

# 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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## Exhibits

### Exhibit 1 Approved Acronyms and Abbreviations

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

**Exhibit 1 Acronyms and Abbreviations (Continued)**

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

**Exhibit 1 Acronyms and Abbreviations (Continued)**

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

**Exhibit 1 Acronyms and Abbreviations (Continued)**

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



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## 2025 Spring Update Training

Pacific Northwest Region –  
Fresno Regional Office



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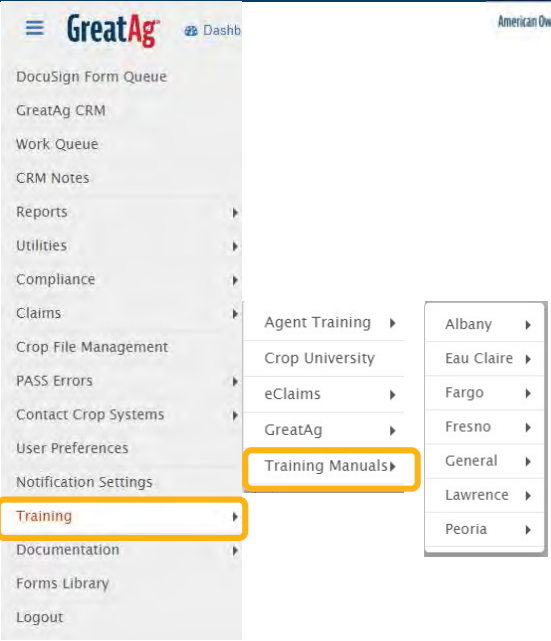
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## Spring Update Training Manuals

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

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American Owned 

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- DocuSign Form Queue
- GreatAg CRM
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- Claims
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- Training Manuals**

- Albany
- Eau Claire
- Fargo
- Fresno
- General
- Lawrence
- Peoria

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## Classroom Training Agenda

**8:30 AM – 12:30 PM MST**


**Welcome, Introductions, and Objectives:**

- Industry and Company Update:
- Claims Update:
- Policy and Procedure – (Sales, Units, Production):
- Policy and Procedure – (Acreage, WAH, WFRP):
- Miscellaneous + PPA
- Civil Rights:
- Compliance Update:
- Actuarial Review:
- Wrap up, Review, Questions ~ ADJOURN**

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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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 12:30 pm - 3:30 pm PST

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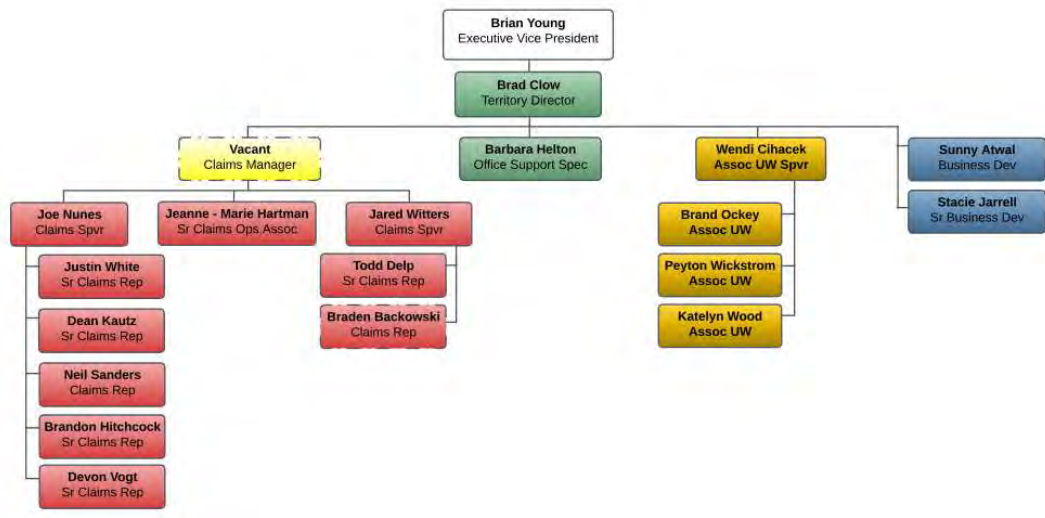


