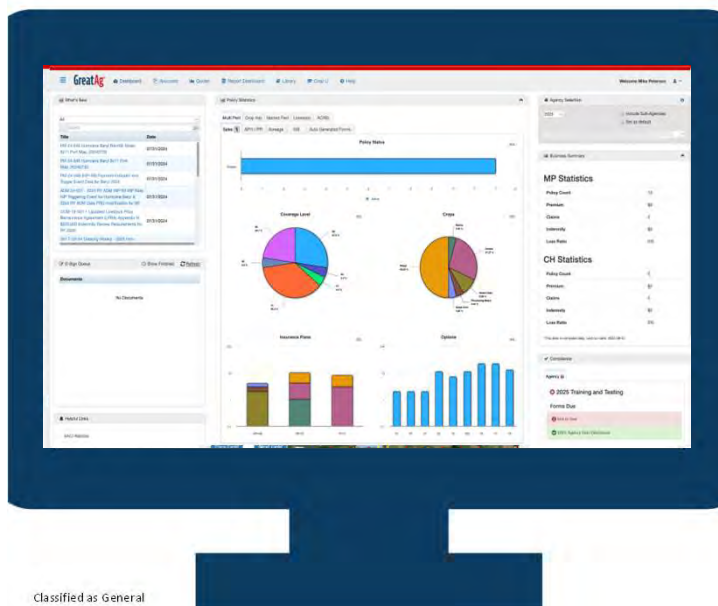


- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSign
- Grower Communications
- Training and Compliance

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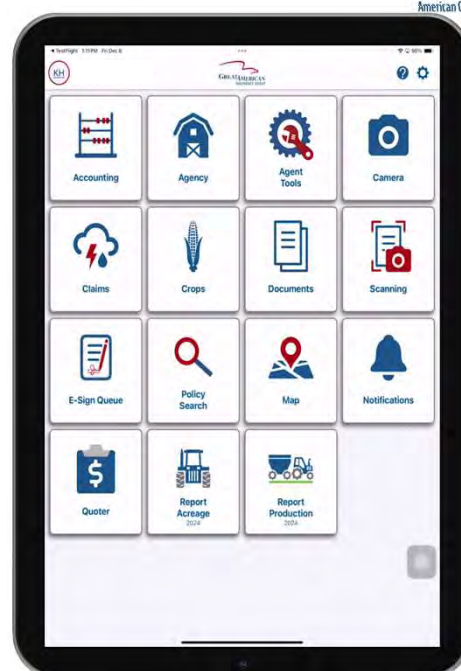
Agency Dashboard

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



Agent Mobile

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



Policyholder Access in GreatAg®



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



Access MPCl and Crop
Hail claims tabs



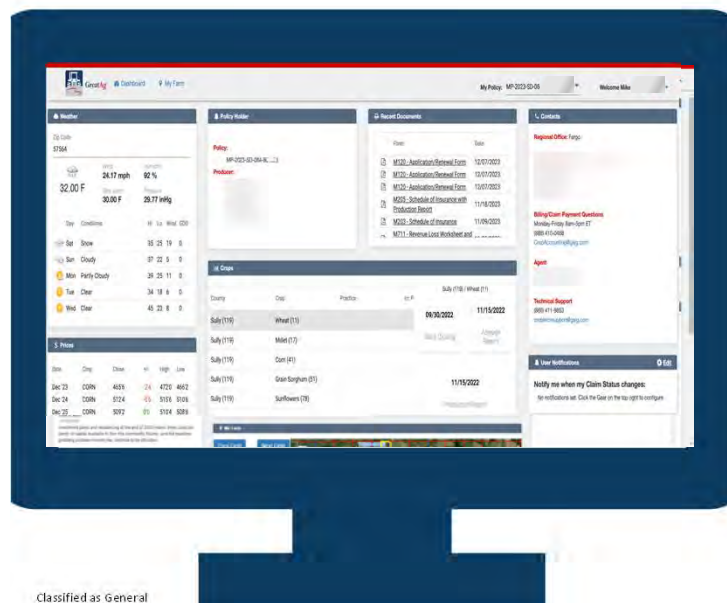
Manage online bill
payment and sign up for
EFT claim payments



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Grower Dashboard

- Uses grower cell phone number to link to policy
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date



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Grower Mobile

Farm Map view farming operation maps

Report Acreage enter acreage using GEAR

Report Production enter of APH production for current year

Contact Us view contact information

Give Access grant access to other users

Notice of Loss open claims or inspections

Accounting MPC1 and Crop Hail

Documents view, scan or eSign documents

Grower Tools futures, weather, headline/market/grain news and cash bids

Notifications history of notifications

Load Logs grower can enter their load logs



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Precision Ag | Production & Acreage Reporting

Cloud Based Data Transfers:

- John Deere
- Climate FieldView
- Ag Leader

Memory Stick / Thumb Drive Upload available via other providers.



American Owned

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Grower Notifications

Enroll your growers in Notifications to receive a notice when various actions occur in GreatAg. Those actions include:

- Claims Status
- Automatic Renewal
- Auto Generated Forms

Claims Status Notifications

- Agents and Policyholders can elect to receive real-time notifications as their claims move through our system
- Notification via e-mail and/or text
- Claim status categories:
 - Claim Received and Assigned
 - Claim Paid



Notification Settings

I want to setup notifications for: **My Insurance**

2021 ALL 118493 - GREAT AGENCY Associated Agent Product

Receive notifications from your agent regarding automatic policy renewal

Subject	Email	Mobile	Claim Status	Automatic Renewal	Auto Generated Forms
FARMER, GRANT R MR-2021-SO-084-99990133	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FARMER, GREAT MR-2021-SO-084-99990123	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FARMER TWO, GREAT EVER MR-2021-SO-084-99990102	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Forms Library

The forms library has been updated with a new interface, yet it continues to serve the same purpose: directing you to where you can access blank forms for downloading and printing.

The changes include:

1. The forms library folders can be clicked to open up the contents of the folder. The PDF file contents are shown as red icons.
2. Right click the form that you want to download or use the upper left download, which will download the form you have hi-lighted.
3. The name and modified date columns can be clicked to sort in ascending or descending order.
4. The search will search for file names based on what folder you have hi-lighted. If you want to search all contents, make sure to click the files folder then search. The search results will show the path of where the files are located.
5. You can choose between displaying large icons or a detail listing of the forms.



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Great American Plus (GAP)



01

Shallow Loss Farm Level Protection

Up to 95% Coverage

04

Simple & Transparent

Helping agents & growers

02

Customizable Protection

Protects against loss from revenue, yield or both

05

Strength Supported Backing

A.M Best "A+" (Superior) Rating

03

Complements SCO and ECO coverages

GAP Yield - Other Endorsements (OE) &

GAP Revenue - Other Endorsements (OE)

06

Protect Target Revenue

Select a band of coverage, regardless of MPCl coverage level



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GAP Coverage Elections

Coverage Type	Band of Coverage	Unit Structure	Liability Adjustment Factor
<p>Policy offers four mutually exclusive coverage options.</p> <ul style="list-style-type: none"> • GAP Yield • GAP Revenue • GAP Yield – Other Endorsements (OE) • GAP Revenue – Other Endorsements (OE) 	<p>Select any GAP Coverage Band from the choices we offer.</p> <p>The underlying MPCl coverage level does <u>not</u> determine band availability.</p> <ul style="list-style-type: none"> • 90% to 95% • 85% to 95% • 80% to 95% • 80% to 90% 	<p>Both Optional (OU) and Enterprise (EU) unit structures are available for all coverages.</p> <p>Producers have the flexibility to choose a different unit structure for their GAP policy than that of their MPCl policy.</p>	<p>Select a Liability Adjustment Factor (LAF) ranging from 30% to 100%.</p> <p>LAF modifies both the premium amount and the indemnity payable under the policy.</p> <p>This factor does not alter the policy trigger but adjusts the payout per dollar of loss.</p>



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GAP Coverage Options | Four mutually exclusive coverages

GAP Yield

Pays an indemnity whenever the GAP Production to Count is less than the Trigger Yield established by the policy. The MPCl application may include Supplemental Coverage Option (SCO), but not ECO. This policy is the same as last year's GAP Yield product.

GAP Revenue

Pays an indemnity whenever the GAP Revenue to Count is less than the Trigger Revenue established by the policy. The MPCl application may include Supplemental Coverage Option (SCO), but not ECO. This policy is the same as last year's GAP Revenue product.

GAP Yield - Other Endorsements (OE)

For growers who elect SCO and/or ECO coverage on their MPCl application but want shallow loss farm level yield coverage at the Optional or Enterprise Unit Structure level. Grower receives a discounted premium by allowing a calculated SCO and/or ECO indemnity, if any, to offset the GAP indemnity due whenever the GAP Production to Count is less than the Trigger Yield established by the policy.

- Is one of the two GAP Policy choices for those who elect ECO on their MPCl Application
- SCO and ECO offsets are calculated at 100% Protection Factor "as if" RP is the underlying plan
- Claims are paid within 30 days of RMA's announcement of SCO and ECO county harvest yields

GAP Revenue - Other Endorsements (OE)

For growers who elect SCO and/or ECO coverage on their MPCl application but want shallow loss farm level revenue coverage at the Optional or Enterprise Unit Structure level. Grower receives a discounted premium by allowing a calculated SCO and/or ECO indemnity, if any, to offset the GAP indemnity due whenever the GAP Revenue to Count is less than the Trigger Revenue established by the policy.

- Is one of the two GAP Policy choices for those who elect ECO on their MPCl Application
- SCO and ECO offsets are calculated at 100% Protection Factor "as if" RP is the underlying plan
- Claims are paid within 30 days of RMA's announcement of SCO and ECO county harvest yields



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Prices

Projected Price

GAP uses the same Projected Price commodity price for corn and/or soybeans as established by the Commodity Exchange Price Provisions (CEPP) on the underlying MPCl policy.

GAP Harvest Price

The GAP Harvest Price is the higher of either (1) the discovered CEPP harvest price, as determined by the CEPP, or (2) 90% of the Projected Price.

GAP Band Price

The GAP Band Price is the lesser of the Projected Price and the GAP Harvest Price and is used in the determination of the GAP Revenue to Count.



Another way to think about it: The GAP Band Price is used to establish Revenue to Count and is the lesser of the Projected Price or the Harvest Price, not to fall below 90% of the Projected Price.

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Liability, Triggers & RTC

Liability: APH x Projected Price x Coverage Band % x Liability Adjustment Factor

- Example: 200 bu APH x \$4.00 PP x 10% Band (95% - 85%) x 100% LAF = \$80/acre

Trigger Revenue: APH x Upper Limit of Coverage Band % x Projected Price

- Example: 200 bu APH x 95% x \$4.00 = \$760/acre

Revenue to Count: Harvest Bu x GAP Band Price

- Example: 225 bu Production to Count x \$3.60 (\$4.00 x 90%) = \$810 / acre
- The GAP Band Price is used to establish Revenue to Count and is the lesser of the Projected Price or the Harvest Price, not to fall below 90% of the Projected Price.

Example

APH	200 bu/ac
Projected Price	\$4.00
Harvest Price	\$3.25
Production to Count	225 bu/ac
GAP Coverage Band	95% - 85%



Another way to think about it: Harvest price does not affect liability or trigger revenue. The CEPP Harvest price is only used to calculate GAP RTC if the CEPP Harvest price is below the Projected Price, but above 90% of Projected Price threshold.

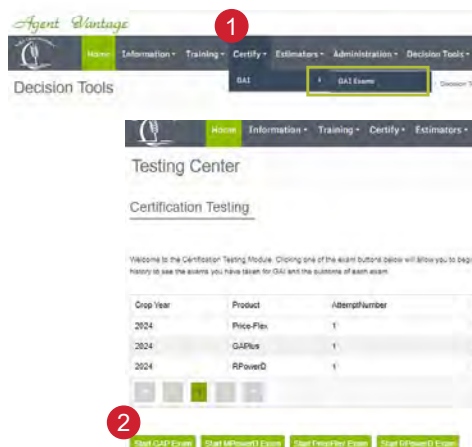
2025 GAP Changes

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

- Addition of 90-95% Coverage Band
- OU unit structure now available on all GAP coverage types
- GAP harvest price downward movement limited to 90% of Projected Price
- Other Endorsements available on GAP Revenue plan (in addition to GAP Yield)
- Expansion to NY & PA (pending state approvals)



A new GAP certification exam is required to sell GAP in 2025. Access the exam in Agent eVantage.



RPowerD

- RPowerD allows greater flexibility in marketing crops and added protection from fluctuating prices through providing additional price discovery methods.
- Currently available for corn and soybeans
- Allows producers to lock-in the current market price, defined as the previous day's closing price
- Choose additional price discover periods of:
 - First Half – select by 5th day of month
 - Last Half – select by 20th day of month
 - Full Month – select by 20th day of month
- Flexible Coverage Options include:
 - Individual coverage up to 86%, 90% or 95%
 - ECO and SCO offsets (optional)
 - Current market price
 - Option to elect one or more price discovery periods
 - Customize price and liability
- Price Limits of \$1.20 for corn & \$2.50 for soybeans



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RPowerD Example

APH	200
Production to Count	150,000
Coverage Level	90%
Liability Adjustment Factor (LAF)	1.0
Acres	1,000
MPCI RP & ECO Indemnity offsets	\$125,000

Spring Price	\$5.25
Dec 1- 31 Alternative Price Discovery	\$5.10
April 1 – 30 Alternative Price Discovery	\$5.50
Harvest Price	\$5.50
Elected Price Cap	\$2.5

Since the \$5.50 highest alternative price discovery is greater than the \$5.25 Spring Price, but less than or equal to the maximum price movement limit (Spring Price + Price Cap) an indemnity may be payable.

200 bu APH X 90% coverage level = 180 bushels
 180 bu x \$5.50 highest alternative price = \$990/ac
 \$990 x 1,000 acres = \$990,000

150,000 bu Production to Count x \$5.00 harvest price = \$750,000
 \$990,000 - \$750,000 = \$240,000

\$240,000 – \$125,000 MPCI & ECO Offsets = \$115,000
 \$115,000 X 1.0 LAF = **\$115,000 RPowerD Indemnity**



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2025 Spring Claims Department Update



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AGENDA

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

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NOTICE OF LOSS (NOL) DEADLINES

Production Loss

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

Revenue Loss (No Production Loss)

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

Prevented Planting (PP) Loss

Must be reported within 72 hours after:

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

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REPORTING A CLAIM

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



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REPORTING A CLAIM

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



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REPORTING A CLAIM

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



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DELAYED NOTICE



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

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

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DELAYED NOTICE



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

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

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

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DELAYED NOTICE EXCEPTIONS



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

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DELAYED NOTICE



Note:

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

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DELAYED CLAIM



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

CLAIM TYPES

- The entry screens will change or adjust based on the Claim Type selected
- The available Claim Types are:
 - **Normal**
 - **Prevented Plant**
 - **Replant**
 - **Inspection**
- Examples of each type are illustrated in the next slides

CLAIM TYPES

NORMAL

- Claims for crops that need an appraisal or are going to harvest
- A Simplified Claim option is available
- All LAM requirements must be met in order to work as a simplified claim

Submit Loss / Inspection Close

DETAILS

COUNTY CROPS

COMPANIONS

STATUS

Claim Type

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

NEXT

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SUBMISSION EXAMPLE

Steps to submit a Normal Claim:

1. Select the "Normal Loss" Claim Type
 - Enable *Simplified Claim* option, if applicable
2. Select Line of Business
 - Both, MPCI, or CH
3. Select Cause of Loss
4. Select Loss Date (normally not the same as current date)
5. Select Policyholder Intention
 - Enable *Immediate Inspection Required* option, if needed
6. Enter any comments
7. Hit NEXT

Submit Loss / Inspection Close

DETAILS

COUNTY CROPS

COMPANIONS

STATUS

Claim Type

Normal Loss

Simplified Claim

☐

PAGE

☐

Line of Business

MPCI

Cause of Loss

Hail

Loss Date

8/1/2023

Policyholder Intention

To Harvest

Immediate Inspection Required

☐

Comments / Contact Information (250 Character Max)

Please Call after 5:00

NEXT

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SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

Eligible County Crops:

- ☐ Select All
- ☐ North Dakota Richland Corn (MPCI)
- ☐ North Dakota Richland Soybeans (MPCI)
- ☐ North Dakota Richland Sunflowers (MPCI)
- ☒ North Dakota Richland Wheat (MPCI)

Ineligible County Crops:

No records found

BACK SUBMIT

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

9. Click SUBMIT

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SUBMISSION EXAMPLE CONTINUED

Submit Loss / Inspection

DETAILS COUNTY CROPS COMPANIONS STATUS

You've submitted a notice for a policy that has potential companions. Select any applicable producers below to submit companion Notices of Loss.

- ☒ Farmer, Don


CONTINUE

10. If companions* are setup in GreatAg, you will be presented with a list of potential companions on the next screen
 - Check the box to automatically set up a similar claim/inspection for that insured

11. Click CONTINUE

***Companions** are linked/setup in the "I Want To" box in Policy Maintenance. If you have not established companion policies in GreatAg, it will skip this window and display the STATUS screen

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Loss Submission Receipt

Year: 2023 Producer: FARMER, DON

Loss Type: Normal Immediate Inspection:


Damage Date: 08/15/2023 Loss Cause: Drought Policyholder Intention: To Harvest

Loss Submission ID #: 105721

MP-2023-KS-123457 Ima Good Agency	Bourbon County Corn
--------------------------------------	---------------------

Submitted by PWOLKEN on 07/20/2023 at 12:22 PM via GreatAg.

Comments:



Submit Loss / Inspection Close

DETAILS COUNTY CROPS COMPANIONS STATUS

Success

Thank you for submitting your Notice of Loss! Great American will be in contact soon.


Would you like a submission receipt? If so, select/deselect the producers below and click Generate Receipt.


☒ FARMER, DON


GENERATE RECEIPT

SUBMISSION EXAMPLE CONTINUED


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








Claims Submission



Key Points

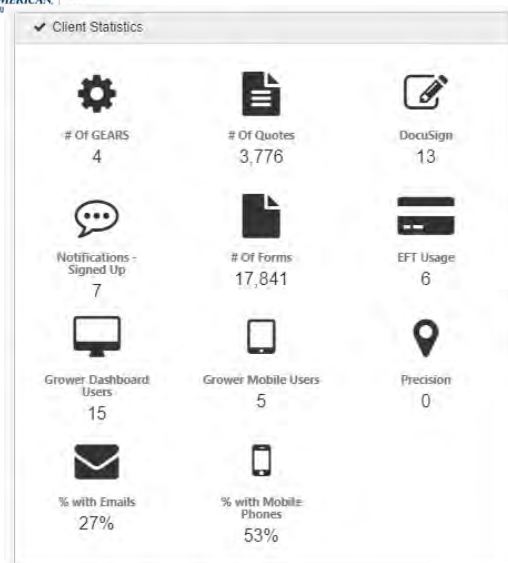
- When using the Agent Dashboard or the Mobile Loss submission, be sure that the COL you are assigning to the claim is viable for that unit
 - Drought cannot be assigned to irrigated acreage
 - CH claims with limited coverage (e.g. fire/transit only) cannot be setup for a "hail" loss
 - Basic policy without endorsements cannot be setup for a wind or green snap loss.
- Be sure to fully complete the NOL including "Intent" as well as change the date of damage so that it does not default to the date of notice





Agent dashboard

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Agent dashboard

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CLAIMS / INSPECTION TAB

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



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

Policy Information									
2024 2023 Pending Claim 2022 Paid Claim									
MP Producer	MP SBI	Header Details	Policy Details	PASS	CIMS	Diary	Claims / Inspections	Accounting	Precision
Submit Loss / Inspection Advanced Report a Claim Advanced Request an Inspection									
Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor			
123456-01	Assigned Normal Claim	\$0	\$0	\$0	Iam Adjuster	Iam Supervisor			
Crop	Unit	County	Plan	Level	Type	Dmg Date			
Corn (41)	00050001	Bourbon (11)	RP (02)	75	Normal				

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ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



[Dashboard](#)
[Accounts](#)
[Report Dashboard](#)
[Library](#)

[Advanced Search](#)

Select the printer icon

MP Producer	MP SBI	Header Details	Policy Details	PASS	CIMS	Diary	Claims / Inspections	Accounting	Precision
Submit Loss / Inspection Advanced Report a Claim Advanced Request an Inspection									
Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor		Claim Date	Paid Date
123456-01	Paid Normal Claim	\$8988	\$1447	\$7541	Iam Adjuster	Iam Supervisor		03/14/2022	07/05/2022
Crop	Unit	County	Plan	Level	Type	Dmg Date		Dmg Cause	
Wheat (11)	00090001	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022		Drought	
Wheat (11)	00090002	Deaf Smith (117)	RP (02)	70	Normal	03/04/2022		Drought	

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ACCESSING A PROOF OF LOSS

Claim 123456-01

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

Output <input checked="" type="radio"/> PDF	Version <input type="radio"/> Official <input checked="" type="radio"/> Draft	Options <input type="checkbox"/> Include Zero Acre Lines <input type="checkbox"/> Use Comment Screen
---	--	---

Forms	
<input type="checkbox"/> M202 - Production and Yield Reporting Form (APH) ☆	⚙
<input type="checkbox"/> M203 - Schedule of Insurance ☆	⚙
<input type="checkbox"/> M313 - Prevented Planting Liability Report ☆	⚙
<input type="checkbox"/> M701 - Claim Receipt Letter ☆	⚙
<input type="checkbox"/> M702 - Policy Information Sheet ☆	⚙
<input type="checkbox"/> M903 - Notice of Loss ☆	⚙
<input type="checkbox"/> M918 - Four Year Prevented Planting Eligibility Report ☆	⚙
<input checked="" type="checkbox"/> M926 - Proof Of Loss ☆	⚙

for all the **SUBMIT**

REPLANT REMINDERS

Submit a timely Replant notice

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

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

Self Certifications

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

20/20 Rule

Acres replanted must at least be the lesser of 20 acres or 20% of the insured planted acreage in the unit to qualify for MPC1 replant payment

REPLANTS

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

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



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REPLANTS – SELF CERTIFIED

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

MPIC SELF-CERTIFICATION REPLANT WORKSHEET

The insured hereby certifies that the replanting was necessary due to a loss of the crop due to a covered peril. The insured hereby certifies that the replanting was necessary due to a covered peril. The insured hereby certifies that the replanting was necessary due to a covered peril.

1. Insured Name: _____ 2. Insured Address: _____ 3. Insured Phone: _____ 4. Insured Email: _____

5. Crop: _____ 6. Acreage: _____ 7. Year: _____

8. Reason for Replanting: _____

9. Seed Source: _____ 10. Seed Cost: _____

11. Total Acreage: _____ 12. Total Cost: _____

13. Total Replant Cost: _____

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100. Total Replant Cost: _____

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PREVENT PLANT 1-4 CHANGES



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Barley – PP 1-in-4 Statement

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

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



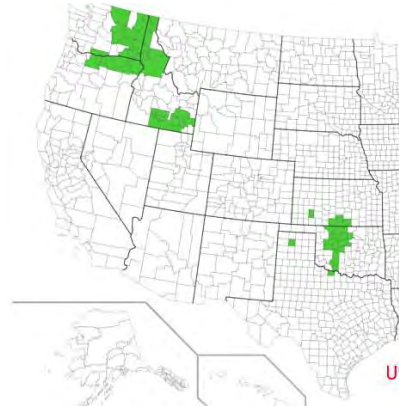
Actuarial - 86

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Canola – PP 1-in-4 Statement

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

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



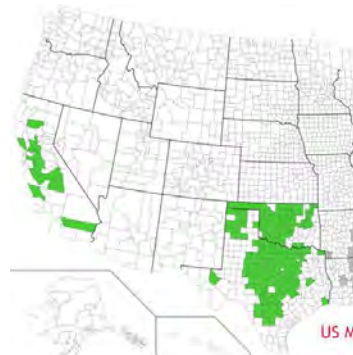
Actuarial - 87

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Oats – PP 1-in-4 Statement

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

- California
- Oklahoma
- Texas



Actuarial - 88

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Onion – PP 1-in-4 Statement

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

- Arizona
- California
- Oregon
- Texas
- Washington



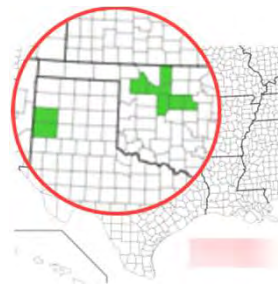
Actuarial - 89

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Rye – PP 1-in-4 Statement

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

- Oklahoma
- Texas



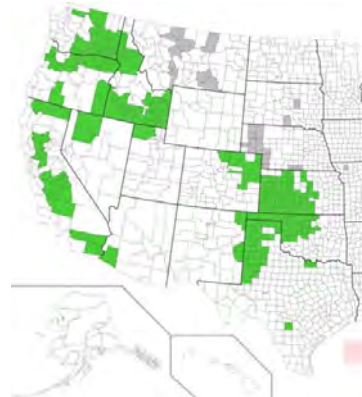
Actuarial - 90

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Triticale – PP 1-in-4 Statement

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

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



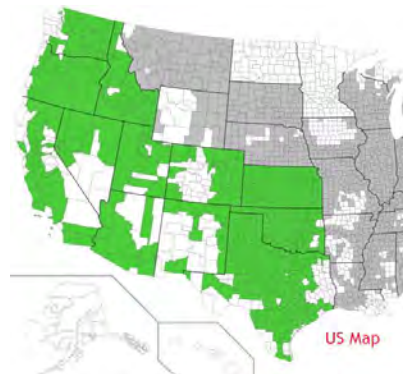
Actuarial - 91

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Wheat – PP 1-in-4 Statement

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

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



Actuarial - 92

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Organic Integrity Database

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



3RD PARTY / UUF DAMAGE

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

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



3RD PARTY / UUF DAMAGE

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



FARM STORED GRAIN

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



FARM STORED GRAIN

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

Clear Form

Policy Name _____ Policy Number _____

Crop Year _____ State _____ County _____ Crop _____

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

On _____ a request was made to delay measurement of farm-stored production for up to 180-days after the EOP¹ of the last county/crop/unit designated below.

Structure ID	Structure Location	Unit or Structure	Harvest Date of Production	Date of EOP ²	Extension End Date

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

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

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

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

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

I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy and/or denial of payment (18 U.S.C. § 1001 and 1704; 7 U.S.C. § 1506; 18 U.S.C. § 1025; 2010 and any other applicable federal statutes).

Authorized Policy Signature _____ Date _____

FOR COMPANY USE:
For the policy requirements, this request is: ☐ Approved ☐ NOT Approved

Reason request was not approved, if applicable: _____

Authorized Company Signature _____ Date _____

GA 180-Ext. Rev (04/2014) Page ____ of ____

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THREE OPTIONS FOR AGENCIES TO RECEIVE PAYMENTS

1. Receive MPCI and Private Product (CH, Livestock, etc.) checks at the agency location
2. Checks mailed directly to all insureds
3. Payments received via EFT (direct deposit)

*EFT is the fastest and most secure – sign up insureds anytime!

**An agency can have MPCI sent to their location and Private Product sent to insureds or vice versa but CANNOT elect based on policy

 **GREATAMERICAN**
INSURANCE GROUP | Crop Division
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OPTIONS FOR INDEMNITY CHECK DISTRIBUTION

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

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

Options for Indemnity Check Distribution

- Claim checks sent to agencies are based on a daily combined agency total for all check amounts and are mailed accordingly:
 - Under \$50K – Checks are sent regular USPS mail
 - \$50K - \$1M – Checks are sent Priority Mail (Tracking #)
 - \$1M + - Checks are sent UPS Overnight

** We have limited control over these guidelines as they are set at the Corporate level.

DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Direct Deposit is the most quick and efficient way for producers to receive claim payments

- Eliminates mail time and your time to hand deliver checks

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

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

One-Day Review Period

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

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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Sales Closing and Acreage Reporting
is the ideal time for insureds to sign up for
Direct Deposit

Insured must have
email address for setup process

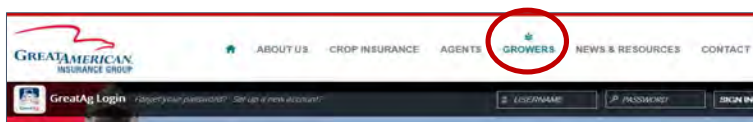
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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

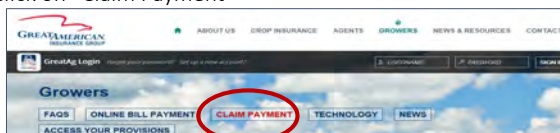
Encourage customers to sign up for Direct Deposit for claim payments.

Two ways to enroll: Website or Hard Copy Form

- Via website: <http://www.greatamericancrop.com/>
- To initiate enrollment – click on “Growers”



- Next – click on “Claim Payment”



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

- Complete the Form
- Click “Submit”
 - No physical signature is required
 - Form can be completed on a smartphone

[illegible]

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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

Hard Copy
Enrollment Form can
be mailed or emailed

GREATAMERICAN
INSURANCE COMPANY

Great American Insurance Company
Crop Division
301 E. Fourth Street, 20th
Floor, Box 2275
Cincinnati, OH 45201

REQUEST FOR ELECTRONIC PAYMENTS

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

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

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

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

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

If you have any questions, you may email us at ClaimsAccounting@gaic.com or call us at 1-800-419-6468.

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

Bank Name: _____

Bank Address: _____

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

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

Check if account is: ☐ Checking ☐ Savings

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

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

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

Authorized by (please print): _____
Signature: _____

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

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DIRECT DEPOSIT FOR CLAIMS (ELECTRONIC FUNDS TRANSFER)

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

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

Claim Payment - Direct Deposit

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

ACCESS YOUR PROVISIONS

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

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

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

Frequently Asked Questions

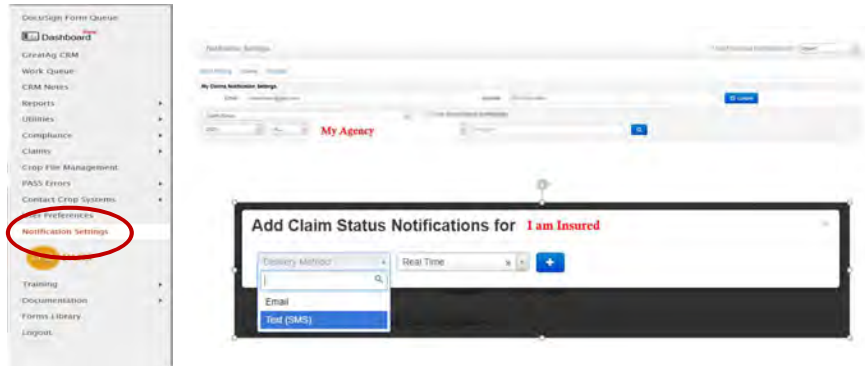
Name: _____

Bank Name: _____

For assistance with this service:
CONTACT US

CLAIM STATUS NOTIFICATION

Enrollment can be initiated in GreatAg (Notification Settings)



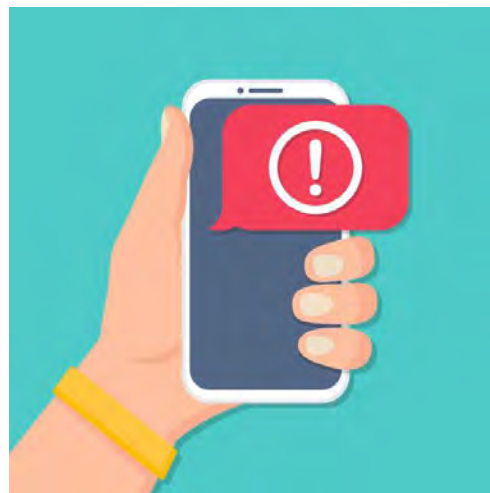
CLAIM STATUS NOTIFICATION

Agents and Policyholders can elect to receive real-time notifications as their claims move through our system

- Can be notified via e-mail and/or text

Claim status categories

- Claim Received and Assigned
- Claim Paid





CLAIM STATUS NOTIFICATION

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

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



DoNotReply-GreatAgNotifications <DoNotReply-GreatAgNotifications@gaiq.com>

To: claims@grillence.com

Tuesday, December 12, 2023 at 8:35 PM

To protect your privacy, some external images in this message were not downloaded.

[Unrequested external images](#)

[Go to Settings](#)

Iam Insured (Policy # 2024 – ND – 123456)

Your claim **2024 – ND – 123456-01** has been paid.

You can view claim details [here](#).

If you've signed up to receive claim payments electronically through Electronic Funds Transfer (EFT), the money will be deposited to your account shortly. Otherwise, a check will be delivered soon.

[Click here to receive any future claim payments via EFT.](#)

We appreciate your business!

Great American Insurance Group - Crop Division

You are currently signed up to receive periodic notifications as your claim progresses through our system. If you no longer wish to receive these notifications, please contact your Great American contact.

Please do not reply to this email. If you have any questions or concerns, please contact your Great American representative.

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CLAIM STATUS NOTIFICATION

- Access to the Proof
 - Mobile

Claims Details for Iam Insured (Policy # 2024 – ND – 123456)

Producer

Iam Insured

Policy

123456

Claim Type

Replant

Assigned to

Iam Adjuster

[View Reports](#)

Notice of Loss

Proof of Loss

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DOCUSIGN FOR CLAIMS

Benefits to Agents and Policyholders

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

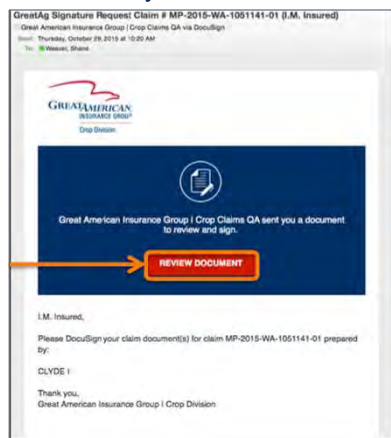
Adjuster will ask if policyholder would like to have the claim finalized through this process

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

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DOCUSIGN FOR CLAIMS

Policyholder e-mail



Policyholder Signature



Policyholder Print/Save Options

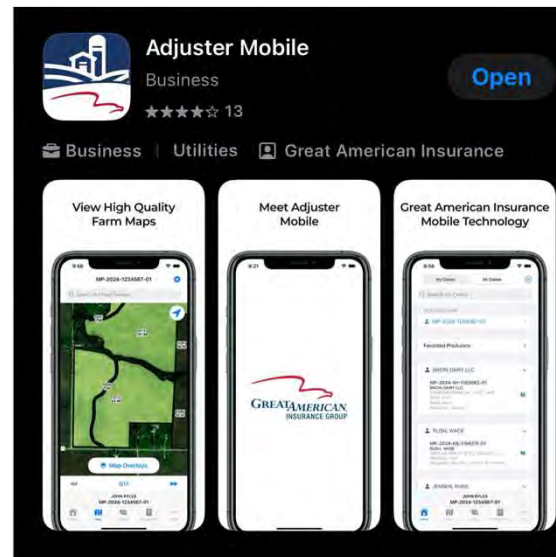


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CLAIMS TECHNOLOGY

Adjuster Mobile APP

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

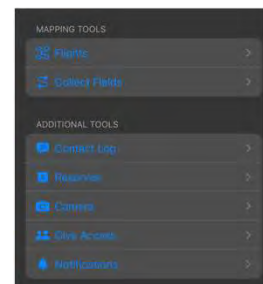


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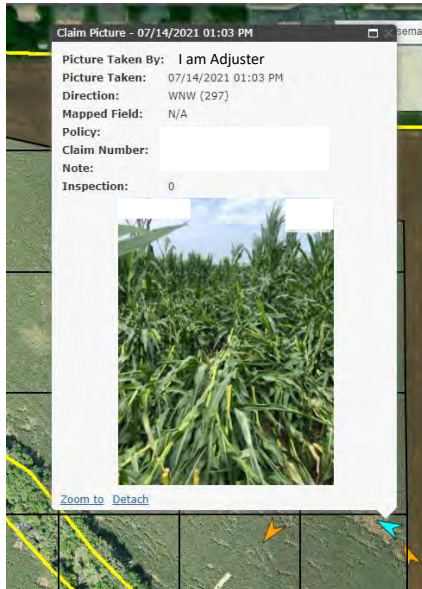
ADJUSTER MOBILE APP

Adjusters now have the ability to:

- Request Flights
- GPS fields and push measurement to the claim file
- Update contact logs in real time
- Ability to set reserves quickly
- GPS fields and push measurement to the claim file
- Take photos and push to claim file
- Access maps for directions to field
- Access Weather Information
- Upload documents – production records



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Administered by:
Great American Insurance Company
greatamericancrop.com

Aerial Survey Report

1 Scouting Details

Producer: [Redacted]
Claim Number: [Redacted]

Farm-Tract-Field

Flight Comments



Appears to be more damage on the Northern Edge of the field.

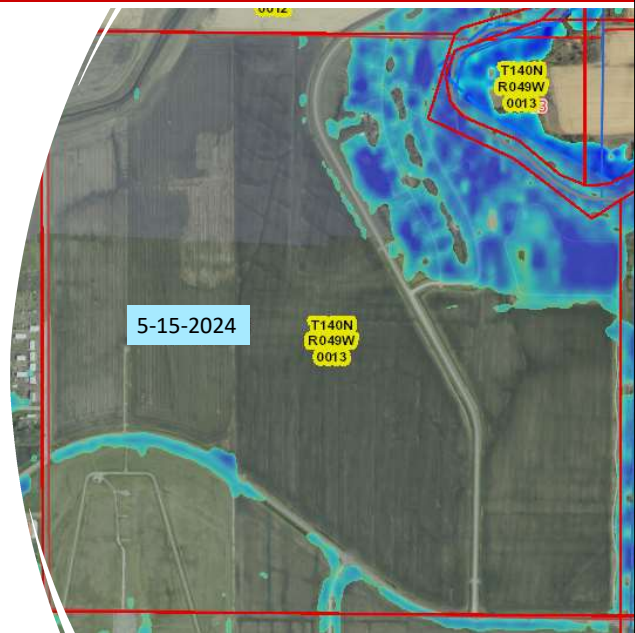
Date Taken: 10/05/2024 05:38:17 PM

GPS Coords.: 85°56'20.725"S, 38°31'12.467"E

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CLAIMS TECHNOLOGY SATELLITE IMAGERY (NDVI, SAVI, MOISTURE INDEX)

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



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FARM INSIGHTS



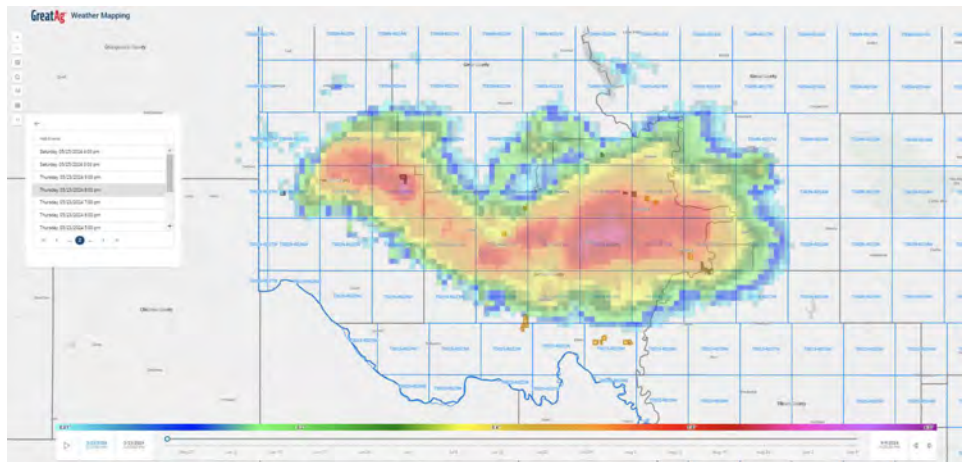
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FARM INSIGHTS



for all the *great* you do®

GREAT AG WEATHER MAPPING



for all the *great* you do®

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



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**Great American
Insurance
Spring 2025CY -
Agent Training**

2025 – CCIP and ARPI: Basic Provisions (06-2024)

- Both are effective for the 2025 crop year

25-BR
(Released June 2024)

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



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

25-ARPI
(Released June 2024)

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



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

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

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



Key Updates

CCIP/APRI Basic Provisions

01

Final Rule published for the 6/30/2024 CCD
Effective for the 2025 crop year for CCD of 6/30/24
and after

02

Accepting comments through COB 8/26/2024
[Regulations.gov](https://www.regulations.gov)

03

Expanding Options for Specialty and Organic
Growers (EOSOG)

04

Amending Subpart J, ARPI, CCIP, and 18 crop
provisions

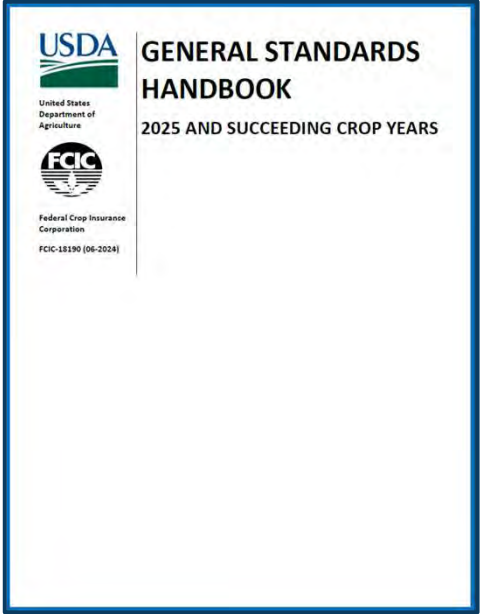




General Standards Handbook

FCIC-18190
issued June 26,
2024


The handbook
replaces the GSH
dated November
16, 2023

Effective for all
crops with a CCD
date of June 30,
2024, or later



Key Updates



- 01

Paragraphs 201B, 251F, 251G

Minor Child Eligibility
- 02

Paragraph 852

Assignment of Indemnity – Single Payee Agreement
- 03

Paragraphs 404, 407, 408, 409

Native Sod Updates
- 04

Paragraphs 854

Signatures

Exhibits 1-Acronyms, 2-Definitions, 4-Person Types and Documentation, 8-Crop Policy Information, and 9-Rounding Rules

2025 CIH: FCIC18010 (06-2024)

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



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-18010 (06-2024)

CROP INSURANCE HANDBOOK

2025 and Succeeding Crop Years

Key Updates

01

Unit Changes – Enterprise Units

02

New Breaking & Native Sod

03

Crop Policy Changes

Sugar Beets, Pistachios, Fresh Market Beans, Hawaii Tropical Trees



2025 CIH: FCIC18010-1 (11-2024)

- Replaces 18010 edition dated 06-2024
- Effective for crops with contract change date (CCD) of 11/30/2024 or later



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-18010-1 (11-2024)

CROP INSURANCE HANDBOOK

2025 and Succeeding Crop Years



Key Updates

01

Unit Updates: EO and UDGO

02

New Breaking, Native Sod, and Acreage
Emerging from USDA program

03

ELS Cotton, Apple MVP, and RO UW Guide
Deadlines



2025 DSSH

- FCIC-24040 was published on 06/27/24, for the 2025 and succeeding crop years
- Replaces the FCIC-24040 DSSH dated 6/29/23
- Effective for crops with 6/30/24 Contract Change Date (CCD) or later



United States
Department of
Agriculture



Federal Crop
Insurance Corporation
FCIC-24040 (06-2024)

DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK

2025 and Succeeding Crop Years

TITLE: 2025 DOCUMENT AND SUPPLEMENTAL STANDARDS HANDBOOK	NUMBER: FCIC-24040 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: June 26, 2024
SUBJECT: 2025 Document and Supplemental Standards Handbook	APPROVED: /s/ John W. Underwood for Deputy Administrator for Product Management



Key Updates

Document & Supplemental Standards Handbook (DSSH)

01

Non-Discrimination Statement Updates

02

New Assignment of Indemnity Form

03

New Organic Practice Guidelines

04

Transfer of Written Agreement Form Standards to DSSH



2025 DSSH – Part 5

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

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

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

To file a program **discrimination** complaint, complete the USDA Program Discrimination Complaint Form, **AD-3027**, found online at **www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer** and at any USDA office or **write a letter addressed to USDA and provide in the letter all of the information requested in the form.** To request a copy of the complaint form, call (866) 632-9992. **Submit** your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, **Office of the Assistant Secretary for Civil Rights**, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: **program.intake@usda.gov**



2025 DSSH – Part 5

503C – Updated NDS – Marketing Materials

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



Late Payment of Debt

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

PART 7: LATE PAYMENT OF DEBT

Section 1: General Information

701 Authority

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

702 Reinstatement Types



ITS – 521-523

Policy Servicing Requirements Assignment of Indemnity

American Owned

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



The above applies to the lender signature also.



GSH - 852

Policy Servicing Requirements Assignment of Indemnity

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

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



GSH - 852



Policy Servicing Requirements Assignment of Indemnity

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

(d) If we have received the properly executed assignment of indemnity form:

(1) Only one payment will be issued jointly in the names of all assignees and you, unless all assignees and you agree in writing for the payment to be issued to a single payee; and



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



Policy Servicing Requirements Assignment of Indemnity

Single Payee Agreement Form

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

AOI – Single Payee Agreement New Form

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



AOI – Single Payee Agreement New Form

Assignment of Indemnity - Single Payee Agreement

Policy Number: _____ Page _____ of _____

Part I: INSURED INFORMATION

Name: _____ Policy Number: _____

Authorized Representative: _____ Effective Crop Year: _____

Street and/or Mailing Address: _____ Crop: _____

City: _____ State: _____ Zip/Code: _____ State and County: _____

Part II: ASSIGNEE(S) INFORMATION

Assignee 1 Name: _____ Assignee 2 Name: _____

Street and/or Mailing Address: _____ Street and/or Mailing Address: _____

City: _____ State: _____ Zip/Code: _____ City: _____ State: _____ Zip/Code: _____

Assignee 3 Name: _____ Assignee 4 Name: _____

Street and/or Mailing Address: _____ Street and/or Mailing Address: _____

City: _____ State: _____ Zip/Code: _____ City: _____ State: _____ Zip/Code: _____

Agreement and Payee Information

I understand that by signing this Assignment of Indemnity - Single Payee Agreement, I am agreeing to allow the Approved Insurance Provider to issue an indemnity payment as an electronic payment to the single payee shown below.

Payee: _____

Privacy Act Statement

The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a). The Risk Management Agency (RMA) is authorized by the Federal Crop Insurance Act (7 U.S.C. 1501-1524) or other Acts, and the regulations promulgated thereunder, to collect the information requested on documents established by RMA or by approved insurance providers (AIPs) that have been approved by the Federal Crop Insurance Corporation (FCIC) to deliver Federal crop insurance. The information is necessary for AIPs and RMA to operate the Federal crop insurance program, determine program eligibility, conduct statistical analysis and ensure program integrity. Information provided herein may be furnished to other Federal, State, or local agencies, as required or permitted by law, law enforcement agencies, courts or adjudicative bodies, foreign agencies, registrars, administrative tribunals, AIPs contractors and cooperators, Comprehensive Information Management Systems (CIMS), congressional offices, or entities under contract with RMA. For insurance agents, certain information may also be disclosed to the public to assist interested individuals in locating agents in a particular area. Disclosure of the information requested is voluntary. However, failure to correctly report the requested information may result in the rejection of this document by the AIP or RMA in accordance with the Standard Reinsurance Agreement between the AIP and FCIC, Federal regulations, or RMA approved procedures and the denial of program eligibility or benefits derived therefrom. Also, failure to provide true and correct information may result in civil suit or criminal prosecution and the assessment of penalties or pursuit of other remedies.

Policy Servicing Requirements Signatures

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

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

Acreage report must be signed by the ARD

Production report must be signed by the PRD, etc.



Policy Servicing Requirements Signatures

TIP on using Great American's DocuSign Process:

Enter the e-mail address on the "Authorized Rep/POA" screen or SBI screen in order for those individuals to display in the Drop Down box when sending the document to be signed.

Authorized Representatives for Producer - Randy Barr Close

Add Authorized Representative

First Name: Middle Name: Last Name: Suffix: Email: Type: Add Save & Close

	Name	Email	SBI	Type	Source Document	Verified	8. ALL	1. APP	2. AR	3. NOL	4. Claim	5. Change	6. TRF/CXL	7. PROD	Policy(ies) Excluded
<input checked="" type="checkbox"/>	JOHN BARR	rbarr@gaig.com	<input type="checkbox"/>	Limited Auth Rep	Select...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 item(s) selected

E-Sign X

Please enter the email address for the following recipients:

Randy Barr

John Barr

Randy Barr



Policy Servicing Requirements Signatures

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



Signatures

(2) For the individual-married (spousal) person type, a POA or legally sufficient document is required for the authorized spouse to sign on behalf of the named insured spouse.

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



GSH - 854

Signatures

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

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

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



GSH - 854

Eligible Persons- Legal Emancipation

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

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



GSH - 201

Person Types – Individuals Separate Policies for Minors

American Owned 

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

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



GSH – 251 F

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

GSH Paragraph 251 G title has been updated to:

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

REPORTING CORRECT TAX ID

- Eligibility for Insurance (including SBIs)
 - Delinquent Debt
 - Disqualification, Suspension or Debarment
 - Conviction of Controlled Substance
 - Not a US Citizen, Non-Citizen National or Qualified Alien
 - Deceased
- Conservation Compliance
 - Producer check only to see if qualify for Subsidy
- BFR/VFR (including SBIs)
- 1099 MISC form reporting
 - Producer ID only

REPORTING CORRECT TAX ID

- Great American sends all Tax ID numbers through the IRS website on a nightly basis to verify the TAX ID # and Entity Name matches
- If we do not get a valid match we then will contact the agent to verify with the insured the information is correct. This may require the insured to provide a copy of the IRS 147c form or a copy of their Social Security card.
- If the agent is unable to resolve, then we will send a notice directly to the insured indicating they have 30 days to provide the necessary information otherwise their policy will be voided per Paragraph 215 in the GSH. If a policy is voided due to this process, it cannot be reinstated for that crop year.

REPORTING CORRECT TAX ID

- Some of the common issues are:
 - For Spousal policies, did the spouse change their name with Social Security after being married? If not, supply the maiden name for the UW to verify.
 - Does the name match what was used when EIN # was assigned (i.e. Jones Trust or was it Jones & Jones Trust)
 - DBAs
 - A letter from their accountant that reiterates what we have in the system will not work to resolve an issue since we need to know the exact EIN and Name that was used to establish the EIN initially.
 - The Internal Revenue Service issues a 147c letter in response to a taxpayer's request for verification of their employer identification number (EIN). The 147c EIN verification letter acts as official proof from the IRS that the business has been assigned an EIN.

Cancellations Allowed by Basic Provisions

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

Cancellations allowed by BP:

- The AIP may cancel a policy if:

(a) the policy has not earned premium for three consecutive years;

(b) the insured person has died, disappear been judicially declared incompetent, o dissolved (see [Part 2, Section 3](#)); or

(c) the insured person is determined to be ineligible to receive benefits under the due to violation of the controlled subst provisions of the Food Security Act of 1 and the regulation promulgated under Act by USDA (see [Para. 202C](#)).



GSH 833 A(2)

Contract Pricing Update

Revised Special Provisions Statement:

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

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

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



Contract Pricing Update

Revised Special Provisions Statement:

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

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

Contract Pricing Update

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



Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE

Contract Price Eligibility by Commodity

Including the Contract Price Addendum (CPA)
for Organic Crops



Specific rules on contract pricing (such as what is a valid contract, who is a valid buyer, and how to use multiple contracts), may vary depending on where the contract price authority is located within your policy. This Fact Sheet identifies where to find the contract price authority for your crop.

Contract price authority is found in the Special Provisions, Crop Provisions, or the CPA. The following lists identify crops eligible to use a contract price in order of contract price authority.

In some cases, contract price authority may not be available for all types, practices, plans, or counties. You can check contract price availability for your crops by following the prompts on the Risk Management Agency's (RMA) Actuarial Information Browser and select the "Prices" tab. When a contract price code of "yes" exists on the Prices tab for the crop, type, and practice, you may use a contract price to determine your insurance guarantee.

The following types have contract price authority in the Crop Provisions or Special Provisions and other types or practices for these crops have contract price authority in the CPA.

- Barley: Hulless, Malting, Waxy, Hulled, and Waxy Hulless types
- Canola / Rapeseed: High Oleic Canola type
- Corn: Blue, High Amylase, Waxy, and White types
- Dry Beans: Contract Seed Bean type is contract price only
- Dry Peas: Contract Seed Peas type is contract price only
- Olives: Oil type
- Soybeans: All Other Food Grades, High Protein, Large Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat, and Small Seeded Food Grade types



This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of our risk management needs, contact a crop insurance agent.



Crop Division

JANUARY 2024

rma.usda.gov

CONTRACT PRICE ELIGIBILITY BY COMMODITY

2



The following crops have contract price authority only in the Crop Provisions or Special Provisions:
The CPA does not apply.

Alfalfa Seed	Green Peas	Silage Sorghum
Buckwheat	Lemons*	Sweet Corn
Camelina	Mandarins/Tangerines*	Sweet Potatoes
Clary Sage	Mustard	Tangelos*
Cucumbers	Oranges*	Tangors*
Grapefruit*	Peanuts	Triticale
Grapes	Pumpkins	
Grass Seed	Sesame	

*FL Citrus APH only

The following crops have contract price authority only in the CPA.

Almonds	Dry Peas	Mint	Prunes
Apples	ELS Cotton	Oats	Rice
Avocados	Flax	Onions	Rye
Bananas	Flax	Oranges*	Safflower
Barley	Forage	Papaya	Soybeans
Blueberries	Fresh Apricots	Peaches	Sugar Beets
Cabbage	Fresh Freestone Peaches	Pears	Sugarcane
Caneberries	Fresh Market Tomatoes	Pistachios	Sunflowers
Canola/Rapeseed	Fresh Nectarines	Plums	Table Grapes
Coffee	Grain Sorghum	Popcorn	Tangelos*
Corn	Grapefruit*	Potatoes	Tobacco
Cotton	Lemons*	Processing Apricots	Tomatoes
Cranberries	Macadamia Nuts	Processing Beans	Walnuts
Cultivated Wild Rice	Mandarins/Tangerines*	Processing Cling Peaches	Wheat
Dry Beans	Millet	Processing Freestone	

*Except FL Citrus APH



Crop Division

Rounding Rules Pertaining to Program Administration

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



Units

REVIEW OF UNITS

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

Reminder of Basic Unit Discount

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

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

BUD will apply to both planted and prevent plant acreage

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

REVIEW OF UNITS

- Optional Units (OU)
 - Section
 - Section Equivalents
 - Separate FSA FSN's
 - Irrigated and Non-Irrigated Practices
 - Organic
 - FAC and NFAC (in select areas)
 - Written Unit Agreement
 - UDGO (ME, GA & TX)
- Whole Farm (WU)
 - One unit for all crops in the county that qualify

CCIP Section 34 EU Updates

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

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

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

EU Availability Expansion

EU structure expanded to:

- | | |
|-----------------------------|------------------|
| • Almonds | • Macadamia nuts |
| • Apples | • Pears |
| • Avocado (CA) | • Prunes |
| • Citrus fruit (AZ, CA, TX) | • Walnuts |
| • Figs | |

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

NEW: Organic/Non-Organic EU

• Overview

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

2025 CCIP
Section 34 (a)

2025 CIH Part
10, Section 3

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

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

Updated EU Definition

2025 CCIP Section 1,
Enterprise Unit Definition

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

New →

EU by Organic/Non-Organic

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

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

EU by Organic/Non-Organic Possible

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

- | | | |
|-----------------------------|--------------------------|--|
| • Alfalfa Seed | • Dry Beans and Dry Peas | • Potatoes (northern, central, southern) |
| • Almonds | • Figs | • Prunes |
| • Apples | • Forage production | • Safflower |
| • Avocado (CA) | • Grass seed | • Small grains |
| • Cabbage | • Macadamia nuts | • Sugarcane |
| • Canola | • Millet | • Sunflower seed |
| • Citrus fruit (AZ, CA, TX) | • Mint | • Tomatoes (FM and processing) |
| • Coarse grains | • Mustard | • Walnuts |
| • Cotton (AUP and ELS) | • Pears | |

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

No Mixing/Matching, No Subdividing

Have EU by irrigation practice?