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Joe Gumminger	Claims Rep (WA)	<a href="mailto:jgumminger@gaig.com">jgumminger@gaig.com</a>			(509) 995-4544	
Justin Wells	Claims Rep (OR)	<a href="mailto:jwells5@gaig.com">jwells5@gaig.com</a>			(541) 969-1794	
Pete Wood	Claims Rep (WA)	<a href="mailto:pwood3@gaig.com">pwood3@gaig.com</a>			(509) 290-7049	
Sarah R Buhler	Claims Rep (WA)	<a href="mailto:sbuhler@gaig.com">sbuhler@gaig.com</a>			(509) 860-2472	
Sophie D. Maarhuis	Claims Rep (WA)	<a href="mailto:smaarhuis@gaig.com">smaarhuis@gaig.com</a>			(360) 762-2288	
Todd Delp	Senior Claims Representative (WA)	<a href="mailto:tdelp@gaig.com">tdelp@gaig.com</a>			(509) 424-0818	(509) 575-3711
Tony Allen	Claims Rep (UT)	<a href="mailto:tallen2@gaig.com">tallen2@gaig.com</a>			(208) 300-0123	(208) 300-0123

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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

Great American is the **ONLY AMERICAN-OWNED AIP** IN THE TOP 5 today writing Multiple Peril Crop Insurance  
American Owned 

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

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



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# Crop Division Management Team

 <p><b>Dale Perry</b> Divisional President dperry@gaiq.com</p>	 <p><b>Bob Twomey</b> Divisional Senior VP btwomey@gaiq.com</p>	 <p><b>Dennis Strickland</b> Divisional VP Field Operations dstrickland@gaiq.com</p>	 <p><b>Shane Weaver</b> Divisional VP Claims sweaver@gaiq.com</p>
 <p><b>Brian Young</b> Divisional Executive VP byoung@gaiq.com</p>	 <p><b>Jared Jensen</b> Divisional VP Finance jjensen@gaiq.com</p>	 <p><b>Matt Klein</b> Divisional VP Business Development mklein@gaiq.com</p>	 <p><b>Rick Bird</b> Divisional Assistant VP Compliance rbird@gaiq.com</p>
 <p><b>Ron Rohling</b> Divisional Senior VP rrohling@gaiq.com</p>	 <p><b>Dawn Schuster</b> Divisional VP Finance dschuster@gaiq.com</p>	 <p><b>Clay Tinnell</b> Divisional VP Technology ctinnell@gaiq.com</p>	 <p><b>Josh Arguelles</b> Divisional Assistant VP Product Development jarguelles@gaiq.com</p>



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## Follow Us on Social Media!

Stay in the loop with latest updates and company happenings by connecting with us on social media!



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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.



American Association of Crop Insurers  
700 Pennsylvania Avenue, SE, 2nd Floor  
Washington, DC 20003

P: 202.765.1334  
E: [INFO@AACINSURERS.COM](mailto:INFO@AACINSURERS.COM)



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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 MPCJ & Crop Hail/Named Peril)*