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

Consider:

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



Have EU by cropping practice?

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

Consider:

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

Have EU by type?

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

Consider:

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

No Mixing/Matching, No Subdividing

Have EU by organic/non-organic practice?

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

Consider:

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



EU by Organic/Non-Organic

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

2025 CCIP Section 34 (a)(2)

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

EU by Organic/Non-Organic Not Qualify

- If elected an EU for **both** organic **and** non-organic practices and do not qualify for both EUs...
 - Found on or before ARD, **can choose** (if qualify):
 - One EU for all organic OR non-organic and BU/OU for other practice, or
 - One EU for all crop in county, or
 - BU or OU for all crop in county.
 - Found after ARD, **assigned** (‘corrected’):
 - One EU for all crop in county (if qualify), or
 - BU for all crop in county.

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

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

EU by Organic/Non-Organic Not Qualify

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

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

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

Q1: EU by Organic/Non-Organic

Question

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

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

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

Answer

•**No.** If the insured chose EU unit structure with EO modifying option at SCD, and at ARD they meet the qualifications for that EU-EO structure, the insured will keep the EU-EO structure originally elected.

•**They cannot change a qualifying unit structure at ARD.**

•An insured can only revise (correct) unit structure at ARD if they do not qualify for what was originally elected at SCD.

Q2: EU by Organic/Non-Organic and MCEU

2025 CIH
Para. 919 A

Question

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

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

Answer

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


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

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

Actuarial Information Browser

Sample AIB rates tab

- 2025 RY and CY
- Acadia County, Louisiana
- APH Sugarcane

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

EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise for crop in county	EU unit structure code
Enterprise by irrigation practice on both IRR and NI	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on IRR • EI modifying option on NI
Enterprise by irrigation practice on IRR, OU/BU on NI	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on IRR • No EU and no modifying option on NI
Enterprise by irrigation practice on NI, OU/BU on IRR	<ul style="list-style-type: none"> • No EU and no modifying option on IRR • EU unit structure code and <ul style="list-style-type: none"> • EI modifying option on NI



EU Unit Structure Allowances

American Owned 

One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by cropping practice on both FAC and NFAC	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on FAC • EC modifying option on NFAC
Enterprise by cropping practice on FAC, OU/BU on NFAC	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on FAC • No EU and no modifying option on NFAC
Enterprise by cropping practice on NFAC, OU/BU on FAC	<ul style="list-style-type: none"> • No EU and no modifying option on FAC • EU unit structure code and <ul style="list-style-type: none"> • EC modifying option on NFAC



EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by type on all types <ul style="list-style-type: none"> • requested for all types <u>OR</u> did not specify, so defaults to all 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on all types
Enterprise by type on more than one type, but not all <ul style="list-style-type: none"> • requested for specific (not all) types 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on indicated types
Enterprise by type on ONE type <ul style="list-style-type: none"> • requested for ONLY ONE type 	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • ET modifying option on one type



EU Unit Structure Allowances



One unit structure code with modifying/descriptive option identifiers

- EU modifier is in the option code field in the AD
- Structure identification assumes qualification for the structure in the "kind of EU" column

Kind of EU	What identifies that structure
Enterprise by organic/non-organic practice on both organic (certified + transitional + buffer zone) and non-organic	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on organic • EO modifying option on non-organic
Enterprise by organic/non-organic practice on organic (certified + transitional + buffer zone), OU/BU on non-organic	<ul style="list-style-type: none"> • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on organic • No EU and no modifying option on non-organic
Enterprise by organic/non-organic practice on non-organic, OU/BU on organic (certified + transitional + buffer zone)	<ul style="list-style-type: none"> • No EU and no modifying option on organic • EU unit structure code and <ul style="list-style-type: none"> • EO modifying option on non-organic



CIH Exh. 10: Unit Flow Charts, Example

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

- 10(G): EO for both organic & non-organic practices & doesn't qualify for the EO election
- 10(J): EO for one practice (organic or non-organic) & OU or BU for the other practice & doesn't qualify for the EO election
- 10(O): **Added** OU combination example



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

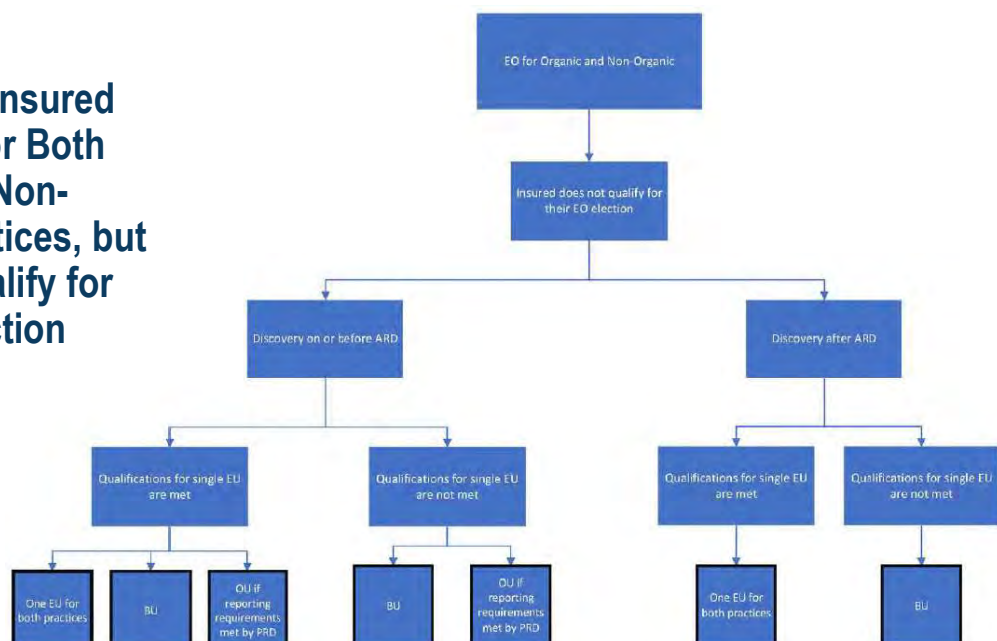
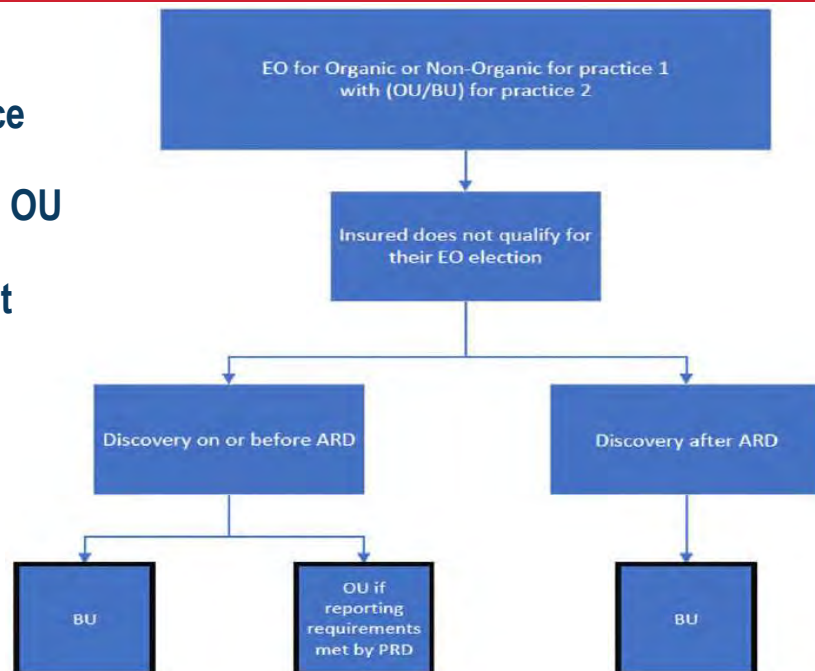


Exhibit 10J: Insured Elected EO for Practice One (Organic or Non-Organic Practice) and OU or BU for Second Practice, but Does Not Qualify for Their EO Election



Question on EO and Optional Units

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

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

a. Election of Enterprise Unit and Whole-Farm Unit—You may elect an enterprise unit or whole-farm unit as allowed by the actuarial documents.

1. Election Date—You must make such election on or before the earliest sales closing date for the insured crops in the unit and report such unit structure on your acreage report:

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

Your unit selection will remain in effect from year to year unless you notify us in writing by the earliest sales closing date for the crop year for which you wish to change this election; and

These units may not be further divided except as specified herein;

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

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



NCIS – Q & A

EO, EO-Organic, EO-Non-Organic

If EO elected, but only qualifies for EO-Organic and they choose EO-Organic and OU for Non-Organic then Unit structure would be the following:

0001-0001 EU	NI-OC
--------------	-------

0001-0001 EU	IRR-OT
--------------	--------

0001-0002 OU	NI
--------------	----

0001-0002 OU	IRR
--------------	-----

CANNOT Further Divide Opt. Units by Irrigation Practice

0001-0001 EU	NI-OC
--------------	-------

0001-0001 EU	IRR-OT
--------------	--------

0001-0002 OU	NI
--------------	----

0001-0003 OU	IRR
--------------	-----



Underwriting Reminders

Spring 2025



For Agent/Broker Use Only

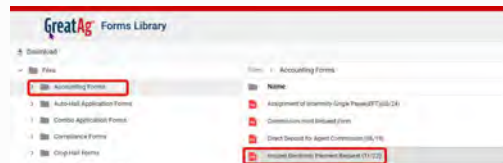
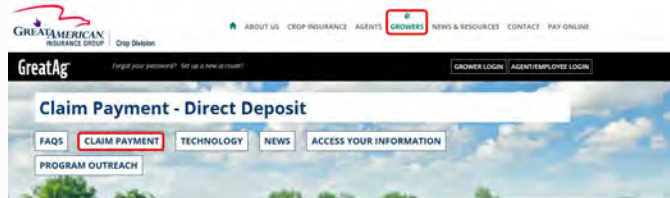
Underwriting Reminders

- New GA Agents

- EFT from CRS to GA did not move with the WG process you will need to set this up in GA

- Online
 - Grower
 - Claim Payment

- Form is in the Forms Library
 - Accounting Forms
 - Insured Electronic Payment Request



Underwriting Reminders

- New GA Agents

- Insured needs to fill out and submit to Crop Accounting

NOTE: Electronic Claim payments can be made for accounts with an AOI **only after an AOI Authorization form has been completed** in full and authorized by the assignment

GREATAMERICAN INSURANCE GROUP Crop Division

Great American Insurance Company
Crop Division
501 E. Fourth Street, 2nd
P.O. Box 2575
Cincinnati, OH 45201

DIRECT DEPOSIT AUTHORIZATION

Great American Insurance Company offers Direct Deposit claim payments for MPCI, Livestock, Crop Hail and Named Peril policyholders, via ACH (Automated Clearinghouse) transactions. ACH electronically deposits payments to the bank account indicated below. Direct Deposit eliminates lost checks or mail delays. You may expect to receive the deposit within two to three business days 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 loan funds transferred electronically. Please fill out "Assignment of Indemnity With Direct Deposit (EFT) Authorization" form.

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

This information can also be submitted online by going to our website: www.greatamerican.com. Choose GROWERS, click on Claim Payment, complete the information, click Accept and then click on the SUBMIT button. Online requests are typically reviewed one-to-two business days.

If you have any questions, you may email us at CropAccounting@gaia.com or call us at 1-888-410-5668.

Name: _____ (must be the name on the bank account) Policy: Tax Identification Number Last 4 digits: _____

Bank Name: _____

Bank Address: _____

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

Bank Account Number: _____

Bank Account Type: ☐ Checking ☐ Savings

Contact Information (required):

Name: _____ Email Address: _____

Phone Number: _____

By signing below, I and/or the creditor 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.

Authorized by (please print): _____

Signature: _____

GREATAMERICAN INSURANCE GROUP Crop Division
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Underwriting Reminders

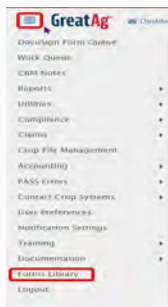
- New GA Agents
 - AOI w/EFT Authorization
 - Online
 - Grower
 - Claim Payment

This is a form titled "Assignment of Indemnity With Direct Deposit (EFT) Authorization". It contains fields for "Name", "Address", "City", "State", "Zip", "Phone", and "Email". There are also checkboxes for "I am a Grower" and "I am a Processor". The form includes a section for "Direct Deposit Information" with fields for "Bank Name", "Account Number", and "Routing Number". At the bottom, there is a section for "Signature" and "Date".

The banner features a navigation bar with links: "FAQS", "CLAIM PAYMENT" (highlighted in red), "TECHNOLOGY", "NEWS", and "ACCESS YOUR INFORMATION". Below the navigation bar is a "PROGRAM OUTREACH" section. The main text reads: "Great American Insurance Group offers Direct Deposit payment for MPI (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." A note states: "Note: Electronic Claim payments can be made for accounts with an Assignment of Indemnity only after an Assignment of Indemnity Authorization form has been completed in full and authorized by the Assignment. Please use this link to access the form: *** Assignment of Indemnity Authorization Form ***". A "CONTACT US" button is located on the right.

Underwriting Reminders

- New GA Agents
 - Forms Library - UPDATED
 - Click on 3 Bars
 - Click on Forms Library
 - Select File
 - Right click on PDF & Download



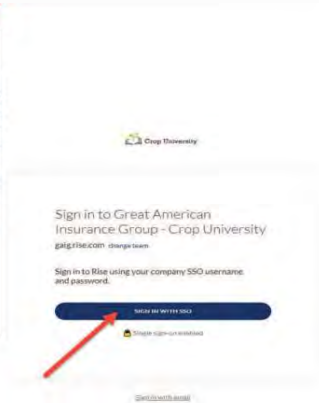
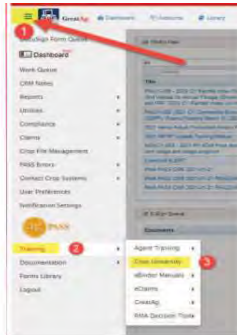
This screenshot shows the "Files" section of the Forms Library. The "MPI Forms" folder is selected. A list of files is displayed, including "Annual Request to Exclude Hail and Fire (09/24)", "APH Production Report (09/24)", "Application and Renewal Form (08/24)", "Assignment of Indemnity (PDF) (11/22)", and "Assignment of Indemnity (PDF) (11/22)". A "Download" button is visible next to the "Assignment of Indemnity (PDF) (11/22)" file.

Underwriting Reminders

- New GA Agents
 - Crop University / Training Videos / Lunchtime Learning

• **Important!!** Before access is granted to crop university, your email must be verified. Please contact your regional office for additional instructions on email verification.

1. Once logged into GreatAg, click on the menu icon to access the left side menu. This menu can be accessed in both the Dashboard and the Accounts screen.
2. Select 'Training' from the menu options.
3. Select Crop University. This is a link that will take the user to the Crop University page. Clicking on this will open a new browser window.
4. Sign in to Crop University using the SSO — single sign on — button. This will be your GreatAg username and password.



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Underwriting Reminders

- New GA Agents
 - Upcoming Lunchtime Learning – watch for Email Invitation

Quoting - Basic Jan 14 <div style="background-color: #003366; color: white; padding: 5px; margin-top: 10px;">Register now</div>	Quoting-Advanced January 21 <div style="background-color: #003366; color: white; padding: 5px; margin-top: 10px;">Register now</div>	New Inured Set-Up January 28 <div style="background-color: #003366; color: white; padding: 5px; margin-top: 10px;">Register now</div>
GreatAg Updates February 4 <div style="background-color: #003366; color: white; padding: 5px; margin-top: 10px;">Register now</div>		Reports, Forms & Dashboard February 11 <div style="background-color: #003366; color: white; padding: 5px; margin-top: 10px;">Register now</div>



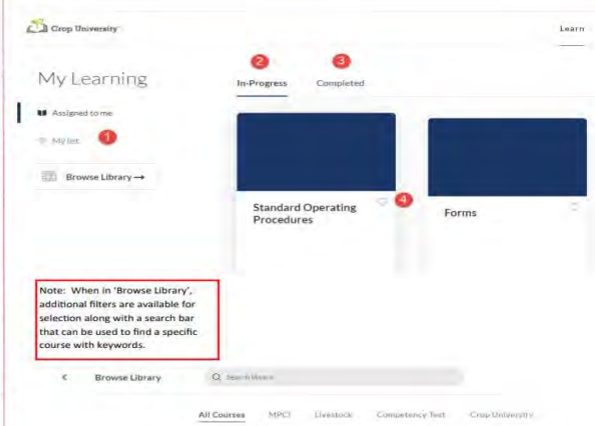
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Underwriting Reminders

• New GA Agents

• Crop University / Training Videos / Lunchtime Learning

- Once logged in to Crop University, your learning will display.
- 1. Automatically the default for display will be the courses 'Assigned to Me'. These types of courses could include MPCl competency tests or Livestock tests as examples that need to be completed. These types of courses will be assigned by your regional office and you will receive a notification by email when a course is assigned. Use the 'Browse Library' filter to access any type of course in Crop University.
- 2. In-Progress is the defaulted filter to show your courses that are currently in-progress and need to be completed.
- 3. This filter will display Completed courses.
- 4. Use the 'heart' image to save courses you may be interested to 'My List'. This will make it easier to find them at a later date.



Underwriting Reminders

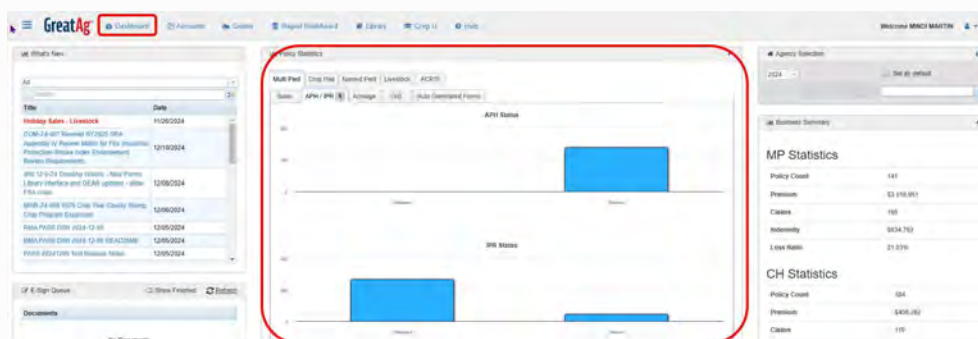
• New GA Agents

• Upcoming Lunchtime Learning



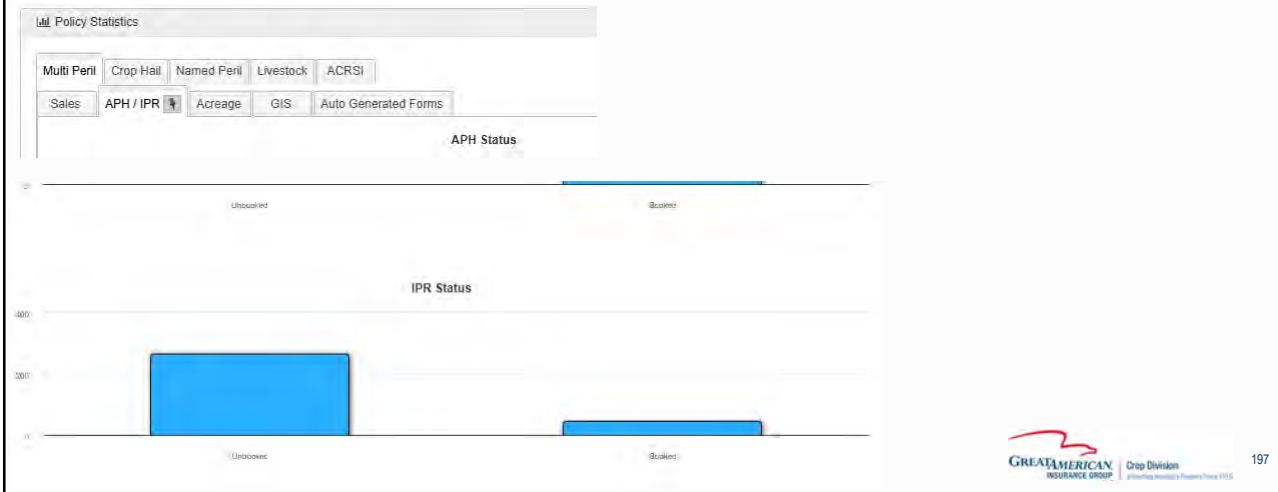
- Dual Wheat needs a spring and winter line set up
 - Exception: If you are adding wheat to the policy for the first time at the Spring SCD ONLY set up a spring line.
- Must book IPR/APH before you can book the AR lines

GreatAg[®] Dashboard Accounts Quoter Report Dashboard Library Crop U Help



Underwriting Reminders

- Dashboard Unbooked/Booked Reports



Underwriting Reminders

- Please remember to mark the Native Sod Statement

transitional organic.

Direct Market Statement: I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after the Acreage Reporting Date, no later than 15 days prior to harvest. b) The notification may either be in person or by telephone and must be certified in writing on the Marketing Certification within 15 days of notification. c) If I fail to timely provide the required certification and do not have acceptable production records, it may result in assigned yields in accordance with section 3(g) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 45.7.8).

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

NATIVE SOD STATEMENT: (Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota) ☐ I HAVE or ☐ I 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 list native sod acreage, I will be assessed a reduction in yield guarantee and premium subsidy; those reductions apply in the crop year that my total native sod acreage tiled exceeds 5 acres in any one crop year. I will be assessed these reductions for the following consecutive years:

Underwriting Reminders

- IPR
 - Production Record Types
 - List all that apply on the production reporting form
 - Key the type with the majority
 - Not keying one will cause the line not to book & can lead to an LPR
 - Need to report **AND** key Uninsurable Production
 - Counties with Winter Wheat and Spring Wheat
 - ALL production is to be reported by the Fall PRD (SD, MT)

Underwriting Reminders

- Need signed AR for all active policies (NEED TO UPLOAD)
 - No longer farming
 - Zero acres
 - Etc
- Prefer both agent and policy holder to sign
- Will accept just agent/need to mark box

Acreage Reporting Signature Dates

This County/Crop requires that all of the following fields be filled in.

Acreage Report Signed: Insured did not sign Acreage Report ☐

Acreage Agent Signed:

Acreage Report Agent:

Underwriting Reminders

- Native Sod
 - Production MUST be kept SEPARATE
 - Assigned yields WILL apply, including loss of optional units
 - Native Sod 5th year
 - Existing Unit ~ Combine APH with existing unit's APH
 - No Existing Unit ~ remove all indicators from the APH
- New Breaking
 - If there is no existing line to roll to
 - Remove all indicators from APH including Fs
- Added Land and P/T
 - Must be marked (written) on a form
 - SA must be requested
 - Either SA written on the form or;
 - The approved yield printed or written on the form

Underwriting Reminders

- Added Land - Keying Cropland acreage - In the Wizard
 - Don't key the year!

Underwriting Reminders

- Added Land - Keying Cropland acreage - from the line
 - Don't key the year!

Underwriting Reminders

- Shareholder changes
 - Update Unit #s when removing or adding a shareholder
 - Example
 - 0001-0000 100% Share
 - 0002-0000 Share with Crystal
 - 0003-0000 Share with Dennis
 - 0004-0000 Share with Crystal & Dennis
 - Crystal wants to cut back from farming so is no longer sharing the land with Dennis and I.
 - The 0004 units need to be updated; what basic unit should those lines be change to?

Underwriting Reminders

• Keying Uninsured lines

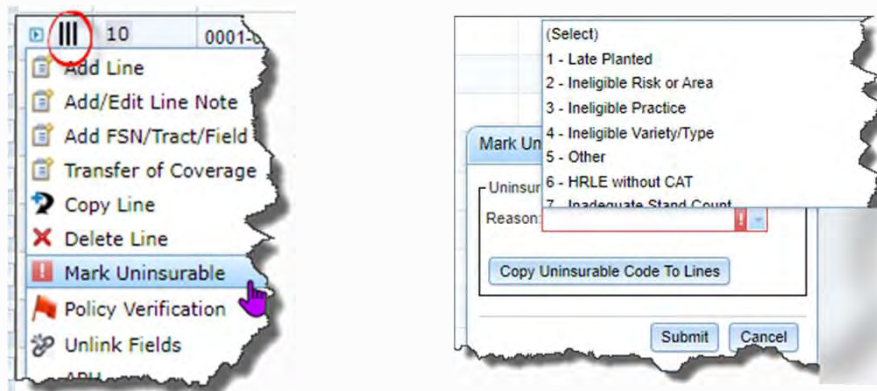
- Please do not make an existing line Uninsured (unless NLF)
- Existing line
 - Copy existing line
 - 3 Bars > Select Copy Line > Select Copy APH



Underwriting Reminders

• Keying Uninsured lines

- Select uninsured reason
 - New line
 - 3 Bars > Mark Uninsurable>Select reason from Drop down

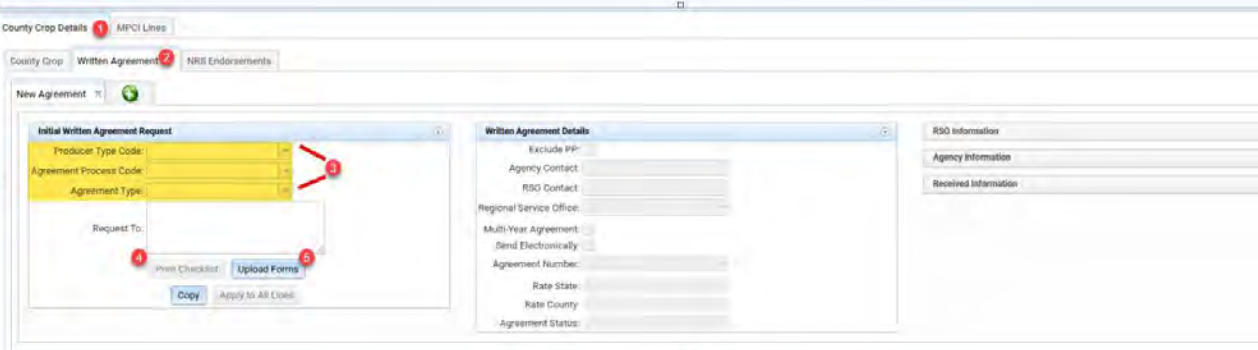


Underwriting Reminders

- Agents are responsible for uploading ALL pages of documents timely
 - Please DO NOT email to your underwriter
- | | |
|---|---|
| <ul style="list-style-type: none"> ▪ Application ▪ Production Reports ▪ Acreage Reports ▪ Acreage Revisions | <ul style="list-style-type: none"> ▪ Forage Underwriting Report (FUR) ▪ Assignment of Indemnity (AOI) ▪ Written Agreement (use tab on C/C) |
|---|---|

Underwriting Reminders

- Written Agreement (use tab on the C/C tab in GreatAg) Not needed for NB requests approved In-house



The screenshot shows the 'County Crop Details' page in the GreatAg system. The 'Written Agreement' tab is selected. The 'Initial Written Agreement Request' window is open, showing fields for 'Producer Type Code', 'Agreement Process Code', and 'Agreement Type'. Red arrows and numbers highlight the following elements:

- 1: 'County Crop Details' tab
- 2: 'Written Agreement' tab
- 3: 'Agreement Type' dropdown menu
- 4: 'Request To:' dropdown menu
- 5: 'Upload Forms' button

The 'Written Agreement Details' window is also visible, showing fields for 'Exclude PP', 'Agency Contact', 'RSO Contact', 'Regional Service Office', 'Multi-Year Agreement', 'Send Electronically', 'Agreement Number', 'Rate State', 'Rate County', and 'Agreement Status'.

Underwriting Reminders

- Assignment of Indemnities ~

- NCIS form

- Be sure to mark if it is for Hail or MPCl or BOTH
 - Remember to fill out all items
 - This makes it easier to be sure we have the correct insured.
 - ****PLEASE UPLOAD DO NOT EMAIL TO UW****

2018-NCIS 757_Rev 07-2018

☐ CROP-HAIL INSURANCE and/or
☐ MULTIPLE PERIL CROP INSURANCE

ASSIGNMENT OF INDEMNITY

Insured's Name			Approved Insurance Provider's Name & Address:		
Insured's Authorized Representative					
Street or Mailing Address			Crop(s)	Policy Number	
City	State	Zip Code	County(ies)	Effective Crop Year	
The insured assigns to					
(Name of Creditor)					
of					
(Street and/or Mailing Address)					
(City, State and Zip Code)					

GREATAMERICAN INSURANCE GROUP Crop Division
2018-NCIS 757_Rev 07-2018

209

Underwriting Reminders

- Agents are responsible for printing AND distributing
 - Dec Sheets
 - Approved APH
 - SOI
- Agents/Keyers
 - Need to key signed dates for ALL crops (not just planted)
 - Zero production reports
 - Production imported from claim
 - Zero Acreage reports
 - Need to book ALL crops (not just planted)
 - Double check that all lines are booked
 - IPR
 - APH
 - Upload forms when you're done keying

210

Underwriting Reminders

Release of Crop History Requirements

1. You need to fill and Sign the Authorization to Transfer Actual Production History
2. Attach a copy of transferor's APH
3. Attach a signed recertified APH from Transferee you can accomplish this by:
 - a) write the information out on a blank production form with the Transferee's name and information at the top
 - b) copy from one policy to the other in the system (if we have both policies)
 - c) key the information into the system yourself.
4. Then print Transferee's M202 and have the Transferee sign. This is the transferee certifying their production.

NOTE: IF BFR adds any land/takes someone else's history, the original BFR app needs to be updated*

This is a revised requirement that we sent out through a Mass email 3.21.24 and 4.22.24 called Authorization to transfer history.

Underwriting Reminders

PP Buy up Election Denied ~ What next?

- UW will remove the PF option
- If **BEFORE** SCD
 - You can re-submit with newly signed APP
 - Key the option on the C/C tab
 - This will trigger another review for the UW
- If **AFTER** SCD
 - Submit APP in the next CY

Underwriting Reminders

Master Yield Reminders

- Key production on child lines
 - Including Early Harvest information (if applicable)
- Update MYs with
 - new production history
 - Automatically done if all history is derived from only the lines on the policy
 - Manually done if history comes from more than just the policy you are on
 - Key Operator information in the remarks
- Link any newly added lines

Underwriting Reminders

- Finding Dates

Policy: MP-2024-SD-

MP Producer	MP SBI	Header Details	Policy Details	PASS	CIMS	Diary	Claims / Inspections	Accounting	Precision
-------------	--------	----------------	----------------	------	------	-------	----------------------	------------	-----------

Sales Close	SC Lockdown	Acreage Rpt	AR Lockdown	Prod Rpt	PR Lockdown
10/02/2023	10/18/2023	11/15/2023	12/16/2023	11/15/2023	12/06/2023
03/15/2024	03/31/2024	07/15/2024	08/15/2024	04/29/2024	05/20/2024
07/31/2023	08/16/2023	11/15/2023	12/16/2023	09/14/2023	10/05/2023
03/15/2024	03/31/2024	07/15/2024	08/15/2024	04/29/2024	05/20/2024
03/15/2024	03/31/2024	07/15/2024	08/15/2024	04/29/2024	05/20/2024
03/15/2024	03/31/2024	07/15/2024	08/15/2024	04/29/2024	05/20/2024
03/15/2024	03/31/2024	07/15/2024	08/15/2024	04/29/2024	05/20/2024

Underwriting Reminders

- Added Price Protection
 - Printing ALL pages to submit
 - Select the Export PDF button
 - Save to Desktop
 - Print the saved PDF
 - ALL pages are then submitted by uploading

Underwriting Reminders

- Newly Planted Forage Seeding
 - Forage Seeding Policy
 - Report on AR
 - Key as Insurable
 - Appraisal will be set up by our Claims Dept.
 - Meet requirements ~ acres will stay insurable
 - Does NOT meet requirements ~ acres will be marked uninsurable
 - Uninsurable ~ Inadequate Stand Count
 - After the year of establishment
 - Key on your Forage Production Policy
 - Forage Production Policy Only
 - Report on the AR
 - Key as Insurable
 - Appraisal will be set by our Claims Dept
 - Meet requirement ~ acres will stay insurable
 - Does NOT meet requirement ~ acres will be changed to uninsurable

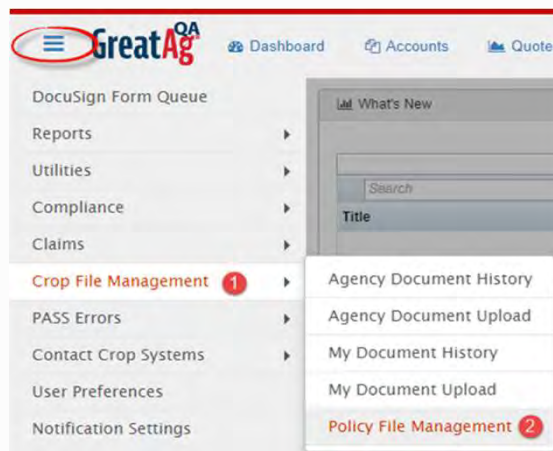
Underwriting Reminders

- WA needed to insure Forage Type Wheat Varieties
 - Only wheat harvested as grain is insurable
 - Provisions state that anything for forage or seed needs a WA
 - Agents should ask what the intention is
 - If grown for forage or seed the acres should be listed as uninsurable on the AR

Underwriting Reminders

Uploading Steps

1. Go to Crop File Management
2. Select Policy File Management



Underwriting Reminders

3. Select Agency (if not already selected)
4. Add Files
5. Upload Files.

Underwriting Reminders

Uploading Directly to the Policy - New Quick Card

Once keying has been completed in GreatAg, the approved form may be uploaded directly to the policy. Depending what screen the user is in will depend on where the upload function can be accessed.

1. Access policy form upload from the Accounts screen.
 - a. Select the menu icon, the three bars, to access the policy drop down menu.
 - b. From this menu, select 'CFMS Upload'.
2. Access policy form upload from Policy Maintenance screen.

Underwriting Reminders

Uploading Directly to the Policy ~ New Quick Card

GreatAg UAT

Search: 2025

Grid | Map

File Edit County/Crop Acreage View Tools ACRSI Utilities Precision Ag

Policy: MP-2025

Miami - Wheat - RP - 70% - YAYC New Producer

County Crop Details MPC Lines

Line	Unit	Selected Unit Str	Applied Unit Str	FSN	Legal	Farm Name	Practice
1	0001-0001	BU		5469	010-018S-024E		NON IRR

CFMS Upload

Underwriting Reminders

Uploading Directly to the Policy - New Quick Card

No matter which way the user accesses Form Upload, the steps to upload will be the same.

- Policy:** Choose which folder the form should be uploaded to. Will default to Policy.
- Multi-Peril:** Choose the line of business. This will default to Multi-Peril but CH can be selected as well. Look for Livestock forms to be available for upload in the future.
- Rein Year:** Select the reinsurance year the form should be uploaded to.
- Agency:** This field will default to the agency that the user is appointed to. If the user is appointed to more than one agency, please use the drop down to select the correct agency.
- Policy Number:** *This is not a required field.* Policy number can be entered here.
- Claim/Inspection #:** *This is not a required field.* If claim/inspection paperwork is being uploaded, the user may enter the claim/inspection number here.
- Comments:** *This is not a required field.* The user may enter any comments and these are attached to the upload, not the form.
- Add Files:** Attach the form to be uploaded here. Please note that multiple forms may be attached in separate files.
- Upload Files:** This is the submit button. Once clicked, the form will process in a batch and be submitted to GreatAg.
- Batch:** Once the file is uploaded, a batch is created and will display. Keep the batch number for your records as confirmation.

Form Upload

Policy: [Dropdown]

Multi-Peril: [Dropdown]

Rein Year: [Dropdown]

Agency: [Dropdown]

Policy Number: [Text]

Claim/Inspection #: [Text]

Comments: [Text]

Upload Files

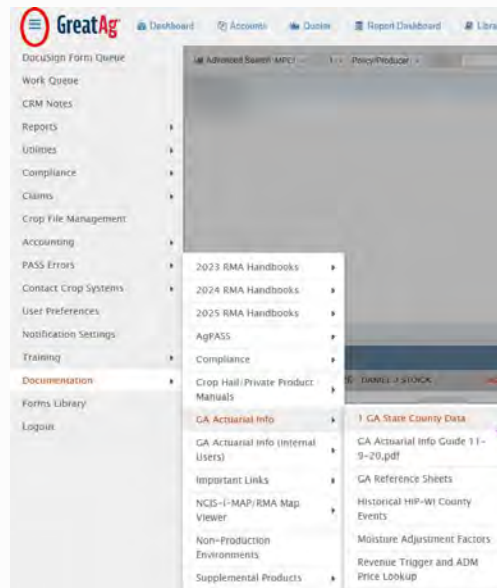
Your uploaded batches

Batch: [Text]

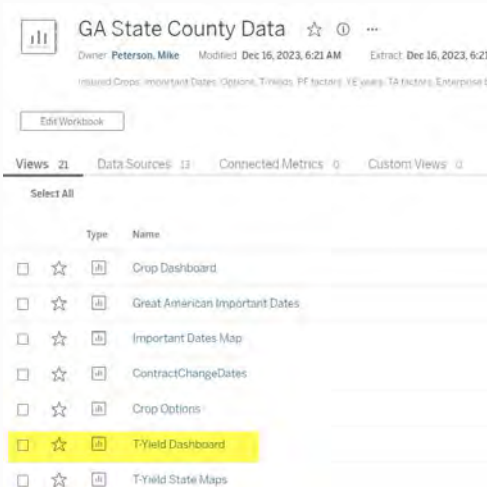
File: [Text]

***Please note, the uploaded file will not display in CFMS, AKA as the document tree, immediately. The uploaded document will show in CFMS once it has been completed/reviewed on our side. ***

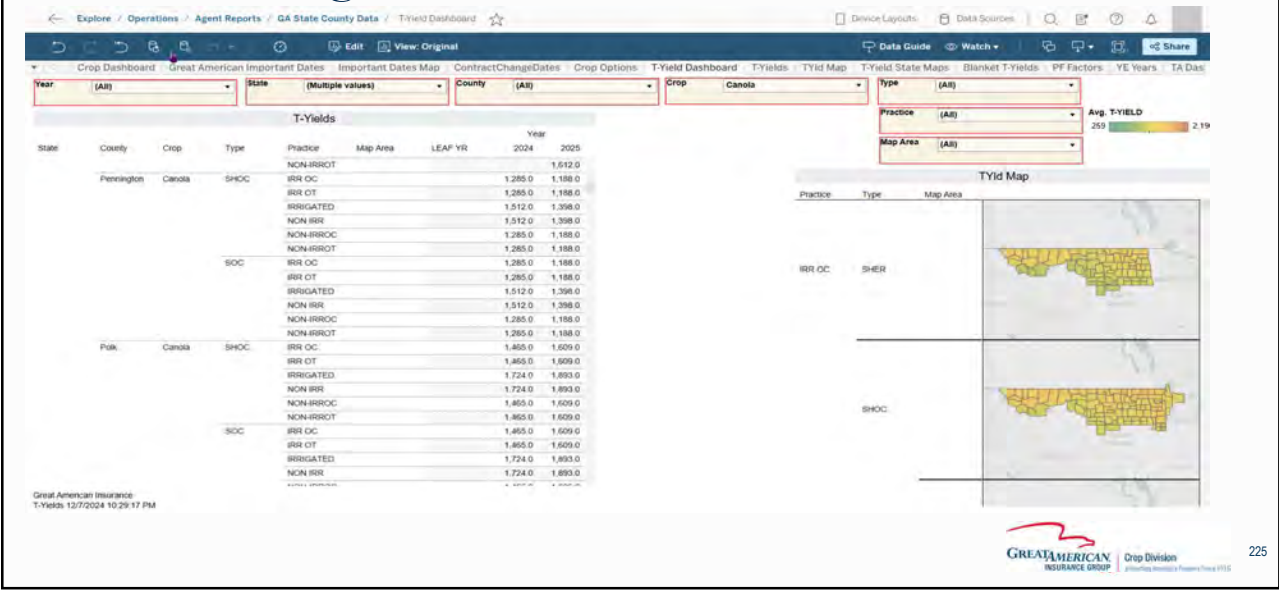
Underwriting Reminders



Underwriting Reminders



Underwriting Reminders



FAQ



For Agent/Broker Use Only

Pioneer's Plenish Soybean - High Oleic Type

- Not listed in the actuarial documents as a specialty type
- How is this insured?
 - Two Choices
 - Commodity (091) or
 - All Other Food Grade (128)

NOTE: If insuring as all other food grade and receive contract pricing a separate APH database needs to be established.

Enterprise Unit vs Optional Unit Question

What are the differences between Enterprise Units (EU) and Optional Units (OU)?

- EUs consist of all insurable acreage of the same insured crop in the county in which an insured has share.
- OUs insure each section separately for each crop within the county.
- Premium rate discounts are offered for EUs to recognize the lower risk. The larger the EU, the lesser the risk, and the greater the EU premium rate discount.

Margin Protection (MP)

Can I buy MP and have SCO, ECO, WFRP or Micro Farm on the base policy?

You may buy any optional coverages or endorsements available for the base policy except the Supplemental Coverage Option Endorsement (SCO) and Enhanced Coverage Option (ECO). These are not allowed on the base policy for the crop if you purchase MP. MP also cannot be purchased if you have Whole-Farm Revenue Protection Policy (WFRP) or Micro Farm covering the same crop in the same county.

Written Agreement Question

What is considered a complete APH, for a 2025 CY written agreement request?

- ☐ The APH must include 2024 acreage and production
 - ☐ Printed or handwritten.
 - ☐ If actual production is not available, then a J yield would be used.
 - ☐ The APH will not be accepted as complete without 2024 acreage and production.

XC Written Agreement Question

What are the requirements for a new XC written agreement?

- ✓ Current year's completed APH is required.
- ✓ Any production of the requested crop must be considered first. If it was uninsured, verifiable production records are required. (Production more than 10 years old does not have to be considered.)
- ✓ If there are <3 years of requested crop production, similar crop production may be used to qualify. If the similar crop was insured, the only record required is the completed, current APH.
- ✓ Using SBI history – APH must be submitted for ALL SBIs. Use of SBI records must be identified on the request.
- ✓ Transferred history – Verifiable production records MUST BE submitted; an APH alone is insufficient. Identifying transferred history on the request saves time.
- ✓ Review the 2025WAH Para. 22A and Para. 85

Thank You!!



Key Points

FLAX REVENUE AND EXPANDED UNIT OPTIONS FOR CROP INSURANCE FINAL RULE

Area Risk Protection Insurance (ARPI), Basic Provisions (BP)
Processing Sweet Corn Crop Provisions (CP)
Central and Southern Potato CP
Dry Bean CP
Green Pea CP
Small Grains CP
Commodity Exchange Price Provisions (CEPP)
- Section II - Flax

OTHER CROP PROVISIONS AND HANDBOOK UPDATES

Processing Pumpkin
Hemp
Sesame
Dry Pea
Hybrid Seed Rice



Classified as General

**PM-24-082 Flax Revenue and Expanded Unit
Options for Crop Insurance Final Rule Effective for
the 2025 and Succeeding Crop Years**

[View PDF](#)

Date

November 27, 2024

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ John W. Underwood for

Subject

Flax Revenue and Expanded Unit Options for Crop Insurance Final Rule Effective for
the 2025 and Succeeding Crop Years

BACKGROUND:

On November 27, 2024, the Federal Crop Insurance Corporation (FCIC) published a final rule in the Federal Register that amended the Area Risk Protection Insurance (ARPI), Basic Provisions, and various Crop Provisions.

The following changes apply for the 2025 and succeeding crop years for the November 30, 2024, contract change date and for the 2026 and succeeding crop years for crops with earlier contract change dates:

- Expands revenue protection (revenue protection and revenue protection with harvest price exclusion) to flax, matching available coverage for barley, oats, rye, and wheat.
- Allows enterprise and optional units by organic farming practice in the:
 - Green Pea Crop Provisions; and

FLAX REVENUE AND EXPANDED UNIT OPTIONS FOR CROP INSURANCE FINAL RULE

- ARPI, BP
- Processing Sweet Corn CP
- Central and Southern Potato CP
- Dry Bean CP
- Green Pea CP
- Small Grains CP
- Flax- CEPP Section II

ARPI BASIC PROVISIONS

Section 1- Definitions

- **Sales closing date** - The date contained in the **Special Provisions** by which an application must be filed and the last date by which you may change your crop insurance coverage for a crop year.

PROCESSING SWEET CORN CP

Section 2- Unit Division

- (a) For processor contracts that stipulate the amount of production to be delivered:...
- (2) **Section 34(c) of Provisions in the Basic Provisions that allow optional units by section, section equivalent, or FSA farm number and by irrigated and nonirrigated practices** are not applicable.
- (b) For **any** processor contracts that stipulates the number of acres to be planted, **the provisions contained optional units as provided** in section 34(c) of the Basic Provisions will apply.

CENTRAL & SOUTHERN POTATO CP

Section 12-

- Settlement of Claim
- Updated the calculation in the example.

25.1-0284
(Released November 2024)

UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation CENTRAL AND SOUTHERN POTATO CROP PROVISIONS



In return for your payment of premium and administrative fee for the coverage, these Central and Southern Potato Crop Provisions will be attached to and made part of the Government Crop Insurance Policy, Basic Provisions (Basic Provisions) subject to the terms and conditions in your policy.

These provisions will be applicable in: Alabama, Arizona, all California counties except Humboldt, Maricopa, and San Joaquin; Delaware, Florida, Georgia, Maryland, Missouri, New Jersey, all New Mexico counties except San Juan, North Carolina, Oklahoma, Texas, and Virginia, and other states or counties if allowed by the Special Provisions.

- Definitions**
 - Certified seed** - Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year.
 - Discard** - Disposal of production by you, or a person acting for you, without receiving any value for it.
 - Discarded** - Any disposition of the crop including but not limited to sale or discard.
 - Grade inspection** - An inspection in which samples of production are obtained by us, or a party approved by us, prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot and the potatoes are evaluated and quality (grade) determinations are made by us, a laboratory approved by us, or a potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes. The United States standards used to determine the quality (grade) determinations will be for potatoes produced for chipping; the United States Standards for Grades of Potatoes for Chipping for potatoes produced for processing; the United States Standards for Grades of Potatoes for Processing for potatoes produced for seed; the United States Standards for Grades of Seed Potatoes; and for all other potatoes, the United States Standards for Grades of Potatoes. The quantity and number of samples required will be determined in accordance with procedures issued by FIC.
 - Harvest** - Lifting potatoes from within the soil to the soil surface.
 - Hundredweight** - One hundred (100) pounds avoirdupois.
 - Lot** - A quantity of production that can be separated from other quantities of production by grade characteristics, seed, location or other distinctive features.
 - Planting period** - The period of time between the calendar dates designated in the Special Provisions for the planting of spring-planted, summer-planted, fall-planted, or winter-planted potatoes.
 - Potato certified seed program** - The state program administered by a public agency responsible for the seed certification process within the state in which the seed is produced.
 - Practical to replant** - In lieu of the definition of "Practical to replant" contained in section one of the Basic Provisions.
- Provisions, practical to replant** is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to, moisture availability, condition of the field, marketing windows and time to crop maturity, that replanting to the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period, or the end of the planting period in which initial planting took place in counties for which the Special Provisions designate separate planting periods, unless replanting is generally occurring in the area.
- Unit Division**
 - A term unit, as defined in section 4 of the Basic Provisions, will be divided into additional basic units by planting period.
- Insurance Guarantees, Coverage Levels, and Prices**
 - (a) In addition to the requirements of section 3 of the Basic Provisions, you may select only one price election for all the potatoes in the county insured under this policy unless the actual documents provide different price elections by type. If the actual documents provide for different price elections by type, you may select one price election for each potato type designated in the actual documents. The price elections you choose for each type must have the same percentage relationship to the maximum price election offered by us for each type. For example, if you choose 100 percent of the maximum price election for one type, you must also choose 100 percent of the maximum price election for all other types.
 - (b) If the production from any acreage of the insured crop is not harvested, the price used to determine your indemnity will be 80 percent of your price election.
 - (c) The price election for unharvested acreage will apply to any acreage of potatoes damaged to the extent that similarly situated producers in the area would not normally care for the potatoes even if you choose to continue to care for or harvest them. Producers that are affected by the soil surface and not removed from the field will also receive the price election for unharvested acreage.
- Contract Changes**
 - In accordance with section 4 of the Basic Provisions, the contract change date is:
 - (a) June 30 preceding the cancellation date for counties

(1 of 4)

DRY BEAN CP

Section 2 - Unit Division

- Clarified that if enterprise units by type are elected, EU and OU by any other practice or type may not be elected.

Section 7 - Insured Crop

- Changes describe the removal of the SCD requirement.

GREEN PEA CP

Section 1 – Definitions

- **Good farming practices** - In addition to the definition of “good farming practices” in the Basic Provisions, cultural practices required by the processor contract.
- **Practical to replant** - In addition to the definition of “practical to replant” in the Basic Provisions, practical to replant is defined as our determination,...
- **Processor contract** - A written contract between the producer and a processor, containing at a minimum...

GREEN PEA CP

Section 2 - Unit Division

(2) Optional units may be established by:

(i) Organic and non-organic farming practices as provided in Section 34(c)(3) of the Basic Provisions;

Section 3 - Insurance Guarantees, Coverage Levels, and Prices

In addition to the requirements of section 3 of the Basic Provisions:

(a) You may select only one price election for all the green peas in the county insured under this policy unless the **actuarial documents** provide different price elections by type. The percentage of the maximum price election you choose for one type will be applicable to all other types insured under this policy



Classified as General

SMALL GRAINS CP

Section 3 - Insurance Guarantees, Coverage Levels, and Prices

(b) Revenue protection is available for barley, **flax**, oats, rye, and wheat. Therefore, if you elect to insure your barley, **flax**, oats, rye, or wheat:

(1) You must elect to insure your barley, **flax**, oats, rye, or wheat with either revenue protection or yield protection by the sales closing date;

Section 9 - Replanting payments

(2) Multiplied by: (i) Your price election for ~~flax or~~ buckwheat; or
(ii) Your projected price for barley, **flax**, oats, or wheat;



Classified as General

COMMODITY EXCHANGE PRICE PROVISIONS (CEPP)- FLAX

Revenue coverage is available for flax.

FLAX – March 15 Sales Closing Date

State	Commodity Exchange	Contract Commodity	Contract Month	Projected Price Discovery Period Beginning Date	Projected Price Discovery Period Ending Date*	Harvest Price Discovery Period Beginning Date	Harvest Price Discovery Period Ending Date
Idaho	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
Minnesota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
Montana	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
North Dakota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep
South Dakota	ICE	Canola	November	1-Feb	28-Feb	1-Sep	30-Sep

*February 28 Ending Date is extended to February 29 in leap years.

PROCESSING PUMPKIN CP

Section 1- Definitions

Practical to Replant – clarified definition is in addition to CCIP BP definition.

Section 2- Unit division

Added references to section 34(c) of the Basic Provisions for optional units.

Now allow for enterprise units in 2(c).

PROCESSING PUMPKIN CP

Section 9- Insurance period

9(d) replaced “agreed to in writing” with “written agreement”.

Section 12- Settlement of claim

Updated prices and yields in the claim example to reflect current market prices and yields.

Section 13- Coverage limitations

Maximum allowable coverage level from 80% to 85%.

Minimum allowable coverage from 65% to 50%.

Removed language prohibiting written agreements.



Classified as General

HEMP CP

Section 1 - Definitions

Hemp: The plant species Cannabis sativa L. and any part of that plant, including its seeds *** and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3 percent on a dry weight basis.

Section 10 - Causes of Loss

(b) In addition to the causes of loss excluded in section 12 of the Basic Provisions, we will not insure against any loss of production that is due to:

- (1) Levels of THC in excess of 0.3 percent on a dry weight basis, except as otherwise specified on the Special Provisions;
- (2) Smoke;



Classified as General

HEMP ISH

Para. 34B (2)

Added smoke to the list of cause of loss exclusions.



Para. 37

Updated calculation Example 2 for transplant-whole plant CBD to reflect current market prices.

HEMP ISH

Exhibit 2 – Definitions

Clarified the “Hemp” definition to support plain language writing while retaining the same meaning under the policy.

Hemp: The plant species *Cannabis sativa* L. and any part of that plant, including  seeds  and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3 percent on a dry weight basis.

HEMP ISH

Exhibit 3B – Rotation Requirements

Deleted the Rotation Requirement SP statement applicable to IL, IN, ME, MI, MN, MT, NE, NY, ND, OR, PA, SD and WI. The SP statement applicable to all other states will be applicable to these states for the 2025 and succeeding crop years.

For **all states**:

Insurance will not attach to any acreage on which *Cannabis*, canola, dry beans, dry peas, mustard, rapeseed, or sunflowers were grown the preceding crop year.



Classified as General

SESAME CP

Section 1 - Definitions

Base contract price – The **fixed** price per pound (in U.S. **dollars** per pound), **or a formula for calculating a price per pound based on a Chicago Mercantile Exchange (CME) futures market price**, of clean dry sesame seed stipulated **in** the processor contract (without regard to discounts or incentives) that will be used to determine your price election.

Section 3 - Insurance Guarantees, Coverage Levels, and Prices

Para. (c) New language provides insight on how the base contract price is determined if the base contract price is derived from a formula.



Classified as General

SESAME ISH

GSH Part 8 Section 2 Para.837:

Price

You may select only 1 base contract price percentage for all the sesame in the county insured under this policy.

(c) If the base contract price is a formula and:

- (1) the fixed price is finalized with the processor by the acreage reporting date (for example, by locking in the CME futures market price), the resulting fixed price will be used for the base contract price; or
- (2) if the fixed price is not finalized with the processor by the acreage reporting date, the base contract price will be calculated by averaging the daily settlement prices of the CME futures contract specified in the processor contract for the five trading days prior to the acreage reporting date.



Classified as General

DRY PEA CP

Section 2 - Unit division

If EU by type are elected, EU by any other practice/type may not be elected.

- (a) In addition to enterprise units provided in section 34(a)(2) of the Basic Provisions, you may elect separate enterprise units by type, as provided in this section, if allowed by the actuarial documents. If you elect enterprise units by type, you may not elect enterprise or optional units by any other practice or type.

Section 5 - Cancellation and Termination Dates

State and County	Cancellation and Termination Dates
All counties in California and Arizona Counties: La Paz, Maricopa, Mohave, Pima, Pinal, and Yuma	October 31
All other Arizona counties and all other states.	March 15



Classified as General

HYBRID SEED RICE ISH

Para. 11

(2) HSR coverage is based on the use of an irrigation practice, as specified in the Special Provisions. The insured must have the irrigation equipment, water supply, and use associated appropriate farm management practices to be eligible for HSR insurance.