### Affiliate Members

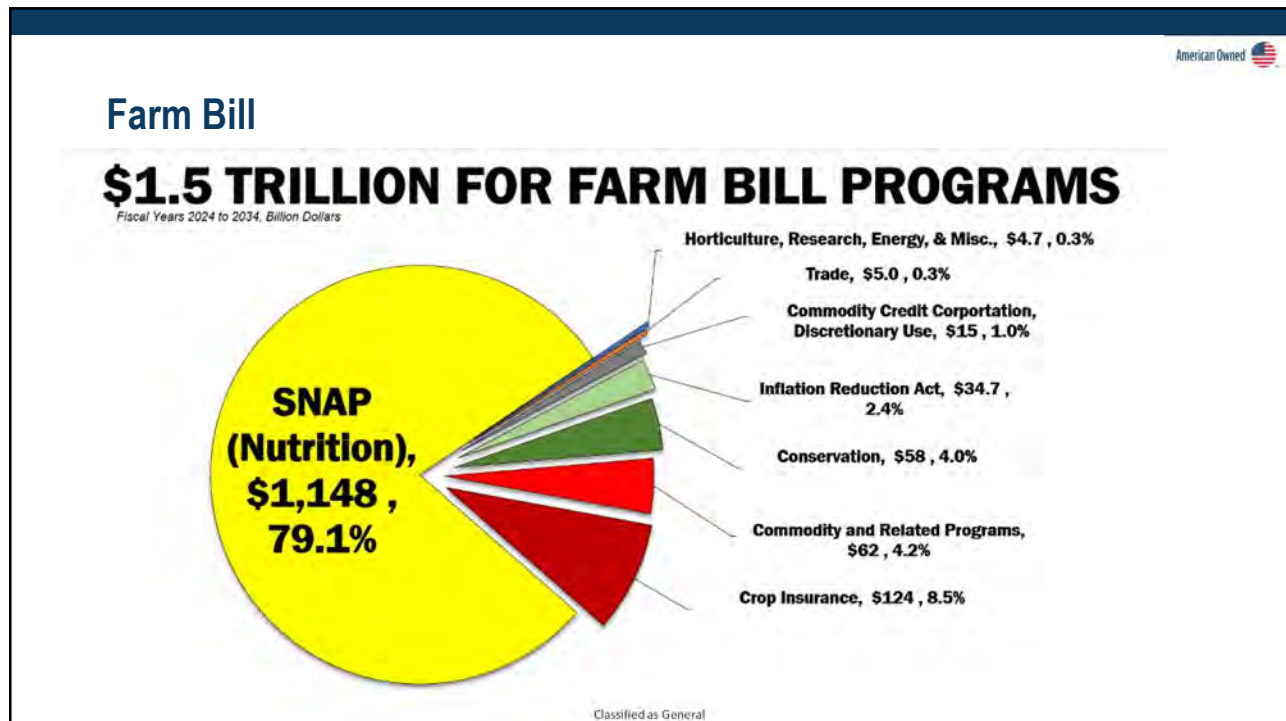
Any individual interested in supporting private sector delivery of the Federal Crop Insurance program, including protecting the availability of the program to all farmers, ranchers and growers across the nation.

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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## Committee Leadership – 119<sup>th</sup> 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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# 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
<p><b>508(h) Modification</b></p> <ul style="list-style-type: none"> <li>Expansion to an additional 257 counties in 16 existing program states and 11 new states.</li> <li>Other minor policy clarifications and updates.</li> <li>6/30/25 CCD</li> </ul>	<p><b>RMA Pilot Modification</b></p> <ul style="list-style-type: none"> <li>Expansion to additional counties.</li> <li>Add quarantine as a cause of loss if certain conditions are met.</li> <li>Increase maximum coverage percentage to 85 percent.</li> <li>1/31/25 CCD</li> </ul>	<p><b>RMA Pilot Modification</b></p> <ul style="list-style-type: none"> <li>Align carryover producer reporting requirements with those for new applicants to allow premiums to be pro-rated based on when coverage commences.</li> <li>Add a Peak Inventory Endorsement.</li> <li>1/31/25 CCD</li> </ul>	<p><b>RMA Pilot Modification</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>11/30/24 CCD</li> </ul>