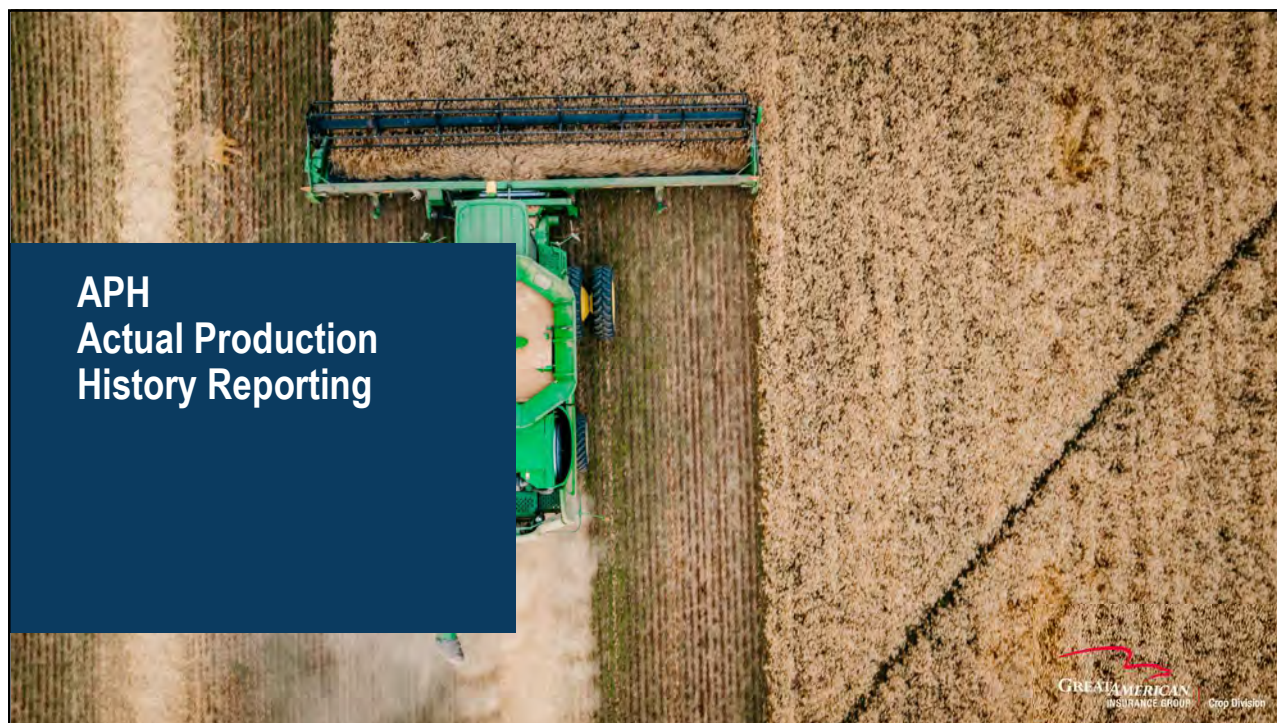
Exhibit 2- Definitions

Furrow Irrigation: An irrigated practice, also known as row rice, in which furrows are created to convey water to all rice plants in the field.

Intermittent Flood Irrigation: An irrigated practice, also known as alternate wetting and drying (AWD), that allows flood irrigation water within a rice field to subside naturally (dry down) to a limited extent during rice growth and development before the field is reflooded.



Classified as General



IPR – Insured Production Reporting

- Production is reported based on the unit structure in effect the year the crop was produced at the end of the policy crop year.
- Requires production reports be tied directly to the location where the crop was produced as an “end” step to a crop year insurance policy.
- The same year production report will be on the same basis of how the approved APH yield is calculated in the same crop year.
- It will require the same information the insured is accustomed to providing.
- Must be completed in the same time frame that the insured is accustomed to providing and signing a traditional production report.
- This direct connection to the insured acreage will allow RMA to do more advanced analysis of the data.
- For transfers to another AIP, insured **MUST** report production to ceding AIP and may provide a copy of the signed production report to their new AIP.
 - Assigned Yield penalties apply if production is not reported to prior AIP.



Classified as General

1303E: Production Reports for Other Years

1303 Production Reporting Requirements

E. Exception to Reporting Production or Certification of Production Reports for Crop Years Other Than the Current Crop Year

(1) Insureds may certify production reports for crop years other than the current crop year for various reasons, including:

- (a) certification of crop years not previously certified;
- (b) correction;
- (c) replacement of temporary yield;
- (d) replacement of assigned yield, see Para. 1686B;

(e) recertification for a new actuarial offer, e.g., new practice(s)/type(s); or

(f) other.

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



Classified as General

Authorization to Transfer Actual Production History Requirements

- ❖ Completed Authorization to Transfer Actual Production History form signed by both parties indicating databases to transfer
- ❖ APH form from person giving the yields
- ❖ **Must have a signed recertified APH from Transferee (examples on next slide)**
- ❖ All must be completed and signed by PRD



Classified as General

Authorization to Transfer Actual Production History Requirements for recertifying the APH

- ❖ Write the production and yield information out on a blank production form with the Transferee's name and policy information at the top
- ❖ Copy the lines from one policy to the other in the system if both are with GA, or
- ❖ Key the production and yield information into the system
- ❖ Print the Transferee's M202 and have the transferee sign, this is the certifying process



Classified as General

Authorization to Transfer Actual Production History Requirements for BFR's

- ❖ If the Transferee is a BFR make sure the BFR application indicates the BFR will be taking yields from another producer (bottom part of form). Revising the BFR application is allowed to do a Transfer of APH history.
- ❖ When setting the yields up in the database, please remember to change the yield type to a "BF"



Classified as General

Authorization to Transfer Actual Production History Requirements for BFR's

BEGINNING FARMER			VETERAN FARMER		
<small>*USDA Program Legend: (F) FSA, (N) NRCS, (R) RMA, (X) Not Affiliated, (A) AMS</small> <small>**Exclusion Type Legend: (C) Post Secondary Education, (M) Minor under 18 years of age, (N) National Guard, (S) Active Military</small>			<small>*USDA Program Legend: (F) FSA, (N) NRCS, (R) RMA, (X) Not Affiliated, (A) AMS</small> <small>**Exclusion Type Legend: (C) Post Secondary Education, (M) Minor under 18 years of age, (N) National Guard, (S) Active Military</small>		
<input type="checkbox"/> "I am <input type="checkbox"/> am not requesting to use the actual production history from the previous producer for new acreage transferred to me. If I have elected to use the actual production history from the previous producer;			<input type="checkbox"/> "I am <input type="checkbox"/> am not requesting to use the actual production history from the previous producer for new acreage transferred to me. If I have elected to use the actual production history from the previous producer;		
<input type="checkbox"/> I will provide the required documentation to prove that I was previously involved in the decision making or the physical activities necessary to produce crop(s) or livestock, the documentation will also be specific as to which crop(s)/livestock that I was previously involved with, and			<input type="checkbox"/> I will provide the required documentation to prove that I was previously involved in the decision making or the physical activities necessary to produce crop(s) or livestock, the documentation will also be specific as to which crop(s)/livestock that I was previously involved with, and		
<input type="checkbox"/> I will identify whose actual production history will be used and the Farm/Tract and Field number of the acreage for the APH information being transferred.*			<input type="checkbox"/> I will identify whose actual production history will be used and the Farm/Tract and Field number of the acreage for the APH information being transferred.*		
Name of Person	Crop	Qualifying Crop Year(s)	FSA Information		
			Farm Number	Tract Number	Field Number(s)



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New Producer

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

New Producer Certification

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

New Producer Certification	
Crop Year	Policy Number
Personal Information Name: _____ Address: _____ City: _____ State: _____ Zip: _____ Phone: _____ Email: _____	
Professional Information Title: _____ Company: _____ Address: _____ City: _____ State: _____ Zip: _____ Phone: _____ Email: _____	
Declaration of Information I, the undersigned, hereby declare that the information provided herein is true and correct to the best of my knowledge and belief, and that I am not a producer or SBI of any other insurance company. I understand that this information is being provided for the purpose of obtaining certification as a new producer. I understand that this information may be used for the purpose of determining my eligibility for certification and that I am aware of the consequences of providing false information.	
Signature of Producer Signature: _____ Date: _____	
Signature of Underwriter Signature: _____ Date: _____	
Collection of Information and Data (Privacy Act) Statement I understand that the information provided herein is being collected for the purpose of determining my eligibility for certification and that I am aware of the consequences of providing false information. I understand that this information may be used for the purpose of determining my eligibility for certification and that I am aware of the consequences of providing false information.	
Non-Discrimination Statement I understand that the information provided herein is being collected for the purpose of determining my eligibility for certification and that I am aware of the consequences of providing false information. I understand that this information may be used for the purpose of determining my eligibility for certification and that I am aware of the consequences of providing false information.	

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

Clarified production report requirements for early-harvested Sugar Beets:

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

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

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

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



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

A. Use of SA T-Yields

...

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

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

Exception: When the EHA, QL, YE or YC applies to a policy, the SA T-Yield is calculated using the current crop year's simple average of:

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

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

...



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

Early Harvest Sugar Beet Review

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

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



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UUF or Third-Party Damage

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

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

EXAMPLES ADDED:

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



CIH 1309G(2)
Classified as General

UUF or Third-Party Damage

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

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

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

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

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



CIH 1309G(2)
Classified as General

1322A(6): Acceptable Production Report in Dual Counties Forage Seeding, Mint, some Wheat

Production report must be submitted by the PRD to be acceptable

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

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



Classified as General

1327: Break in Continuity

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

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

This would include:

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

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

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

Clarified in 2025 CIH →

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



Classified as General

1327 Break In Continuity - Continued

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



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1442 & 1451: Marketing Certification & Direct Marketing

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

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



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Direct Marketing Statement

Found on Acreage Report

Direct Market Statement: I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after the Acreage Reporting Date, no later than 15 days prior to harvest. b) The notification may either be in person or by telephone and must be certified in writing on the Marketing Certification within 15 days of notification. c) If I fail to timely provide the required certification and do not have acceptable production records, it may result in assigned yields in accordance with section 3(g) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 457.8).

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



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2201 & 2205: RO Determined Yield Requests

- 2201: General Info

- **[Added]** RO Determined Yield request (form) is not required when the AIP has the authority to determine the approved yield

- 2205A(8): Category B Crops

- Master Yield requests
- **[Added]** For Sugar Beets with EHA, must note EHA election for each policy involved in MY transfer on the request form



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Exh. 15W: Yield Descriptors

(9): **Added** "PP" Assigned Yield Descriptor

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

- (10): **Clarified** "JJ" yield descriptor is for **year 2** of a delayed claim
Temporary Yield for **year 2 of a** delayed claim (Example: JJ100).




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PACE

- 2025 Expansion & Review

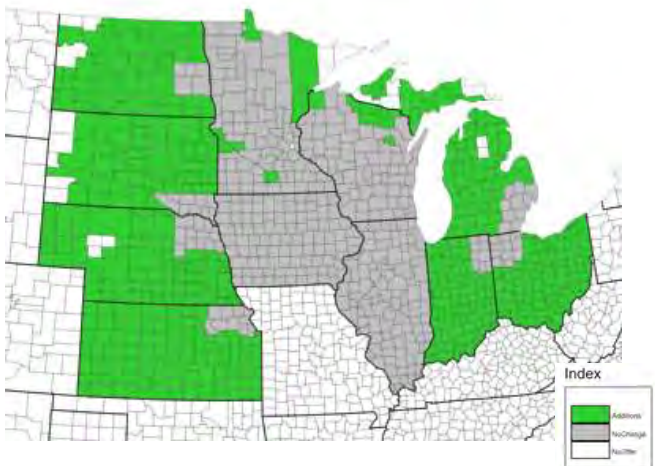
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Post Application Coverage Endorsement (PACE)


Corn – PACE-YP, PACE-RP, PACE-RP-HPE

2025CY Expansion



Index

	Additions
	No Change
	No Offer



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Post Application Coverage Endorsement (PACE)

2023CY Endorsement Changes

Section 1- Applicability

Section 1(l) – clarify unit structure

Section 1(o) – Added language regarding acreage added after SCD

Section 2 - Definitions

Added:

- PACE Nitrogen Report
- Total Nitrogen Application Rate

Clarified:

- Prevented Post-Application
- Split Application



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Post Application Coverage Endorsement (PACE)

2023CY Endorsement Changes

Section 6 - Report of Acreage

Added language to include total intended and actual acres required when reporting pre-apply & post apply acreage.

Section 11 – Settlement of Claim

Section 11(a) – clarified that actual loss of yield does not determine whether a PACE indemnity is due.

Section 11(c) – Added language to establish requirements for permitted time periods to submit a NOL & implications of not providing a timely NOL

Updated Examples of Indemnity Calculations

Section 12 – Written Agreements

Clarified that WA of any type are not allowed.



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Post Application Coverage Endorsement (PACE)

2023CY ISH Updates

Section 12 – Insurance Dates

(4) The earliest planting date, final planting date, acreage reporting date, and premium billing date are the same as in the underlying insurance policy. Acreage replanted after the end of the actuarial End of Late Planting Period Date is not insurable under PACE.

Section 16 – Units

16(b) - clarified the relationship between legal descriptions and unit structure .in the application

Section 17 – Application & Reporting Instructions

Updated substantive vs non-substantive requirements



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PACE

Actuarial Documents

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What is PACE

- Endorsement that provides coverage for corn growers who are unable to apply their post-plant nitrogen fertilizer within the designated time period due to inclement weather, lack of suitable field days, or other uncontrollable events.
 - Applicable to Non-Irrigated acres only.
 - Requires an underlying YP, RP or RP-HPE policy.
 - Must be buy-up coverage level; &
 - Must have same agent/AIP as underlying policy.
 - Insured must prove purchase of N for split-application practices.
- PACE provides a fixed payment per-acre on affected acres.
- Dependent on % nitrogen split, county, & coverage level



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PACE

Cause of Loss

- Coverage is provided only against the actual physical inability to post-apply nitrogen during the insurance period, due to insurable causes of loss specified within the underlying insurance policy.
 - Insured must take reasonable efforts to limit the PACE loss acres.
 - Timely NOL required

Insurance Period

- Coverage Windows based on specific acreage's planting date.
 - Acreage planted on dates NOT shown in PACE Dates tab are NOT insurable/unrated.



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PACE does NOT provide coverage for:

- High Risk ground;
- Irrigated Acres;
- Specialty or Organic corn;
- Underlying policies modified by a WA;
- Acres planted on dates NOT listed in the PACE actuarial date tab;
- Prevented Planting acres;
- Acres insured under CAT;
- Failure to follow recognized good farming practices;
- Fertilizer price risk;
- Application of nitrogen AFTER the post-application window on insured acreage; &
- Any other exclusions per underlying policy.

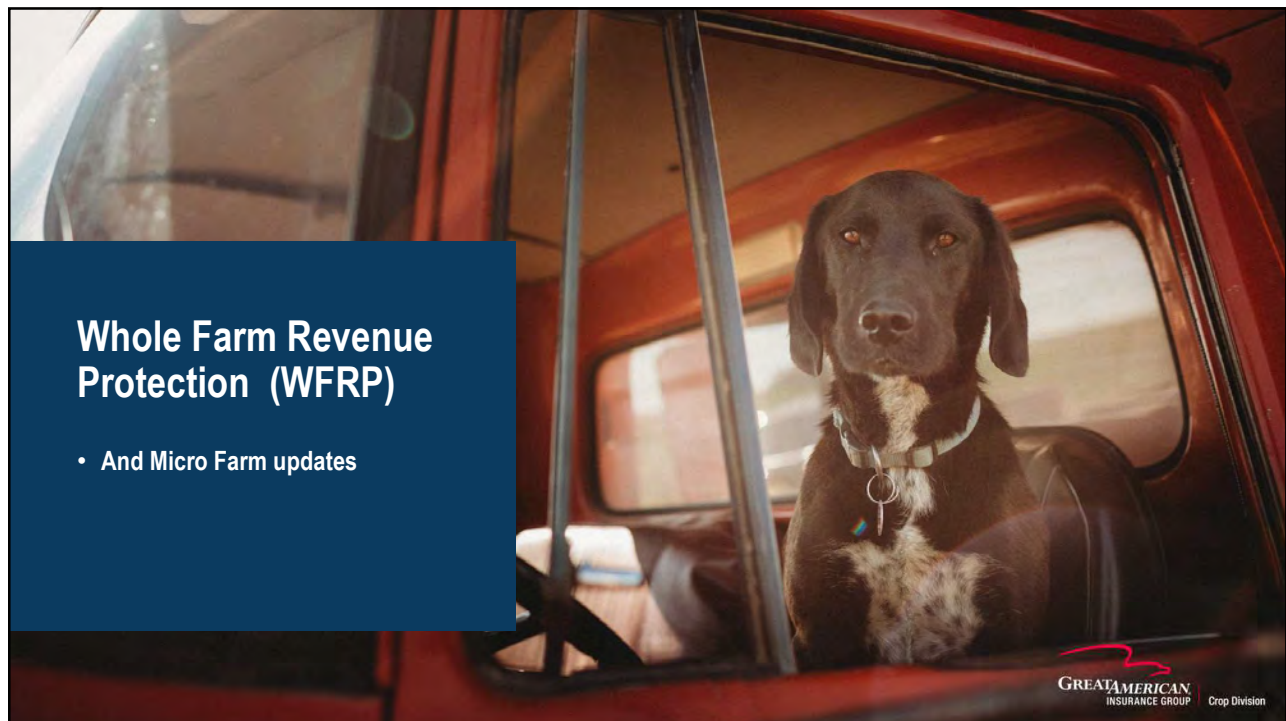


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PACE Coverage Exclusions


No coverage for supply chain issues, including:

- Supply chain disruptions or inability to purchase fertilizer, equipment, or services.



Whole Farm Revenue Protection (WFRP)

- And Micro Farm updates



Major Topics

• Use of another person's records

- Micro Farm eligibility enhancement for BFRs/VFRs with no history

• Expected revenue calculation corrected

- Commodities not planted due to an insurable cause

• Replanting costs

- Clarified when verifiable records must be submitted

• Native Sod

- Added policy language to address reporting and treatment of native sod acres

• Defined Revenue Protection

- Applicable to single commodity count operations

• Expected Value

- Corrected number of years for Micro Farm expected revenue average



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

Applicants that do not have the requisite records to be **eligible for Micro Farm coverage** may use another person's records if they:

- qualify as a BFR or VFR; and
- materially participated in the operation or management of the other person's farm operation



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

Certification from the other person of the applicant's material participation or management of the operation containing at a minimum:

- Other person's name and role on the farm operation;
- Applicant's name and role on the other person's operation; and
- Brief summary of the applicant's role

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

On or before the SCD, applicant/insured submits:

- Written requests to use other person's tax returns;
- Copy of other person's tax return for each year used;
- Completed and signed WFHR representing combination of insured/applicant's and other person's allowable revenue for the applicable tax years;
- Verifiable documentation that the other person had an insurable interest in all of the commodities produced on the farm operation; and
- The certification letter detailed previously



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

In addition to the requirement to provide verifiable documentation supporting the income on the other person's tax records within 15 calendar days of a request by the AIP, the applicant/insured provides:

- Verifiable documentation that supports the number of planted acres on the other person's farm operation
- If applicable, verifiable documentation of post-production operations

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

If the use of a different person's tax return is approved, the allowable revenue of the other person cannot be combined with the insured's allowable revenue for the same applicable year



Micro Farm: Expected Value



The AIP may adjust the expected value per acre if market conditions, commodity mixtures, or structures used to produce commodities on the insured's farm operation have changed that could result in a lower expected revenue than the three-to-five-year average.

WFRP - Replanting costs

- Submit verifiable records showing actual costs within 60 days after:
- RFOR reporting date; or
- commodity is replanted if replanting occurs after RFOR reporting date



WFRP - Expected Revenue

Corrected

- When a commodity is not planted due to an unavoidable natural cause, such as a flood, which prevents the crop from being planted, the expected revenue of the commodity must be reduced by 40 percent.

Native Sod on WFRP

Incorporated policy language

- List acreage on a separate line on the FOR
- Premium subsidy will be reduced 50% on those acres unless applicable premium subsidy is less than 50% before reduction, there will be no premium subsidy
- Insured revenue limited to 65% of approved revenue on those acres



WFRP - Revenue Protection Defined

A plan of insurance offered under the Common Crop Insurance Policy, reinsured by FCIC, and identified as plan 02 or 03 in the AD.

- For purposes of 3(c)(2)(ii) of the policy
 - If your commodity count is 1 and that 1 commodity can be insured as above, you cannot have WFRP



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Actuarial Update

2025 Spring Crops

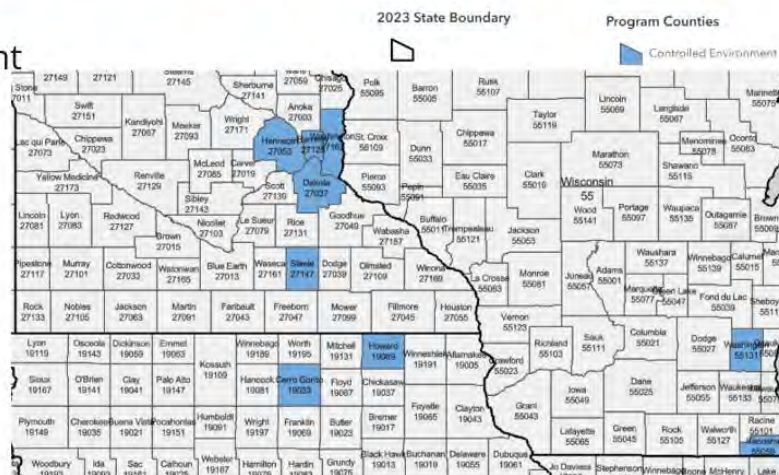




Program Expansions – 4/30 Contract Change Date (CCD)

Controlled Environment

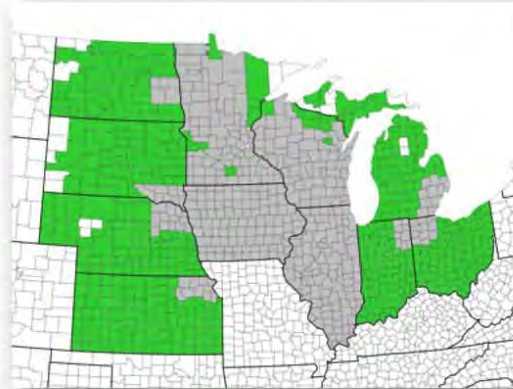
- Iowa
 - Cerro Gordo
 - Howard
- Minnesota
 - Dakota
 - Hennepin
 - Ramsey
 - Steele
 - Washington
- Wisconsin
 - Kenosha
 - Washington



Corn

- Added Post-Application Coverage Endorsement (PACE) in the following states:

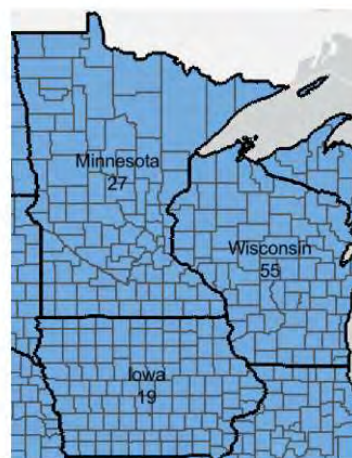
- Indiana
- Michigan
- Ohio
- Kansas
- Minnesota
- North Dakota
- Nebraska
- South Dakota
- Wisconsin



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Program Expansions – 4/30 CCD (cont.)

- Nursery Value Select (NVS)
 - All counties in region



2023 State Boundary



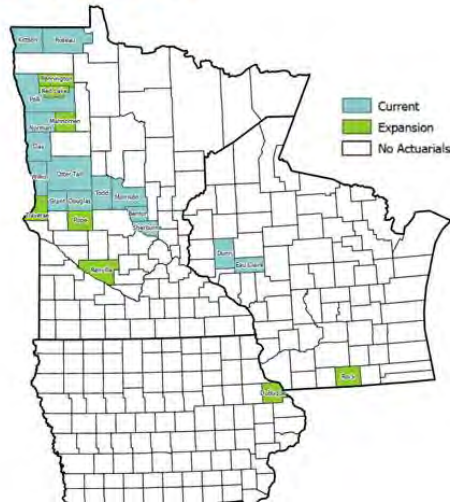
Program Counties



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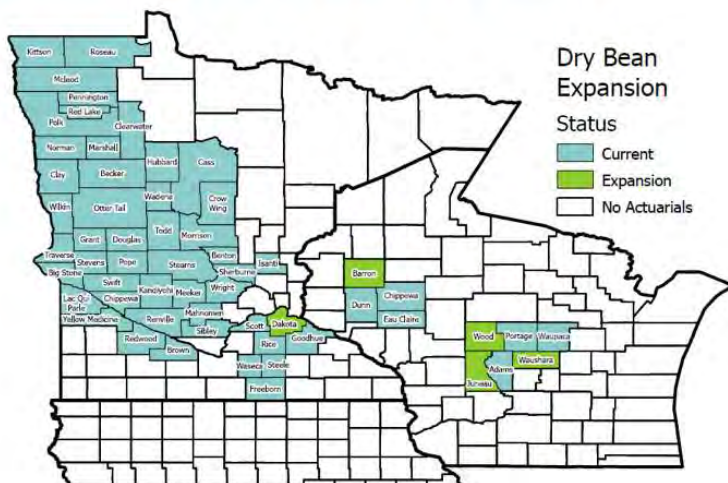
Program Expansions – 6/30 CCD

- Rye
 - Iowa
 - Dubuque
 - Minnesota
 - Mahnomen
 - Pennington
 - Pope
 - Red Lake
 - Renville
 - Traverse
 - Wisconsin
 - Rock



Program Expansions – 11/30 CCD (cont.)

- Dry Beans
 - Minnesota
 - Dakota
 - Wisconsin
 - Barron
 - Juneau
 - Waushara
 - Wood



6/30 Yield Changes



6/30 Yield Changes

T-Yield Changes

- Forage Production - APH
- Mint - APH

Map -Yield Changes

- Forage Production - APH

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11/30 Yield Changes

11/30 Yield Changes

Rate and T-Yield Changes

- Cabbage
- Canola
- Cigar Binder Tobacco
- Dry Peas
- Onions
- Potatoes
- Sunflowers



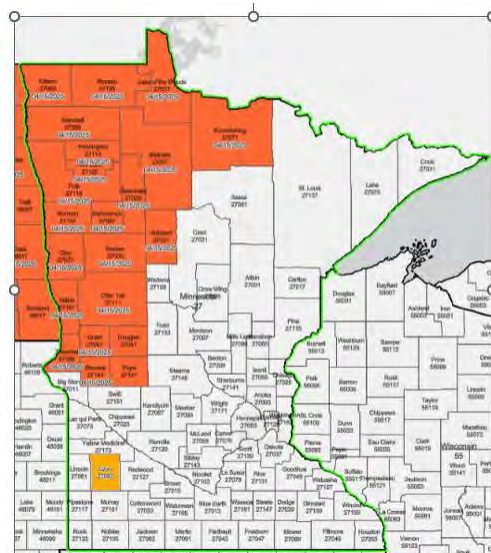
Crop Division

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Date Changes – 11/30 CCD

- Canola
 - Earliest Planting Date moved from 4/16 to 4/15

Triticale in Lyon County, MN
final plant date 05/15 to 05/05
end of late plant period 06/09 to 05/30

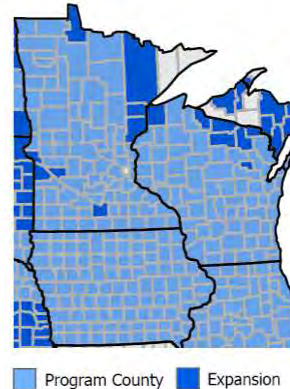


Crop Division

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Other Changes – 11/30 CCD (cont.)