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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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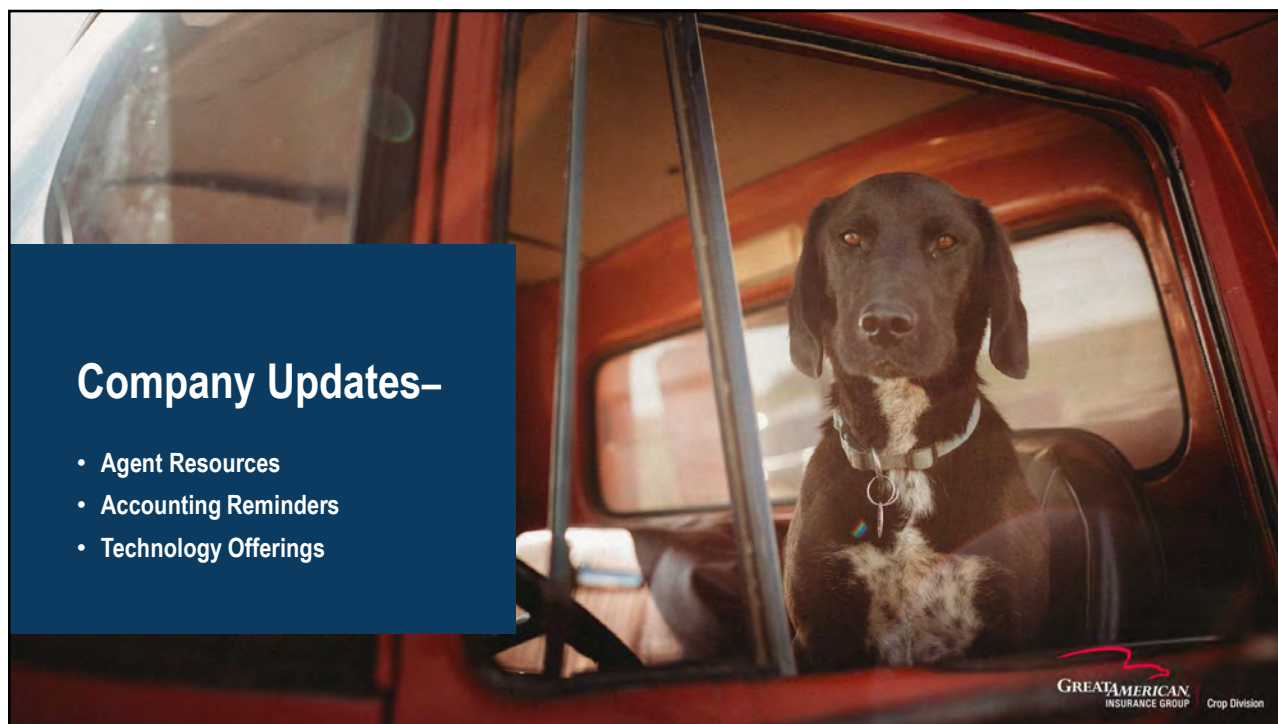
## Replant Study

- 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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## Company Updates–

- Agent Resources
- Accounting Reminders
- Technology Offerings

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## Agent Resources

- E&O
- Crop University

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## 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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**Search By Keyword**

**Browse Library**

Search contents...

**Browse Library**

**Filter by Topic**

**Types**  
All Types

**Authors**  
All Authors

**Topics**

- GreatAg 43
- New 33
- Luncheon Learnings 26
- MPCl 21

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 Luncheon Learning - Grower and Agent Mobile