- PACE Planting Dates Extended to 6/25
- PACE Expansions
 - Minnesota
 - Big Stone
 - Blue Earth
 - Carlton
 - Lac Qui Parle
 - Lake of the Woods
 - Pine
 - St. Louis
 - Swift
 - Wisconsin
 - Douglas
 - Forest
 - Florence
 - Iron
 - Menominee
 - Oneida
 - Vilas



EU Structure Updates

Enterprise Units Allowed

- 8/31 Contract Change Date
 - Apples
 - Tart Cherries
- 11/30 Contract Change Date
 - Cucumber
 - Green Peas
 - Processing Beans
 - Sugar Beets
 - Sweet Corn
- Enterprise Units by Irrigation Practice (EI) option and Enterprise Units by Organic Practice (EO) added

EU Structure Updates



Enterprise Units Allowed

11/30 Contract Change Date

- Barley
- Buckwheat
- Cabbage
- Canola
- Corn
- Dry Beans
- Dry Peas
- Flax
- Grain Sorghum
- Oats
- Onions
- Popcorn
- Potatoes
- Soybeans
- Sunflowers
- Wheat

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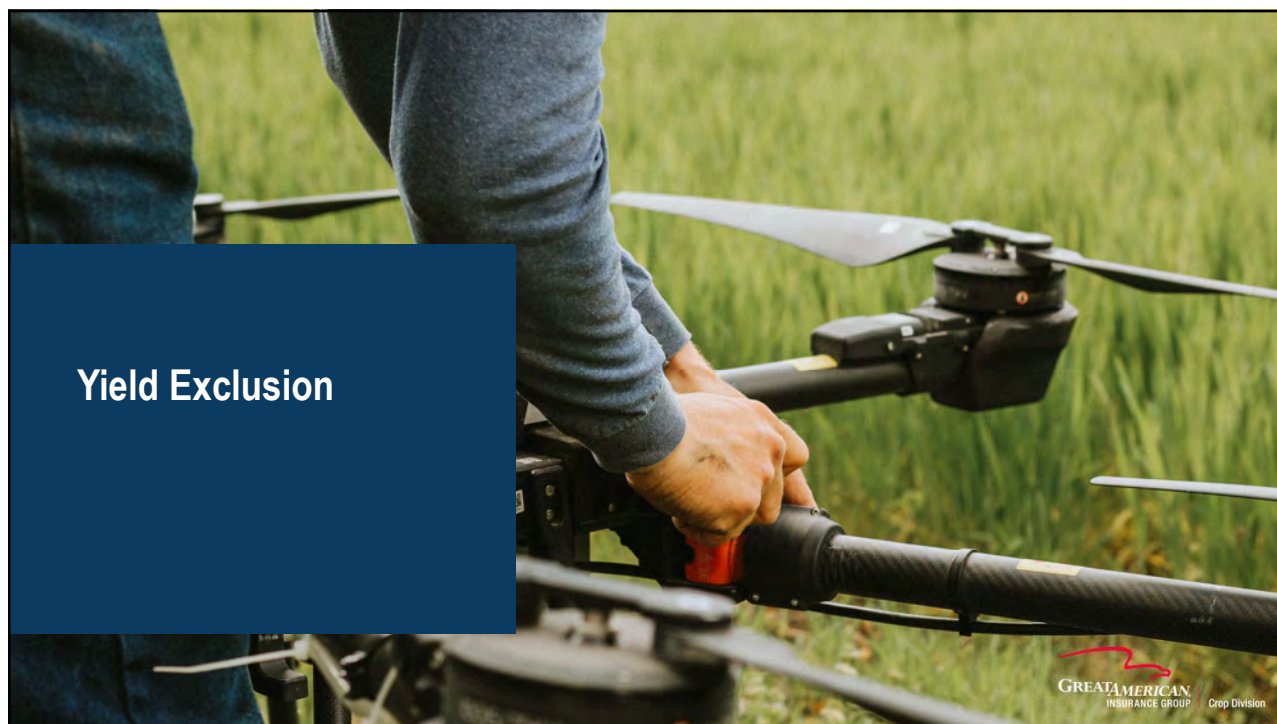
6/30 SP Statement Changes



6/30 SP Statement Changes

- Barley
- Canola
- Forage Production
- Mint
- Oats
- Onions
- Potatoes
- Rye
- Wheat
- PP 1-in-4 Statements
- Broadcast Seeding Statement expansion
- High-Risk Statement changes
- Other misc. updates

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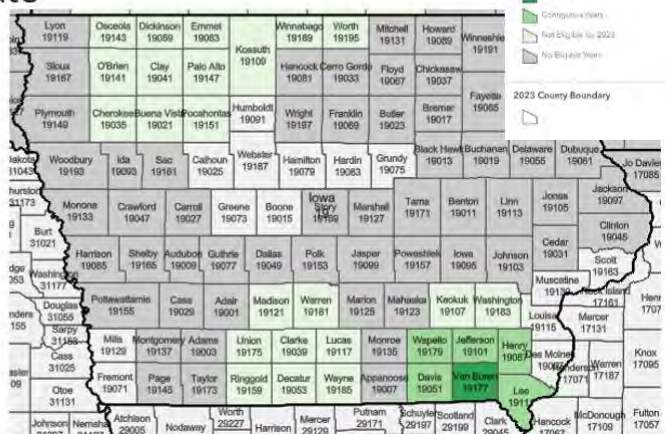


Yield Exclusions

Yield Exclusion (YE) – 2023 Crop Year

6/30 Contract Change Date

- Forage Production
 - Davis County, IA
 - Henry County, IA
 - Jefferson County, IA
 - Lee County, IA
 - Van Buren County, IA
 - Wapello County, IA



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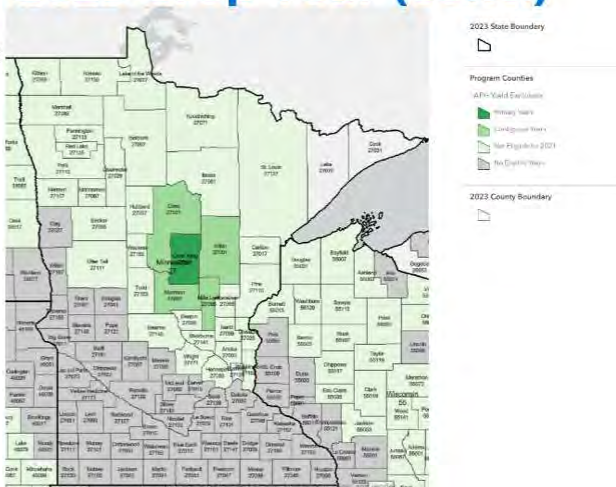
Yield Exclusions

Yield Exclusion (YE) – 2023 Crop Year (cont.)

11/30 Contract Change Date

Corn

- Aitkin County, MN
- Cass County, MN
- Crow Wing County, MN
- Mille Lacs County, MN
- Morrison County, MN



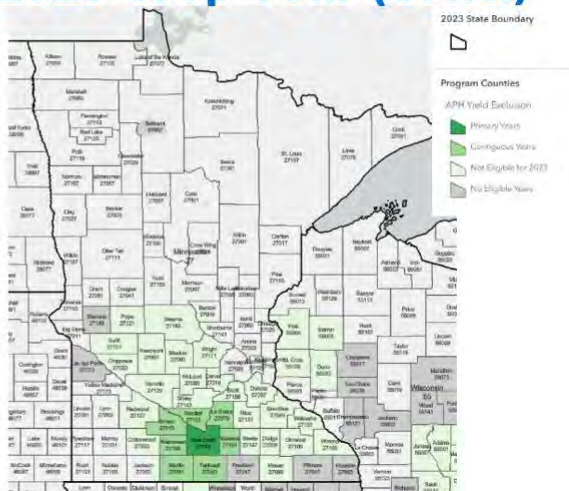
Yield Exclusions

Yield Exclusion (YE) – 2023 Crop Year (cont.)

11/30 Contract Change Date (cont.)

Green Peas

- Blue Earth County, MN
- Brown County, MN
- Faribault County, MN
- Le Sueur County, MN
- Martin County, MN
- Nicollet County, MN
- Waseca County, MN
- Watonwan County, MN



Yield Exclusions

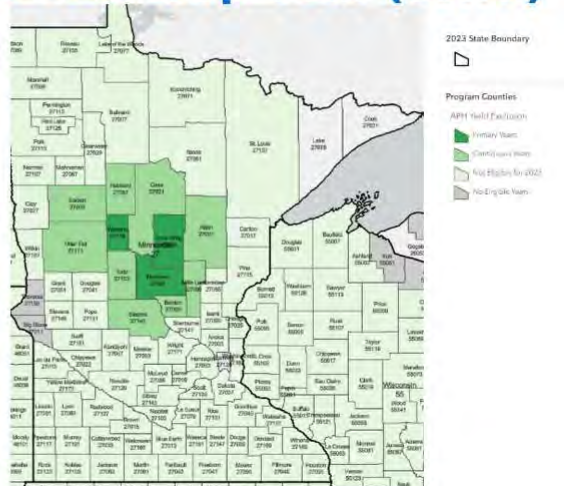


Yield Exclusion (YE) – 2023 Crop Year (cont.)

11/30 Contract Change Date (cont.)

Oats

- Aitkin County, MN
- Becker County, MN
- Benton County, MN
- Cass County, MN
- Crow Wing County, MN
- Hubbard County, MN
- Mille Lacs County, MN
- Morrison County, MN
- Otter Tail County, MN
- Stearns County, MN
- Todd County, MN
- Wadena County, MN



Classified as General

Yield Exclusions

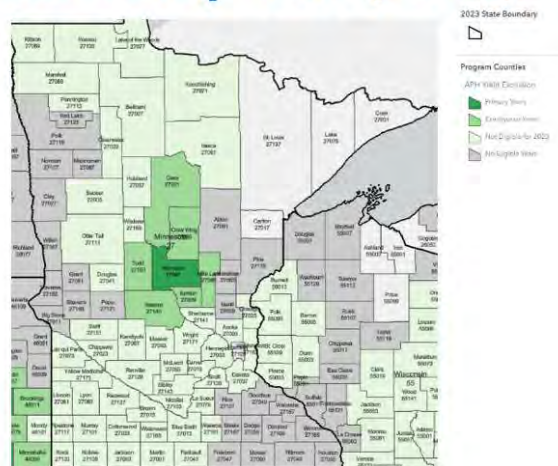


Yield Exclusion (YE) – 2023 Crop Year (cont.)

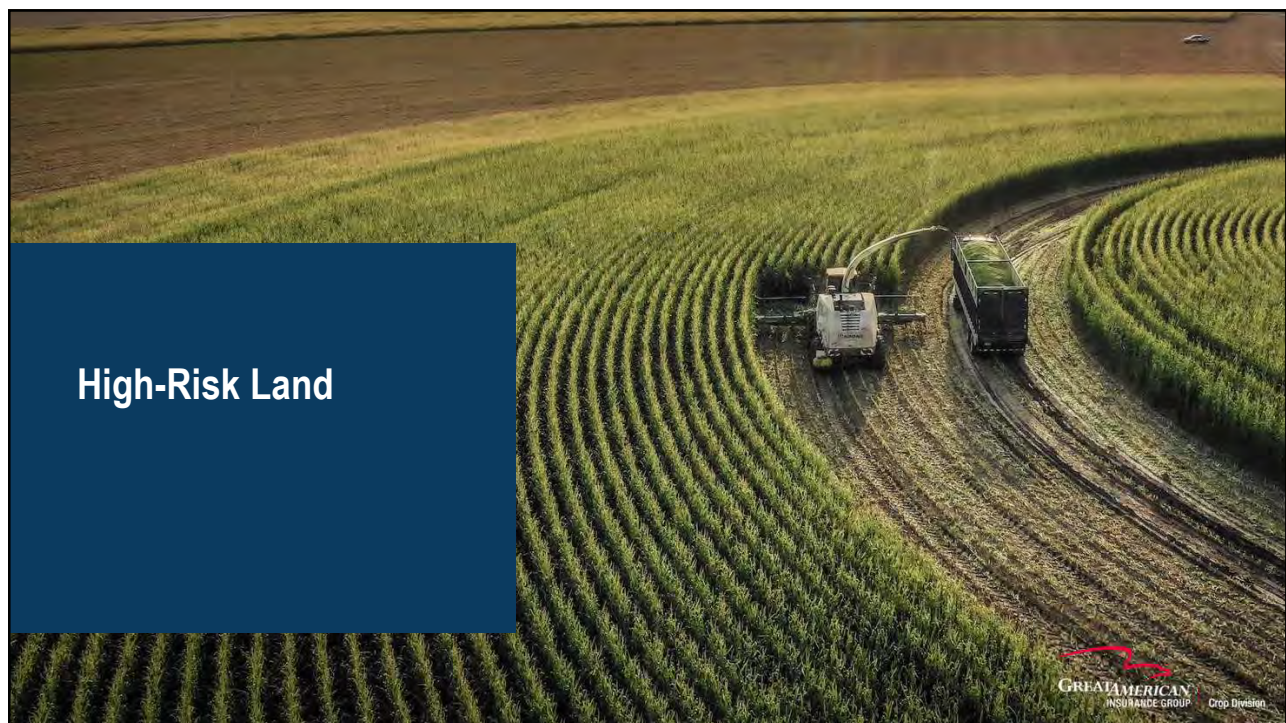
11/30 Contract Change Date (cont.)

Wheat

- Benton County, MN
- Cass County, MN
- Crow Wing County, MN
- Mille Lacs County, MN
- Morrison County, MN
- Stearns County, MN
- Todd County, MN



Classified as General



UNRATED Land Statement

- Update Unrated Land Statement
 - For all crops in counties with unrated map areas

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



Classified as General

Actuarial Map Reviews

- Actuarial Maps = Exceptional Risk
- St. Paul Regional Office Actuarial Map Types
 - High-Risk Land for Flood/Excess Moisture
 - Rate
 - Written Agreement Handbook 72E
 - High-Risk Land for Soil Risk Factors
 - Rate, T-yield, or both
 - Written Agreement Handbook 72F
 - Unrated Land
 - Uninsurable without a written agreement

Types / Practices		T/P 01	T/P 02
Type	Practice	White 341 *5	White 341
		Non-Irrigated 003 *5	Irrigated 002
		Show Map (1)	Show Map (1)
Sub County Codes			
Type/Practices	Map Type	T/P 01	T/P 02
Rate		AAA	AAA
		BBB	CCC
		CCC	EEE
		DDD	FFF
		EEE	
		FFF	
Yield		BBB	
		DDD	



Classified as General

Actuarial Map Reviews

- In-depth map reviews
 - NRCS Soils Survey data
 - Land and water features
 - Insurance experience and yield data
 - Flood data and imagery
 - Other available sources
- Updated maps = fewer written agreements

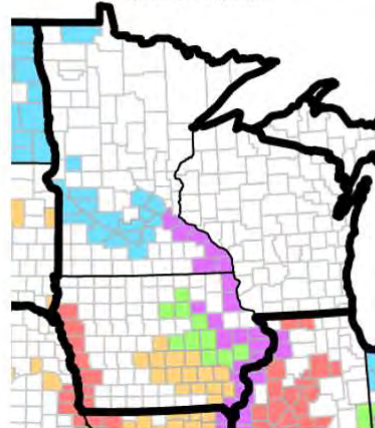


Cycle 3 Map Reviews

- Reviewed/updated for 2025
- Iowa
 - Iowa River
 - Cedar River

See lime green area on map

National Re-Rating Cycle Cycle Groupings



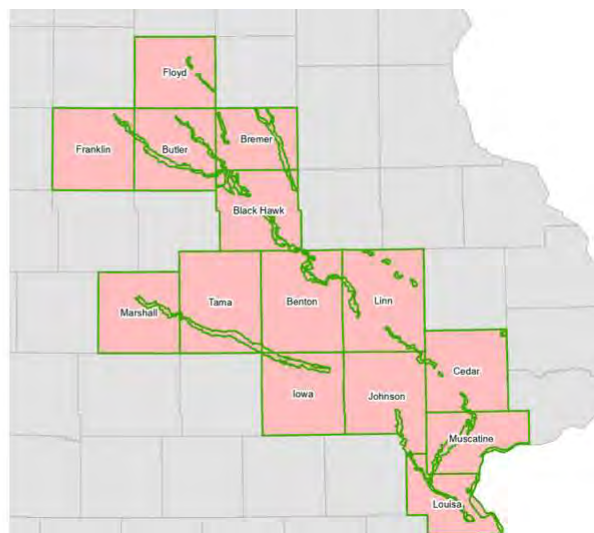
Regional Office Boundary Group ☐ No Actuarial Map ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Cycle 3 2025 Map Updates

2025 Map Updates

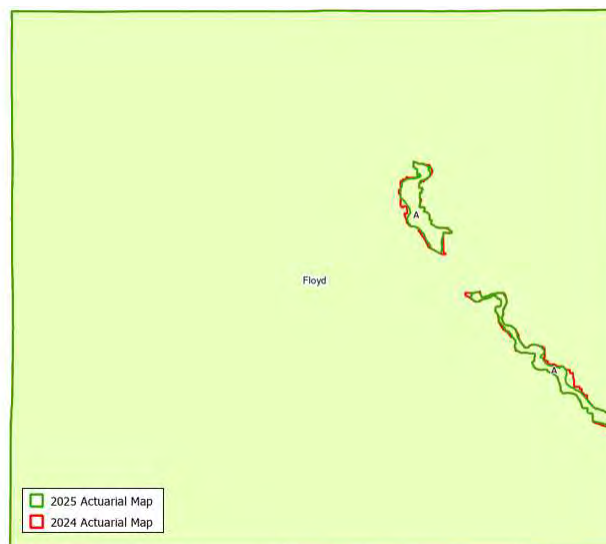
- Sub-county rates updated
 - Changes capped at 20% per year
 - Sub-county rates may continue changing
- Sub-county boundaries updated
 - About 1,000 acres removed
 - About 100 acres added

- Iowa River
- Cedar River



2025 Map Updates

- Floyd County, Iowa
 - Cedar River
 - AAA



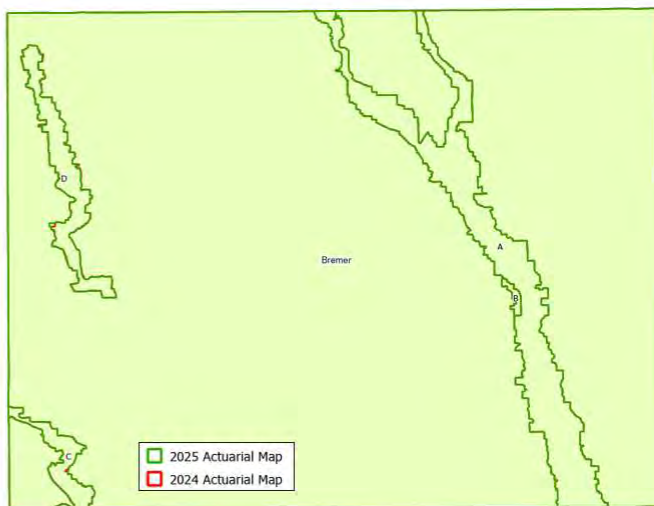
2025 Map Updates

- Marshall County, Iowa
 - Iowa River
 - AAA
- Tama County, Iowa
 - Iowa River
 - AAA



2025 Map Updates

- Bremer County, Iowa
 - Shell Rock River
 - CCC
 - Cedar River
 - DDD



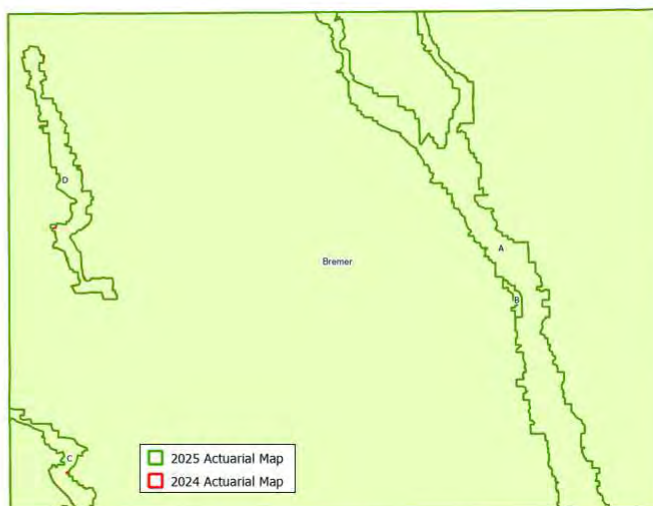
2025 Map Updates

- Franklin County,
 - Cedar River
 - AAA and BBB
- Butler County, Io
 - Cedar River
 - AAA
 - Shell Rock River
 - BBB



2025 Map Updates

- Bremer County, Iowa
 - Shell Rock River
 - CCC
 - Cedar River
 - DDD



2025 Map Updates

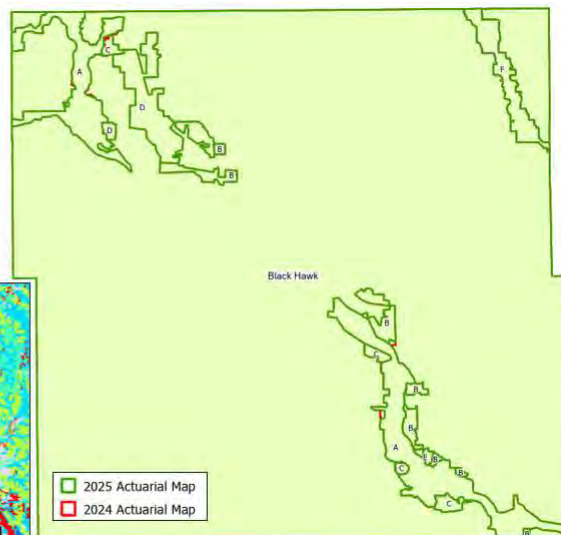
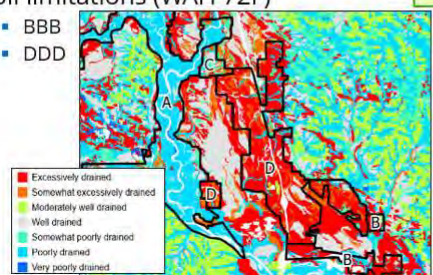
Black Hawk County, Iowa

Cedar River

- AAA
- CCC
- EEE

Soil limitations (WAH 72F)

- BBB
- DDD



2025 Map Updates

Benton County, Iowa

Cedar River

- AAA
- DDD
- EEE

Iowa River

- BBB

Soil limitations (WAH 72F)

- CCC

Linn County, Iowa

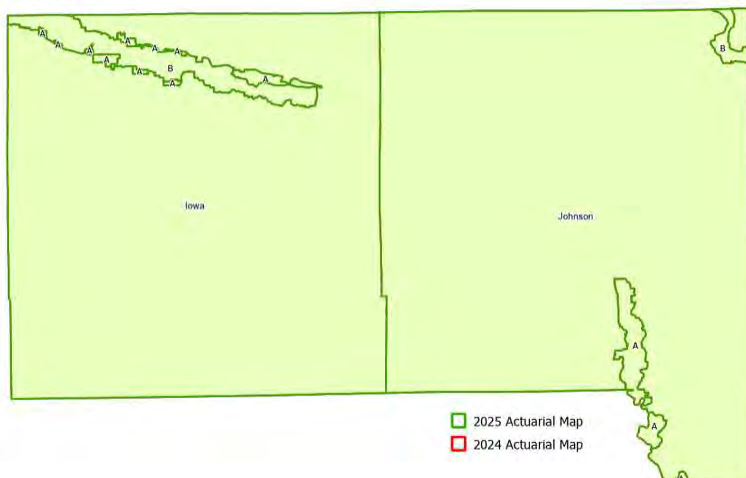
Cedar River

- AAA
- BBB



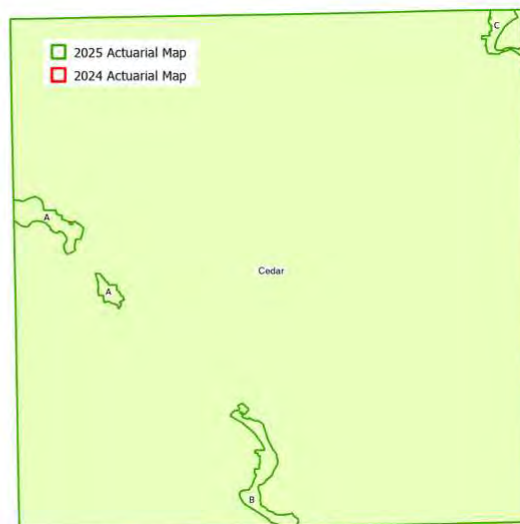
2025 Map Updates

- Iowa County, Iowa
 - Iowa River
 - AAA
 - BBB
- Johnson County, Iowa
 - Iowa River
 - AAA
 - Cedar River
 - BBB



2025 Map Updates

- Cedar County, Iowa
 - Cedar River
 - AAA
 - BBB



2025 Map Updates

- Louisa County, Iowa
 - Iowa and Cedar Rivers
 - AAA
 - BBB
- Muscatine County, Iowa
 - Cedar River
 - AAA
 - BBB



2025 Map Updates

Illinois/Indiana

Spring Maps were completely removed for the following counties (only Fall Maps remain):

- Effingham County, IL
- Marion County, IL



Mapping Updates

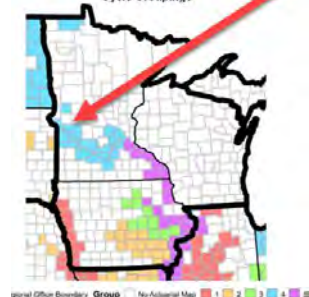
- Reviewed for Crop Year 2025
 - Actuarial maps along the Wabash River and its tributaries affecting both Spring and Fall planted crops in 26 counties in IL and IN



2025 Written Agreement Requests

- Written Agreements for Cycle 4 counties set to expire in 2024
- Cancellation letters
 - At least 30 days before the cancellation date
- Check new and renewal ground before sending request
- HEL Maps – Written Agreement Handbook 72F
 - Benton, IA – CCC
 - Black Hawk, IA – BBB/DDD
 - Fremont, IA – CCC/JJJ
 - Harrison, IA – AAA/DDD
 - Lee, IA – CCC
 - Monona, IA – AAA/DDD
 - Pottawattamie, IA – AAA
 - Woodbury, IA – AAA
 - Wright, MN – AAA

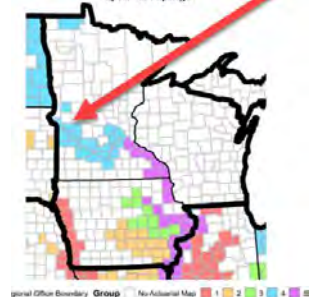
National Re-Rating Cycle
Cycle Groupings



2025 Written Agreement Requests

- Written Agreements for Cycle 4 counties set to expire in 2024
- Cancellation letters
 - At least 30 days before the cancellation date
- Check new and renewal ground before sending request
- HEL Maps – Written Agreement Handbook 72F
 - Benton, IA – CCC
 - Black Hawk, IA – BBB/DDD
 - Fremont, IA – CCC/JJJ
 - Harrison, IA – AAA/DDD
 - Lee, IA – CCC
 - Monona, IA – AAA/DDD
 - Pottawattamie, IA – AAA
 - Woodbury, IA – AAA
 - Wright, MN – AAA

National Re-Rating Cycle
Cycle Groupings



2025 Written Agreement Requests XC Reminders

American Owned 

Production Records

If requested crop has been previously planted in the county or area for at least three years by the producer:

Completed APH based on *acceptable verifiable production records* of actual yields for at least the three most recent crop years

Similar crop chart – Exhibit 16 in Written Agreement Handbook

Producer can request coverage for a crop by using similar crop records.

Acceptable verifiable production records

Gin Records	Warehouse Receipts
Ledger Sheets	Elevator Receipts
Load Summaries	Settlement Sheets
Marketing Outlet Records	Storage Facility Records
Processor Records	Packer Records
Buyer Records	Broker Records
Distiller Records	Boiler House Records
First Handler Records	



■ *Crop Insurance Handbook 1412(A)*
Classified as General

2025 Written Agreement Requests XC Reminders

American Owned 

Marketing Certifications

- The Marketing Certification waives the disinterested third-party requirements for acceptable verifiable production records if the insured completes this certification and does not have acceptable production records from a disinterested third party
 - Used when acceptable verifiable production records are required, but these records are not available because:
 - Records are not from disinterested third party or they are controlled by the insured
 - The insured, or a person related to them, generates the supporting records
 - e.g., vertically integrated operations
- For an XC WA, the Marketing Certification may be completed any time prior to the request deadline
- Must be accompanied by production records
 - Submitted records must meet all other requirements of acceptable production records
 - *Crop Insurance Handbook 1412(B)*



Classified as General

New Breaking Statements



06/30 - Deleted NB Statement

- Removed New Breaking Statement
 - For all 2025 crops

In accordance with section 9(a)(1)(iv) in the Common Crop Insurance Policy Basic Provisions (Basic Provisions), acreage that has not been planted and harvested or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years or acreage where the only crop that has been planted and harvested in one of the three previous crop years was a cover, hay, or forage crop (hereinafter referred to as new breaking acreage) is insurable at 80 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if all of the following requirements 1 through 4 below are met. New breaking acreage is insurable at 65 percent of the applicable published county T-Yield in the actuarial documents without a written agreement if only requirements 1, 2, and 4 below are met.

1. The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, or III as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey (<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>);
2. The policyholder must certify that the new breaking acreage was broken out or chemically destroyed prior to planting;
3. The policyholder must provide documentation that the new breaking acreage has been previously broken and planted to a crop. This documentation must show that the new breaking acreage was tilled on or prior to February 7, 2014. Examples of documentation include, but are not limited to: a FSA-578 document dated on or prior to February 7, 2014, showing the prior crop that the new breaking acreage was planted to; a FSA-578 document dated on or prior to February 7, 2014, showing that the new breaking acreage is classified as cropland, etc.; and
4. If NRCS requires a Conservation Plan on the new breaking acreage, the policyholder must provide documentation that one is, or will be, in place. If NRCS does not require a Conservation Plan on the new breaking acreage, the producer must certify that one is not required.



Classified as General

11/30 - Added NB Statement

■ For all 11/30 crops

In accordance with Section 9(d)(5) of the Common Crop Insurance Policy, Basic Provisions (Basic Provisions) new breaking and native sod acreage as defined in the Basic Provisions is not insurable for the initial year of breakout unless the acreage meets the following soil criteria.

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



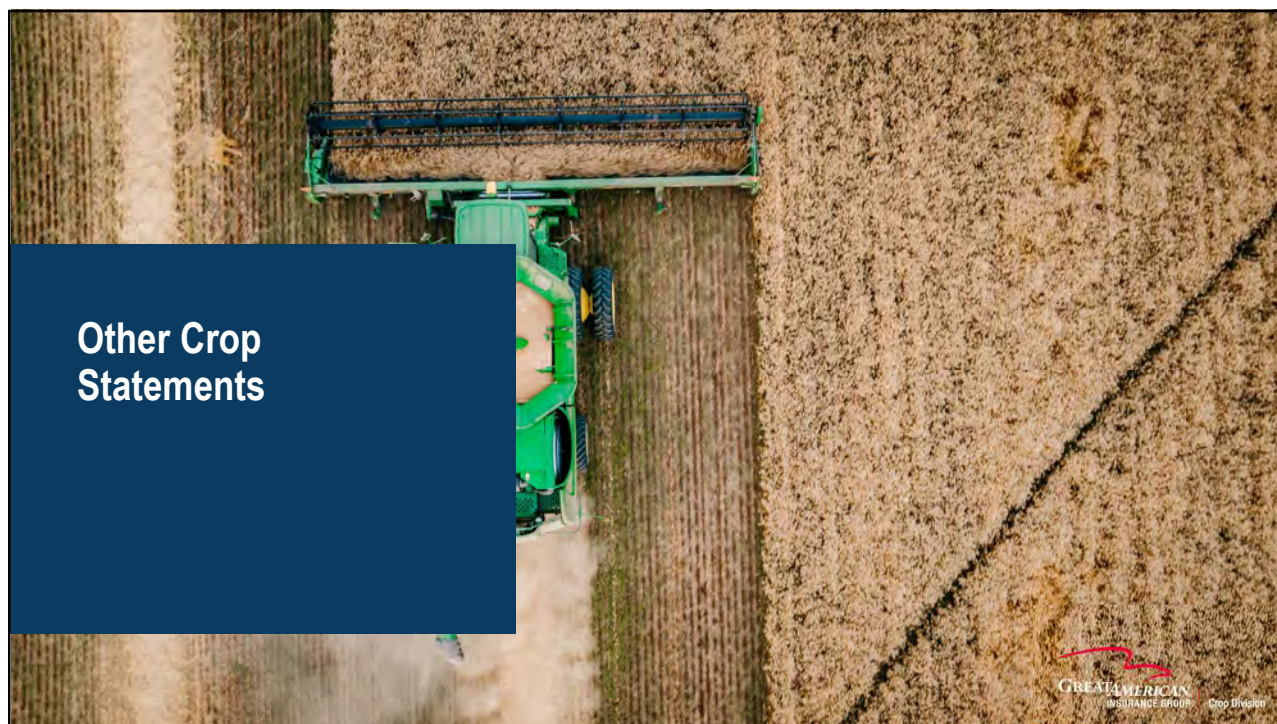
Classified as General

11/30 - Added NB Statement

Barley	Cucumbers	Hybrid Popcorn Seed	Pumpkins
Buckwheat	Cultivated Wild Rice	Hybrid Seed Corn	Rice
Burley Tobacco	Dark Air Tobacco	Hybrid Sorghum Seed	Safflower
Cabbage	Dry Beans	Hybrid Sweet Corn Seed	Sesame
Camelina	Dry Peas	Maryland Tobacco	Silage Sorghum
Canola	Fire Cured Tobacco	Millet	Soybeans
Chile Peppers	Flue Cured Tobacco	Mustard	Sugar Beets
Cigar Binder Tobacco	Forage Seeding	Oats	Sunflowers
Cigar Filler Tobacco	Fresh Market Beans	Onions	Sweet Corn
Cigar Wrapper Tobacco	Grain Sorghum	Peanuts	Sweet Potatoes
Corn	Green Peas	Popcorn	Tomatoes
Cotton	Hemp	Potatoes	Triticale
Cotton Ex Long Staple	Hybrid Corn Seed	Processing Beans	Wheat



Classified as General

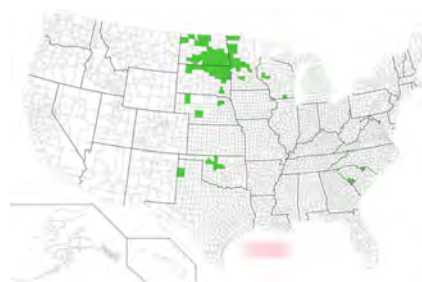


Other Crop Statements

American Owned 

06/30 Rye – Approved High-Yielding Varieties – YP, RP, RP-HPE

- Statement updated for crop year references and additional approved varieties in MN, ND, NE, OK, SC, SD, TX, and WI:
- Acreage planted to the approved high yielding rye varieties listed below may be insurable under the winter type for the 20242025 crop year or producers may request a higher yield by an unrated practice/type (TP) type written agreement under a new high yielding type. For the 20252026 crop year moving forward, all approved high yielding varieties will transition to the high yielding type and be insurable only by written agreement. The high yielding characteristic of these varieties will be considered; higher yield offers may be approved as part of the written agreement. Written agreement requests must contain documentation (e.g. seed purchase receipt) of the high yielding variety(ies) the producer is planting. Approved High Yielding Winter Varieties: Bono, Serafino, Tayo, Receptor, Brasetto, **SU Performer, SU Cossani; additional hybrid varieties will be considered with at least two years of trial yield data results and an approved agricultural expert recommendations as required by the Regional Office.**



 **GREAT AMERICAN**
INSURANCE GROUP | Crop Division

Classified as General

08/31 Other Crop Statements

■ Cherries

- Updated minimum production statement for cherries to allow RO Determined Yield Requests

In accordance with Section 8(b) of the ARH Tart Cherry for Processing Pilot Crop Provisions, to be insurable, processing tart cherry acreage must have produced an average of 2,100 pounds per acre (2,100 pounds prorated if less than one acre) in one of the five previous crop years. An RMA Regional Office (RO) Determined Yield may be requested for acreage not meeting these requirements.

■ Cranberries

- Added insurability statement

Insurance Availability

In accordance with section 8 (d) of the Cranberry Crop Provisions, to be insurable, insurable age of vines includes acreage with vines that have reached at least the fourth leaf year. An insured may request a determined yield from the Regional Office to insure acreage not meeting this requirement.

Removal of vines, leaving less than 4 inches, is considered heavy mowing and is not insurable until the third year after mowing and will return to the pre-mowing leaf year. Removal of old plants and replanting is considered renovation and is not insurable until the third leaf year after renovation is complete and will be considered the 4th leaf year. An RO Determined Yield request may be submitted for insurability prior to the third year after heavy mowing or renovation.

Removal of vines, leaving 4 inches or more, is considered light mowing and is insurable the following year after light mowing.

- Removed production reporting statement

Date

The production reporting date will be the acreage reporting date.



Classified as General

08/31 Other Crop Statements

■ Apples

- Updated apple type definition for Varietal Group A to add First Kiss

Varietal Group A insurable varieties: First Kiss, Honeycrisp, Pazazz, and Sweetango/Minneiska. Varietal Group A will include all commercially recognized selections and brand names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties.

- Updated apple type definition for Varietal Group B to add Ambrosia and EverCrisp

Varietal Group B insurable varieties: Ambrosia, Cortland, EverCrisp, Fuji, Gala, Jonagold, Jonathan, McIntosh, Riverbelle, and Zestar. Varietal Group B will include all commercially recognized selections and brand names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties.

- Removed production reporting statement

Date

The production reporting date will be the acreage reporting date.



Classified as General

08/31- 11/30 Other Crop Statements

■ Updated Contract Price Statement

■ 6/30 Contract Change Date

- Cultivated Wild Rice
- Grass Seed
- Mint

■ 8/31 Contract Change Date

- Apples
- Cranberries

■ 11/30 Contract Change Date

- Dry Beans
- Dry Peas

Contract price:

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

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

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

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

1. If the Crop Provisions or Special Provisions provide the contract price authority, your price will be determined in accordance with the Crop Provisions or Special Provisions. If neither the Crop Provisions or Special Provisions provide contract price authority, your price will be determined in accordance with the CPA; and
2. The Crop Provisions or Special Provisions may only provide contract price authority for specific types or practices. When this occurs, the CPA may be used to determine a contract price for other types or practices where contract price authority is not provided through the Crop Provisions or these Special Provisions.



Classified as General

11/30 Other Crop Statements

■ Cabbage

■ Updated existing special provision rotation statement

Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (e.g., cauliflower, broccoli, etc.) in either of the two previous crop years unless a written agreement specifically allows insurance for such acreage. NOTE: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.

■ Canola

■ Updated special provisions statement to add camelina to rotational crops

Insurance will not attach to any acreage on which canola, camelina, crambe, chickpeas, dry beans, mustard, rapeseed, or sunflowers have been planted in either of the preceding two crop years (three year rotation) with the exception below. In a two year rotation, canola, camelina, crambe, chickpeas, dry beans, mustard, rapeseed, or sunflowers cannot have been planted in the preceding crop year and a blackleg resistant variety (MR-R) must be planted with the insured providing proof of variety by the acreage reporting date. A rate surcharge (CR) will apply. A crop which was planted, and then all plant growth is terminated by chemical or mechanical means prior to June 15, will not be considered planted for rotational purposes only. The insured is responsible to provide proof of insurability.



Classified as General

11/30 Other Crop Statements

American Owned 

■ Dry Beans

- Removed special provisions statement in Iowa and Wisconsin

Enterprise units are available in this county.

- Added price special provisions statement in Minnesota and Wisconsin

In lieu of 3(e)(1) of the Basic Provisions, we may provide additional projected prices for offers where the projected price is announced by the contract change date. The additional projected prices will be announced concurrently with projected prices issued for offers where the Dry Bean Revenue Endorsement provides price movement coverage. The additional projected prices will not be less than the initial projected prices that are made available by the contract change date. Any claim settlement and amount of premium will be based on the additional projected prices.

- Added price election special provisions statement for Iowa

In lieu of when price elections will be available in 4(b) of the Basic Provisions, price elections for dry bean types that have price movement coverage under the Dry Bean Revenue Endorsement will be announced concurrently with projected prices for those types in states where the Dry Bean Revenue Endorsement is available; this will occur no later than the third business day of March.

- Updated yield protection special provisions statement for Minnesota and Wisconsin

Yield Protection

In lieu of the definition of price election contained in the Basic Provisions, price elections will equal projected prices. Projected prices for types that have price movement coverage (i.e., the benefit of a change in the harvest price relative to the projected price in accordance with 7(f) of the Dry Bean Revenue Endorsement, regardless of which states or counties such coverage is offered in), will be announced no later than the third business day of March for both yield and revenue protection plans of insurance; projected prices for types that do not have price movement coverage will be announced no later than the contract change date for both yield and revenue protection plans of insurance. Yield protection projected prices for types that have price movement coverage in the state will be determined under the terms of the Dry Bean Revenue Endorsement; if a projected price for one of these types cannot be determined as described in the Dry Bean Revenue Endorsement, the projected price for the yield protection plan of insurance will be determined by RMA and announced no later than the third business day of March.



Classified as General

11/30 Other Crop Statements

American Owned 

■ Dry Peas

- Added price elections special provisions statement

In lieu of when price elections will be available in 4(b) of the Basic Provisions, price elections for dry pea types that have price movement coverage under the Dry Pea Revenue Endorsement will be announced concurrently with projected prices for those types in states where the Dry Pea Revenue Endorsement is available; this will occur no later than the third business day of March.

- Added special provisions statement in Minnesota

Includes all spring-planted smooth green and yellow varieties of commercial dry edible peas, and other classes of dry peas grown to produce seed to be planted at a future date under a processor/seed company contract which meets all requirements of such a contract as defined in the crop provisions except the third (pricing) requirement.

- Removed enterprise units special provisions statement in Iowa and Wisconsin

Enterprise units are available in this county.

■ Hemp

- Updated special provisions statement to remove soybeans from rotational requirement

Insurance will not attach to any acreage on which Cannabis, canola, dry beans, dry peas, mustard, rapeseed, or sunflowers were grown the preceding crop year.



Classified as General

11/30 Other Changes

American Owned 

- Insurance Plan Changes
 - From APH to Combo Plans (Yield Protection, Revenue Protection, and Revenue Protection with Harvest Price Exclusion)
 - Minnesota
 - Flax
 - Wisconsin
 - Dry Beans



Classified as General

PPA

- Program Performance Assessment



PPA

American Owned 

- A fact-based assessment program to ensure that policy language, AIP performance, loss adjustment activities, and general policy and procedure implementation are adaptive, effective, and actuarially sound and that RMA is being a good steward of taxpayer dollars.

- **2025 - Contract Price Addendum (CPA)**

- Assess how contracts are working.
- Identify additional crops that may benefit from the opportunity to have CPA.
- Explore if expansion can be considered based on perceived risks.



Classified as General

PPA

American Owned 

2024 PPA Impacts

Crop	Impact
Cabbage	<ul style="list-style-type: none">• Potential expansion opportunity• Researching contract pricing for conventional cabbage• Clarified Special Provision crop rotation statement for 2025
Canola	<ul style="list-style-type: none">• Expansion implemented for 2025• Updated Earliest Plant Date for 2025
Cultivated Wild Rice	<ul style="list-style-type: none">• Updating recovery percentage from 0.4 to 0.5 for 2026
Dry Peas	<ul style="list-style-type: none">• Researching Revenue Protection• Added contract seed Special Provision for 2025
Grapes	<ul style="list-style-type: none">• Potential expansion opportunity• Updating minimum production statement and variety lists in Special Provisions for 2026• Possible addition of marketing certification language to Pre-Acceptance Worksheet (PAW)
Mint	<ul style="list-style-type: none">• Program is performing as intended
Onions	<ul style="list-style-type: none">• Researching price concerns• Exploring storage endorsement



Classified as General



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New Breaking Changes



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

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

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

[Previously referred to “Section 6” for all three]



Classified as General

Section 1 - Definitions

Added the definition of “new breaking acreage”:

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

Section 9 – Insurable Acres

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

New Breaking, Native Sod, Acreage Emerging from USDA Program

New Breaking Acreage

- Insurability requirements in Special Provisions
- Acreage type added for when uninsurable per SP soil requirements
- Not eligible for PP

Native Sod

- Updated code;
- Editorial

Acreage Emerging from a USDA Program

- Updates



Classified as General

New Breaking & Soil Requirements in SP

Para. 1762A: Added to refer to NB insurability requirements in the Special Provisions

A. SP Insurability Requirements

New breaking acreage must meet the soil requirements set forth in the SP to be insurable at 85 percent of the applicable T-Yield. The producer must provide the applicable documentation to the AIP on or before the ARD. If the new breaking acreage does not meet the criteria set forth in the SP, or the applicable documentation is not provided to the AIP by the ARD, the new breaking acreage will remain uninsurable the initial year.

Uninsurable initial year if:

- Does not meet SP criteria; or
- Documentation not provided timely



Classified as General

New Breaking & SP Statement

Sample 2025 SP Statement:

In accordance with Section 9(d)(5) of the Common Crop Insurance Policy, Basic Provisions (Basic Provisions), new breaking and native sod acreage as defined in the Basic Provisions is not insurable for the initial year of breakout unless the acreage meets the following soil criteria.

The policyholder must provide documentation that 75 percent or more of the new breaking acreage by field (or within an existing field if only a portion of the field is new breaking acreage) is composed of soil types defined as Capability Class I, II, III, or IV as determined by the Natural Resources Conservation Service (NRCS) Web Soil Survey

(<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>).



Classified as General

1216A: Insurable Acreage (CCIP)

1216 Insurable Acreage

A. CCIP

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

“Insurable Acreage” revisions reflect changes in CCIP BP:

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



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

1216 Insurable Acreage

A. CCIP

...

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

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

(i) planted includes annual regrowth of a perennial crop;

(ii) harvested does not include grazing;

(iii) insured includes prevented planting acreage; and

(iv) only crops insurable under the CCIP are considered when determining if the acreage has been planted and harvested or insured.

(b) ...

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

(a) NB acreage determination:

- “Planted” includes annual regrowth of a perennial crop
- “Harvested” does not include grazing
- “Insured” includes PP acreage
- Only consider crops insurable under CCIP

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

1216 Insurable Acreage

A. CCIP

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

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

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

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

New breaking acreage:

(b) Is insurable at **85% of applicable T-Yield unless:**

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

1762: New Breaking Acreage

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

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

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



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

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



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Exh. 17D: New Breaking Example 3

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

Initial Year:

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

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

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

Subsequent Year:

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



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New Breaking & Prevented Planting

- Para. 1762B(3) added to clarify that NB acreage is not eligible for PP the initial year
- 1762 New Breaking Acreage
- B. Acreage Planted the Initial Year of New Breaking
 - (1) Production reports must include applicable FN/Tract/Field(s).
 - (2) Separate APH databases are required for new breaking acreage the first year it is planted to a crop.
 - ...
 - (3) New breaking acreage is not eligible for PP.



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Final Thoughts on New Breaking

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



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Acreage Emerging from USDA Program



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

1216 Insurable Acreage

A. CCIP

...

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

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

Acreage Emerging from USDA Program

Para. 1761A

Updated from "three" to "two" crop years

- 1761 Acreage Emerging from a USDA Program
- A. General Information
- Acreage that was not planted in at least three of the four most recent crop years to comply with any other USDA program will not be considered new breaking acreage and the new breaking reductions will not apply to the approved yield. Acreage that is not planted within two crop years of emergence from a USDA program must follow the new breaking acreage requirements and new breaking reductions will apply (refer to Para. 1762).

Acreage Emerging from USDA Program

Exhibit 17D(1)

Updated "two of the previous three" to "three of the previous four crop years"

Exhibit 17D Category B Crops - Acreage Emerging from USDA Program, New Breaking, and Native Sod Examples

- (1) Acreage that has not been planted in at least three of the previous four crop years to comply with any other USDA program is insurable under the terms of the BP...
- If the acreage has not been planted within two crop years... since emerging from CRP, ...



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Exhibit 17D (1)

Exhibit 17D Category B Crops - Acreage Emerging from USDA Program, New Breaking, and Native Sod Examples

- (1) Acreage that has not been planted in at least three of the previous four crop years to comply with any other USDA program is insurable under the terms of the BP Sec. 9(a)(2). For example, acreage that has been in CRP for 2022 and prior crop years would be insurable under the terms of the BP if planted for the first time since emerging from CRP in either the 2023 or 2024 crop years.

If the acreage has not been planted within two crop years (i.e., 2023 or 2024) since emerging from CRP, it no longer meets the requirement to comply with any other USDA program and is considered new breaking acreage.

2021	2022	2023	2024	2025
CRP	CRP	Insurable (emerging from CRP)	Insurable (emerging from CRP)	Insurable but New Breaking



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Native Sod Changes

Native Sod and Conservation Compliance Insurability of Native Sod Acreage

Removed written agreement requirements for native sod acres

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

Native Sod and Conservation Compliance

Native Sod Documentation

- Paragraph 409 was added to replace language found in the Written Agreement Handbook
- Documentation is required to prove that the acreage should not be classified as native sod



CSH 409
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Native Sod and Conservation Compliance

Native Sod Documentation

Native sod acreage consists of the following:

- Located in Iowa, Minnesota, Montana, Nebraska, North Dakota or South Dakota
- Acreage that has no record of being tilled to produce a crop on or prior to February 7, 2014
- **To prove the acreage has been tilled on or prior to February 7, 2014, acceptable documentation must be provided by the insured
- Composed (50 percent or more) of native grasses, grass-like plants, forbs or shrub suitable for grazing and browsing
- Pay close attention to the NOTE in Paragraph 409 (1)(c)



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

Native Sod APH Database

- Removed 1763B(2)(b)
 - NS insurable under policy w/o written agreement so "5% or less of insured planted acreage in the unit" is n/a
 - [in 1762B(2)(a)(i) for NB]
- Combined rest as 1763B(2)
 - [Highlighted but not new]
- De minimis acreage [total cumulative of 5 acres or less in county] is in 1763A(1)
 - If applicable, follow NB procedure

1763B(2): Establish APH databases for the initial year of planting native sod using the applicable T-Yield and yield descriptor(s) with the approved yield set at 65 percent of the applicable T-Yield (refer to Exhibit 17D).

[Revision compared to 6/2024 edition]

(2) Establish APH databases for the initial year of planting as follows:

- (a) for native sod acreage subject to the native sod reductions, establish the APH database using the applicable T-Yield and yield descriptor(s) with the approved yield set at 65 percent of the applicable T-Yield (refer to Exhibit 17D); or
- (b) for native sod acreage that is five percent or less of the insured planted acreage in the unit, the BP provides it is insurable without the native sod reduced subsidy or protection factor. A separate APH database is required and applicable variable T-Yields apply.

[SOC refers to de minimis NS acreage in 1763A(1)]

(b) For total cumulative native sod acreage of 5 acres or less in the county (de minimis native sod acreage), see Para. 1761 or 1762. ...



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Native Sod and Conservation Compliance-Native Sod Documentation



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

Note 1: In certain circumstances, the prior FSA-578 is not available to a producer new to the farm in the current year. For these cases, the current producer may obtain written documentation (including electronic correspondence, e.g., e-mails) from the servicing FSA county for the acreage, identified to the FN/Tract/Field number level, and whether the acreage was designated as cropland on or prior to February 7, 2014. Hard copy written documentation must be dated and signed by an FSA representative. Electronic correspondence must be dated, and the FSA representative must be identified.

Note 2: When using FSA or NRCS documentation, if the requested FSA FN/Tract/Field numbers do not match the submitted FSA or NRCS documentation because the FSA FN/Tract/Field numbers have been reconstituted, additional documentation (e.g. reconstitution paperwork) must be submitted to identify the reconstituted FSA FN/Tract/Field numbers.

There are two Notes about reconstitution of FSA FN/Tract/Field numbers and producers new to the farm in the current year



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Q & A: Native Sod

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



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

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

1216A(3): Native Sod (CCIP)

1216 Insurable Acreage

A. CCIP

...

(3) Native sod acreage is insurable under the terms of the policy. See Para. 1763, 1866 and GSH Part 4 for native sod acreage requirements. **Native sod acreage must also meet the acreage qualification in Para. 1763 to avoid reductions.** Report all native sod acreage as a separate line(s), ...



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Native sod acreage:

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

1763A: Native Sod Acreage

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

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



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1763B(2): Native Sod Acreage

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



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Exh. 17D: Native Sod Example 4

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

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

Year 1:

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

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

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

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



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ACREAGE REPORTING



General Acreage Reporting Guidelines

Annual AR (Acreage Report) Filing Requirements

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



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1203: Unsigned Acreage Report-CIH

- **1203 Failure to Submit Acceptable Acreage Report**
- (2) For CCIP policies, if an unsigned acreage report is submitted, but all other requirements are met, the AIP can send a letter to the insured advising that the reported information will be binding if the insured does not provide revised information within a specified amount of time. If the insured responds with any changes to the reported information, the AIP must document that response in the insured's file folder. In this situation and for loss purposes, this acreage report may be considered to be a signed acreage report. **However, this is not a substitute for obtaining the insured's signature on the acreage report. The letter can only be used when a signed acreage report cannot be obtained. In lieu of sending a letter, the AIP can also elect to determine acreage in accordance with the BP section 6(f), and GSH Para. 1202(2)(b).**
 - **Additionally, valid signature requirements can be found in GSH Para. 854.**
 - ...



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

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

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

1216 Insurable Acreage

A. CCIP

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

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

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

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



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Section 8 – Insured Crop

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

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



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1219: Unreported Acreage or Units

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

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

1219 Unreported Acreage or Units

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

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

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

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

...

B. Unreported Acreage in a Reported Unit

...

C. Late Planted Unreported Acreage

...



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1232A: Acreage Report Revisions (CCIP)

Clarified AR Revision Guidelines

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



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

1232 Acceptable Revisions for CCIP

A. Acreage Report Revision Guidelines

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

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



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

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

1232B: AR Revision Requirements [Added Note]

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

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



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

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

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

... (8) Acreage has been over-reported:

(a) When an insured requests a decrease in reported acres of a unit, the acreage report may be revised to remove those acres, provided: ***

(i) all units of the crop for which the revision is NOT requested must have existing acceptable determined acres, as defined in the LAM; and

(ii) for the unit for which the insured has requested a decrease in acres the insured must, at their expense, have a current measurement of the unit acreage done by FSA or a disinterested firm whose primary function is land measurement.



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

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

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

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

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

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

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



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



Revised phrase to be consistent [*not in SOC*]:

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

- [*Changed from “...(including Conservation Reserve Program acreage)...”*]



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Organic Practice

NEW



New guidelines which must be provided to all organic producers

Producers with certified or transitional organic practices



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



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1011C: Organic Farming Practice

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

Grown under an organic farming practice; &

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

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

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



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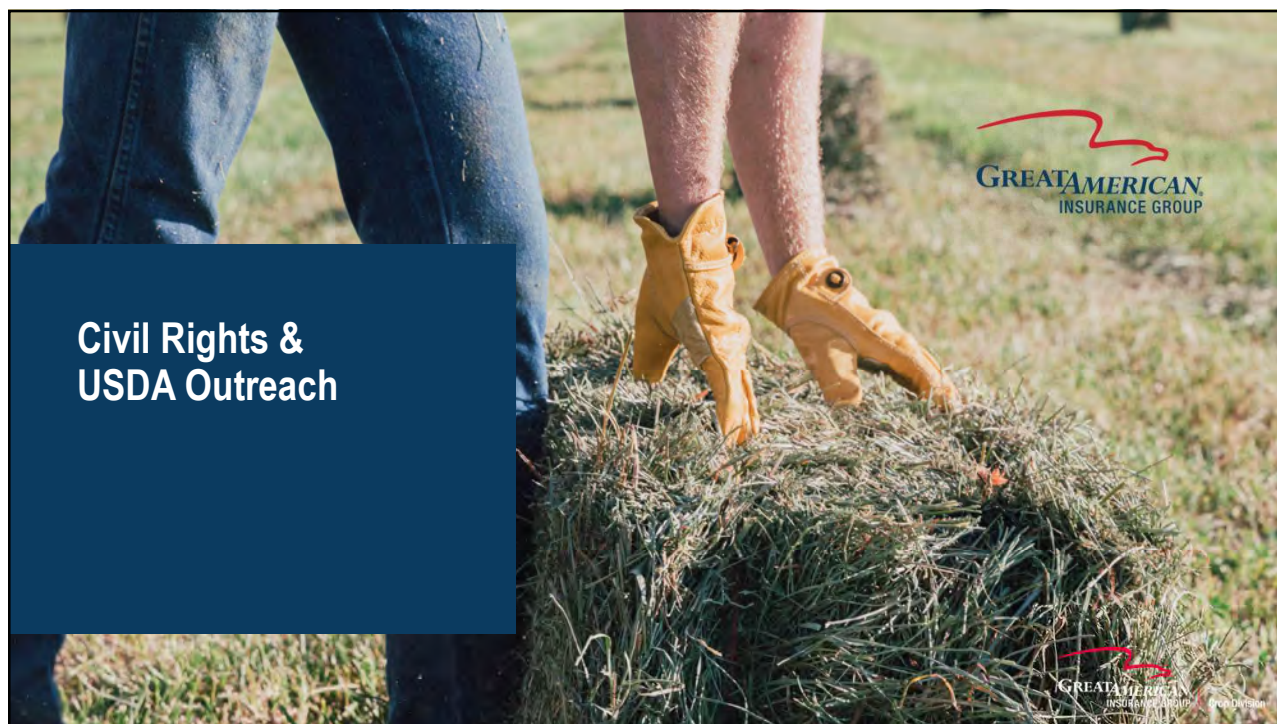
Section 37 – Organic Farming Practices

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

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

1923B: Sugar Beets

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



Topics

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



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>



Classified as General

"AND JUSTICE FOR ALL" Posters

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



Classified as General



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



Classified as General

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

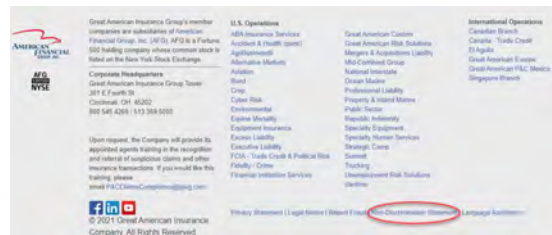


Classified as General

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



Classified as General

USDA Non-Discrimination Statement

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

- Race
- Disability
- Reprisal
- Color
- Sex
- Sexual Orientation
- National Origin
- Gender Identity
- Age
- Religion
- Marital and Parental Status
- Genetic Information
- Political Affiliation
- Income derived from a public assistance program



Classified as General

Complaint of Discrimination

USDA Office of the Assistant Secretary for Civil Rights

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



Classified as General

Complaint of Discrimination

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

USDA through the Federal Relay Service

(800) 877-8339

OR

(800) 845-6136 (Spanish)



Classified as General

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)



Classified as General

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



Classified as General

https://lrftool.sc.egov.usda.gov/LRP_Definition.aspx

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



Classified as General

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>



Classified as General

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>



Classified as General

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.



Classified as General

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.



Classified as General

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



Classified as General

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/

Classified as General

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

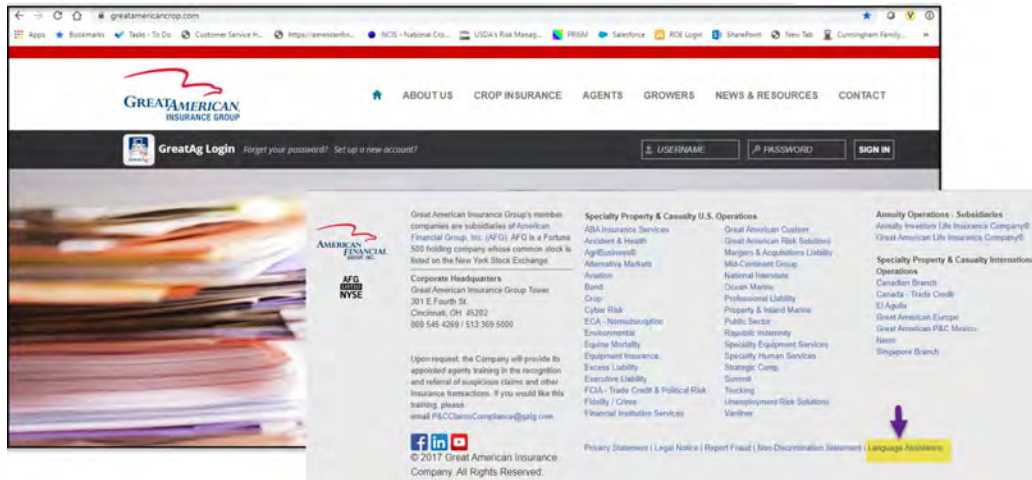


Contact your GAIG Compliance staff for details or visit our website:

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

Classified as General

GAIG LEP Webpage



Classified as General

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



Classified as General

GAIG LEP Profit Center Contacts

Cincinnati, OH
Carolyn Cunningham, LEP
Coordinator
515-681-0574
ccunningham@gaig.com

Peoria, IL
David Wilson
309-683-0939
dawilson@gaig.com
Natasha Rhoton
859-823-9638
nrhoton@gaig.com

Fargo, ND
Tanya Kvamme
701-492-3219
tkvamme@gaig.com

Eau Claire, WI
Jim Dunphy
jdunphy@gaig.com
608-897-6513

Fresno, CA
Rebekah Wistrom
785-840-1162
rwistrom@gaig.com

Albany, GA
Cindy Jackson
919-830-2067
cjackson@gaig.com

Lawrence, KS
Rebekah Wistrom
785-840-1162
rwistrom@gaig.com



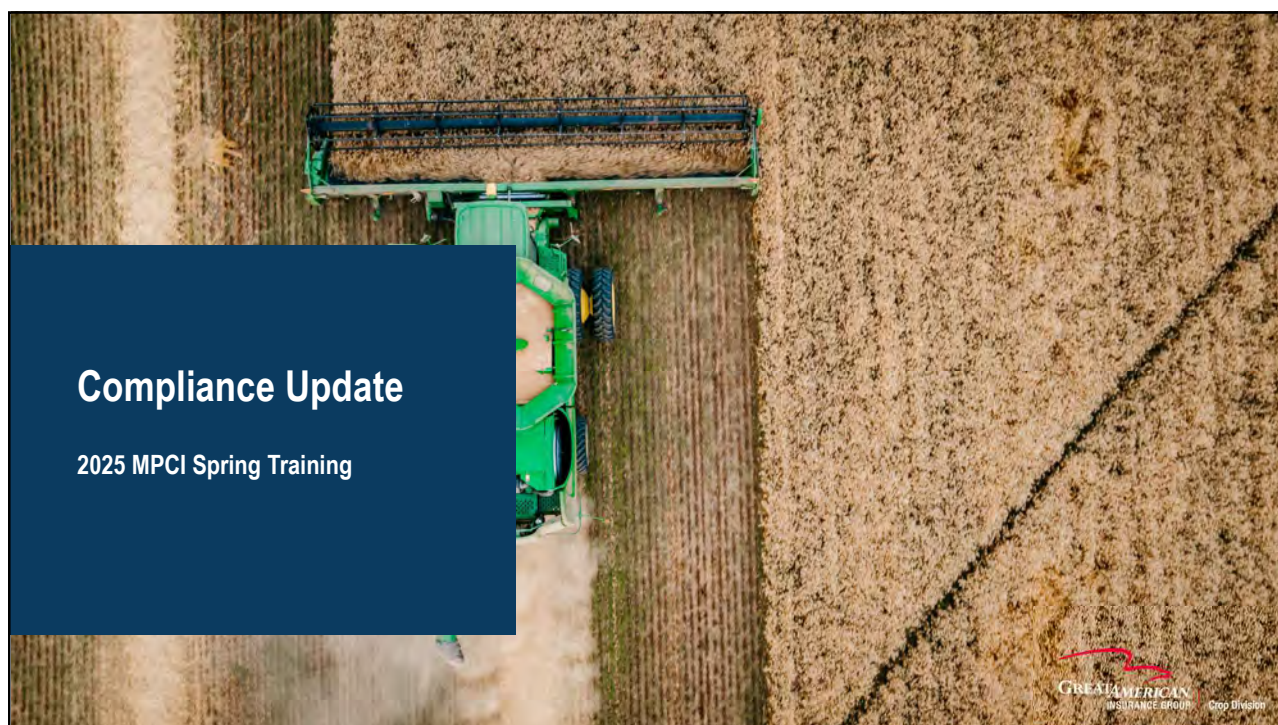
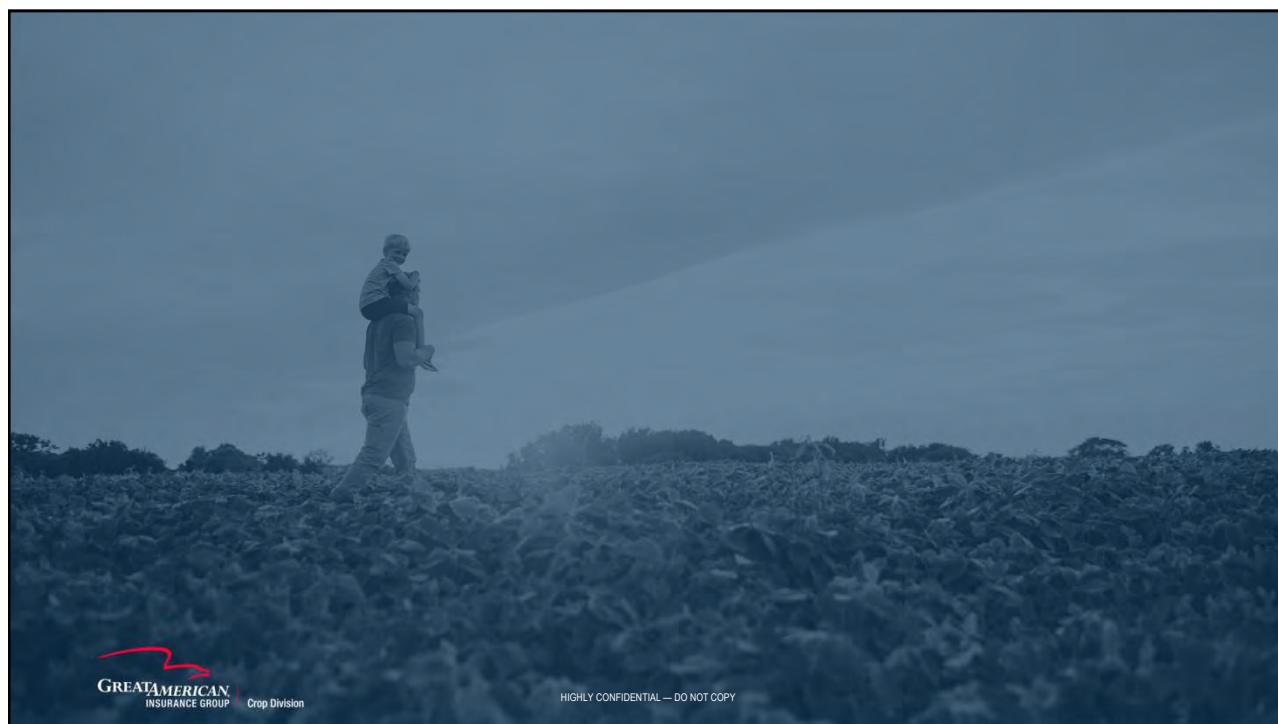
Classified as General

Race, Ethnicity, and Gender (REG)

- RMA Statement initiated with the 2022 Document and Supplemental Standards Handbook, Paragraph 606, FCIC-24040
- One time agent certification form disclosing three categories:
 - ✓ Race
 - ✓ Ethnicity
 - ✓ Gender
- Individuals can opt-out of this information
- Initial collection has been completed for all active agents
- **Newly appointed agents will need to complete going forward**



Classified as General



Topics to Discuss

- RMA Rebating Language
- RMA Update PIIA Audits
 - Payment Integrity Information Act-Former IPERIA audit
- Program Performance Assessment (PPA)
- Producer Record Keeping Requirements
- Appendix IV Reviews
- RMA Compliance Forms
- Appendix I Conflict of Interest
- Rainfall Index Audit Requirements



Classified as General

GAIC Compliance Contacts

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



Classified as General

Compliance National Group

Specialty Audit Team

- Roxanne Hoffman-Claim Quality Control Audit Manager
rlhoffman2@gaig.com 715-316-8210
- Dustin Brown-Claim Quality Auditor
dbrown@gaig.com 217-859-4261
- Bob Dance-Claim Quality Auditor
bdance@gaig.com 217-358-5362
- Cindy Nimitz-Claim Quality Auditor
cnimitz@gaig.com 715-404-6032



Classified as General

Compliance National Group

Specialty Audit Team Overview

Specialty Audit Team is responsible for managing these reviews:

- PPA-(Program Performance Assessment)-Selected by RMA RO
- RI-3% Random
- RI-200K/COI
- Great Ag EY
- PIIA (Payment Integrity Information Act) Former IPERIA Audit
- Hydra Audits
 - ✓ Excessive Yield
 - ✓ Misreported Claims
 - ✓ New Producer
 - ✓ BFR



Classified as General

RMA Rebating Language

Definition per the SRA:

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



Classified as General

RMA Rebating Language

RMA Published Rebating Violations and Sanctions

- RMA Website Q&A Section
- <https://www.rma.usda.gov/about-crop-insurance/frequently-asked-questions/published-rebating-violations-sanctions>
- Good examples of what is considered rebating
- Updated verbiage on Prohibitions, exceptions and violations as of 9/28/23

Premium adjustments are prohibited except for patronage dividends or similar payments as outlined in the Federal Crop Insurance Act (Reference Act for specific language)

- Enforced Violations
 - Policyholders
 - Voiding the policy, government-wide suspension, disqualification from crop insurance, civil penalties
 - Approved Insurance Providers
 - Denial of reinsurance, monetary damages, government-wide suspension, disqualifications, civil penalties

References

Additional information on RMA's rebating enforcement efforts:

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



SRA – Prohibition of Assessing Service fees

SRA Main Body Section II(a)(14)

Section II Reinsurance

(a) General Terms

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

RMA Update – PIIA

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

RMA Update – PIAA

2024 Audit Selection (Audit of 2023 Policies)

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



Classified as General

RMA Update – PIAA

RMA Past Year Concerns/Findings

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



Classified as General

RMA Update – PPA

- Program Performance Assessment conducted by RMA Regional Offices
- Program outlined in the 2025 PPA Standards Handbook (FCIC-14080)
 - ✓ Review period November 2024 to September 2025
- RMA Mission:
 - ✓ Provide a fact-based assessment program to ensure that policy language, AIP performance, loss adjustment activities, and general policy and procedure implementation is adaptive, effective, and actuarially sound and that RMA is being a good steward of taxpayer dollars.
- RMA RO will make initial selection the first of May each calendar year
 - ✓ Underwriting Review
 - ✓ Growing Season Observation



Classified as General

RMA Update – PPA

RMA PPA Goals

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



Classified as General

Producer Record Keeping Requirements

2025 CIH-1401- Part 14 – Acceptable Production Evidence

- Relates to any type of APH review required by RMA, such as:
 - ✓ Conflict of Interest
 - ✓ 200K Review
 - ✓ RMA Spot-checks
 - ✓ Excessive Yield Audits

APH Review Record Requirements

- The insured must provide acceptable production records that support the certified production report at the time of a review, whenever an APH review is required.

Producer Record Keeping Requirements

1431 Crops that Qualify for Farm Management Records

- Typically, these are your annual crops found in the Midwest
- Example; corn, soybeans, wheat...

Production record type can often be broken down into three categories

1. Grain Delivered Directly to Market
2. Grain Stored on Farm then Delivered Directly to Market
3. Grain Stored on Farm then Fed on Farm

Producer Record Keeping Requirements

Crops associated with Farm Management records

Barley	Grain Sorghum
Buckwheat	Millet
Canola/Rapeseed	Mint
Corn	Oats
Cotton	Popcorn
Cultivated Wild Rice	Rice
Dry Beans (except Contract Seed Beans)	Rye
Dry Peas (except Contract See Peas)	Safflower
ELS Cotton	Soybeans
Flax	Sunflower Seed
Forage Production (fed and farm-stored)	Wheat



Classified as General

Producer Record Keeping Requirements

Production Record Types

These are the record types that will be requested in the event of an APH audit

Yield Description:	1) Multi Crop Year Reporting Reason Legend:	2) Production Record Type Legend:
A=Actual Yield I=Special T Yield for New Producer IL=Special T Yield for New Producer & Added Land L=SA T-Yield for Added Land T=Transitional Yield Z=Zero Acres Planted -C=Verified By Audit L=Signed Loss Production Information	(1) Certification of crop years not previously certified (2) Correction (3) Replacement of temporary yield (4) Replacement of assigned yields (5) Certified by new Insured (6) Certified using another producer's history for new acreage (7) Recertification for new actuarial offer (8) Recertification for new unit structure (9) Other	(A) Harvested Production: sold/commercial storage. (B) Harvested Production: farm stored/measured by insured. (C) Harvested Production: pick/daily sales records. (D) Harvested Production: automated yield monitoring system. (E) Harvested Production: farm stored/measured by authorized representative. (F) Harvested Production: livestock feeding records. (G) Harvested Production: field harvest records. (H) Harvested Production: other. (I) Unharvested and destroyed. (ARPI only) (J) Unharvested and put to another use. (ARPI only) (K) Unharvested and production appraised by AIP (ARPI Only). (L) Unreported production. P26 Only. (M) Claim for indemnity. For CCIP policies only. (N) Appraisal (non-loss). For CCIP policies only. (O) UUF or third party damage (P) Unharvested with Harvest incomplete. (ARPI only). (Q) Zero production when no claim/appraisal/UUF/3rd party or production record. For CCIP policies only. (R) Harvested Production: Actual production allocated using pre-harvest appraisals (S) Appraisal (uninsured cause of loss not UUF or 3rd party). Actual production. For CCIP policies only. (T) No production. Unharvested, delayed claim or records unavailable from processor (not for ARPI). (Z) Zero Planted Acres



Classified as General

Producer Record Keeping Requirements

Commingled Production

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

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

2025 CIH 1005 APH Databases Below BU Level

....If the insured certifies production on the production report at a level below the BU, they must have acceptable records at the level reported or assigned yields will apply (see Para. 1303A and 1600 for additional details).

Acres Plant Date (Late - Factor)	Premium Base Insured's	2020 Production & Record Type *
11.54 5/11/2020	\$683 \$507	10,620 <input checked="" type="checkbox"/> Commingled Prod
80.88 5/7/2020	\$5,636 \$2,491	<input checked="" type="checkbox"/> Commingled Prod

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



Crop Division

Classified as General

Producer Record Keeping Requirements

• Production Reporting Errors

2025 CIH Paragraph 1684/1685 Outlines Production Reporting Errors

• 1684 Determining if Acres and Production Evidence Support the Production Report

When conducting an APH Review, the reviewer shall determine if the insured's acreage and production evidence support the amounts certified on the production report.

Production reported on a production report is supported when the actual yield matches or is within RMA established tolerances...

• RMA established tolerance is 5%



Crop Division

Classified as General

Producer Record Keeping Requirements

Soybean Example

When completing a required Appendix IV APH review

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

22	0002-0001-OU Soybeans 70%	Non-Irr/No Type Specified 01-Insured	Home	1.00 / 1.00 TA	0.07782045	42 BU 40 BU 40 BU	29.4 BU \$17,676 1,853 BU	9.54 E 11,790	0.6670	63.02 6/12/2019	\$1,342	2,520.8
				1.000 / 1.00	No						\$550	<input type="checkbox"/> Commingled Prod
23	0002-0002-OU Soybeans 70%	Non-Irr/No Type Specified 01-Insured	Sampson	1.00 / 1.00 TA	0.0714878	48 BU 45 BU 45 BU	33.6 BU \$40,228 4,217 BU	9.54 E 26,832	0.6670	125.50 6/15/2019	\$2,901	4,769
				1.000 / 1.00	No						\$1,189	<input type="checkbox"/> Commingled Prod



Classified as General

Producer Record Keeping Requirements

Production Reporting Errors

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

1600 Assigned Yields

B. Replacing an Assigned Yield

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



Classified as General

Direct Marketing

- Marketing Certification Form is certifying the insureds intent to direct market the crop and will have production records/verifiable records that meet specific criteria outlined in CIH
- Policy form that is required to be completed by the insured prior to the Acreage Reporting Date
- Insured can request Pre-Harvest Appraisals to substantiate production for APH purposes, claims department will be notified accordingly, and inspections will be submitted
- If marketing plans change after the Acreage Reporting date and production records will not be from a 3rd party the insured is required to notify the AIP within 15 days prior to harvest along with completing an updated Marketing Certification Form

This is the statement being added to any form that has acreage reporting.

Direct Market Statement: I acknowledge that I must notify my agent if I intend to direct market any portion of the crop or if my production records are not from a disinterested third party. a) This notification to my agent must be made by the Acreage Reporting Date, or if my marketing plans change after the Acreage Reporting Date, no later than 15 days prior to harvest. b) The notification may either be in person or by telephone and must be certified in writing on the Marketing Certification within 15 days of notification. c) If I fail to timely provide the required certification and do not have acceptable production records, it may result in assigned yields in accordance with section 3(g) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 457.8).

Direct Marketing

GREATAMERICAN INSURANCE GROUP		Multi Peril Crop Insurance Marketing Certification For the Crop Year				Policy Number			
Crop Division						Page of			
Part I: APPLICANT'S INFORMATION				Part II: AGENT/AGENCY INFORMATION					
Name				Name					
Authorized Representative				Identification Number		Code Number Telephone Number			
Street or Mailing Address				Identification Number Type (Check One) <input type="checkbox"/> SSN <input type="checkbox"/> EIN <input type="checkbox"/> RAN		Street or Mailing Address			
City		State		Zip Code		City State Zip Code			
Telephone Number				City State Zip Code					
Part III: CROP INFORMATION									
Name of Crop		Name of State		Name of County		Plan of Insurance			
Unit Number	Legal Description Section/Township/ Range/Other Land Identifier				Field Location Name	FSA Farm, Tract, Field Number	Type	Practice	Expected Harvest Date
	S	T	R	O					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Remarks:									

RMA Excessive Yields

EY audits require an APH review of the underlying basic unit structure

Excessive Yields – RMA conducts continual data mining projects reviewing policy holder APH history

- Watch out for keying errors, the pop-up box below will generate for yields over maximum thresholds and require further review.
- If audit is triggered after deadline for production and yield reporting, errors of over reported production could result in assigned yields



Appendix IV Reviews

Operation Reviews

- \$200,000 Indemnity Reviews
- Conflict of Interest (COI) Reviews
- Consecutive Loss Adjuster (CLA) Reviews
- Rainfall Index (RI) 3% Reviews
- Program Performance Assessment (PPA)

RMA Data Mining Reviews

- PIIA
- RMA Spot-Check
- ARPA (Agriculture Risk Protection Act)

Appendix IV - 200K Reviews for 2025 RY

NEW

RY2024

- PP and Harvest/Destroy Losses are *not* aggregated for the same crop. Revenue Protection is factored in. PP claims and Harvest/Destroy claims are not summed together to determine if a \$200k review is required.

RY2025

- PP and Harvest/Destroy Losses *are* aggregated for the same crop. Revenue Protection is factored in.
 - PP claims and Harvest/Destroy claims will be summed together to determine if a \$200k review is required.
 - Endorsements with an Insurance Plan Code, such as ECO and SCO will also be aggregated with the Underlying policy.

Example: Tobacco claim indemnity totals \$190,000. An SCO payment is released for the crop/county for \$20,000. A \$200k Review is required before the SCO payment can be released.



Classified as General

RMA Compliance Forms

2025 RMA COI Form

Due by each agent's earliest acreage reporting date each RY. Collection will begin 90 days prior to this date.

2026 Agency Non-Disclosure Form

Due by March 15th, 2025. Collection will begin January 1st, 2025.

2024 Controlled Business Practice Form

Due by December 1st, 2025. Collection will begin October 1st, 2025.



Classified as General

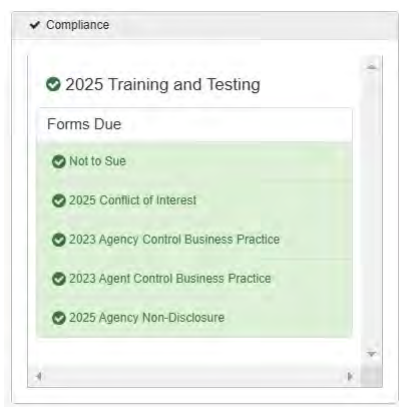
RMA Compliance Forms

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



RMA Compliance Forms

GreatAg Agent Landing Page



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

Appendix I Conflict of Interest

Guidance Regarding Conflict of Interest During Claim Related Activities relating to Loss Adjuster and Reviewer 2025 SRA Appendix I Section VI

(A) The supervision, control, or adjustment of a claim. The Company is solely responsible for the supervision and control of the loss adjustment process for a loss determination and all loss adjustment oversight...

Only agent activities that are allowed:

(i) The agent may:

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



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Policy language requirements

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



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2025 Rainfall Index Plan Common Policy (25-RI)

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

- Definition of Lease (per policy)

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

- Grazing Permit (BLM, UFS, State)

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



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

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

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

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



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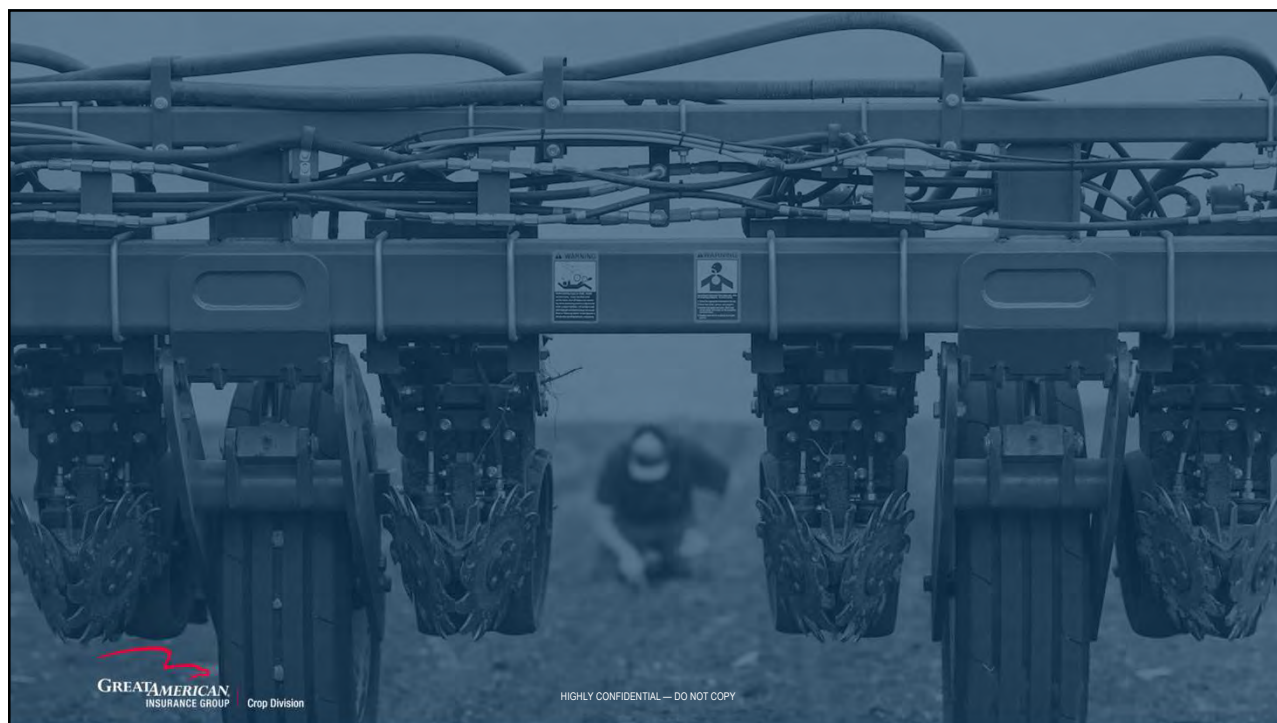
2025 Rainfall Index Plan Common Policy (25-RI)

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



BLM – Bureau of Land Management

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301 E. Fourth St.
Cincinnati, OH 45202
800-587-1553
GreatAmericanCrop.com
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Support **American** services by
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