**Over 200 Courses Available**

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## Easy Online Payments

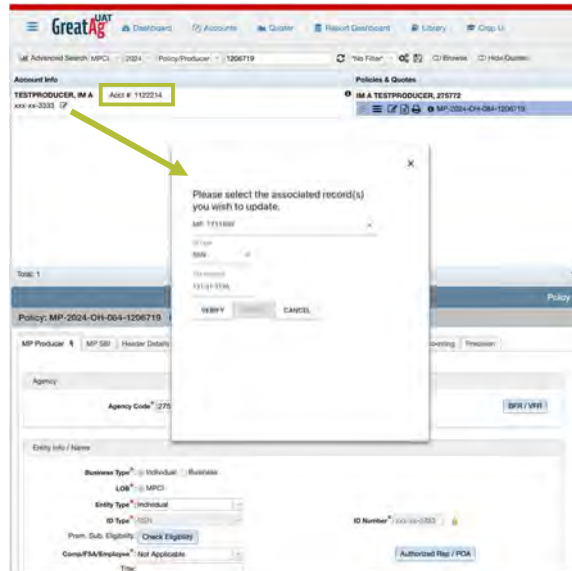
- 01
 Visit [GreatAmericanCrop.com](http://GreatAmericanCrop.com)
- 02
 Click on **Pay Online**
- 03
 Enter the Required fields, select **Pay Now**

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## Account Numbers

- NEW 7-digit **Account Numbers** have been added to Great Ag
- 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

**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 52156

Phone: (123) 456-7890 /  
Fax: (987) 654-3210

County	Crop	Plan	IBB Date	Due Date	Term Date	Base Premium	Risk Subsidy	Net Premium	Admin Fees
MPCI Policy 888888	Wheat	887	09/15/24	10/01/24	11/30/24	\$71,125	\$48,355	\$22,760	\$30
						\$71,125	\$48,355	\$22,760	\$30

- 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

**PAY NOW**

\* Required Fields

\* Account Number

\* Zip Code (5 Digits)

Pay Now



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## 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.



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](https://www.GreatAmericanCrop.com) and navigate to the grower page or scan the QR Code:

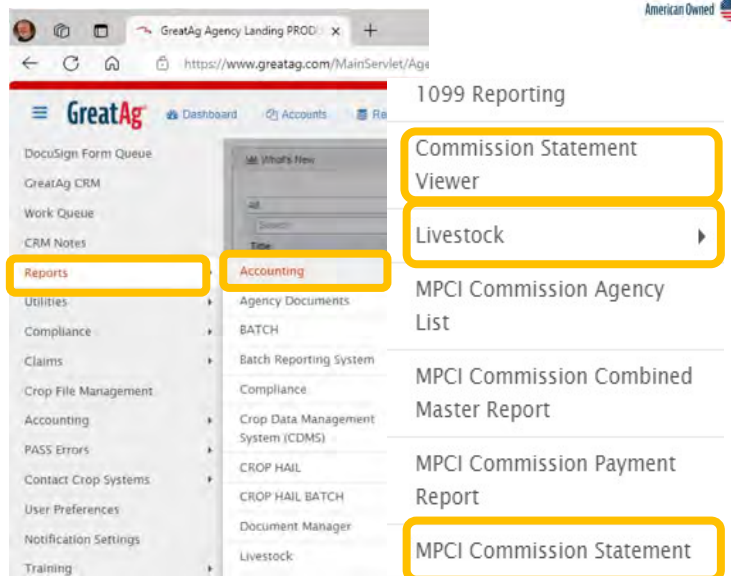


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## Accessing Commission Statements

- 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.



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## GAI Accounting Customer Service Contacts



Phone: 888-410-0468



E-Mail: [cropaccounting@gaig.com](mailto:cropaccounting@gaig.com)

## Collections Contacts

MPCI or CH Premium or ITS:  
*Deidre Widdicombe*  
[Dwiddicombe@gaig.com](mailto:Dwiddicombe@gaig.com)  
888-410-0468

Overpaid Claims:  
*Jan Hayden*  
[jhayden@gaig.com](mailto:jhayden@gaig.com)  
800-826-7090



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## 2025 White Glove Process

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

### What information is transferred via the white glove process?

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

\*\*Reminder: Only MPCI Data will roll



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## 2025 White Glove Process

### Where should production be keyed?

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

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.



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## 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
- A 2025 AEROS Actual Production History report can be generated showing the 2024 production

### 2025 GreatAg Updating

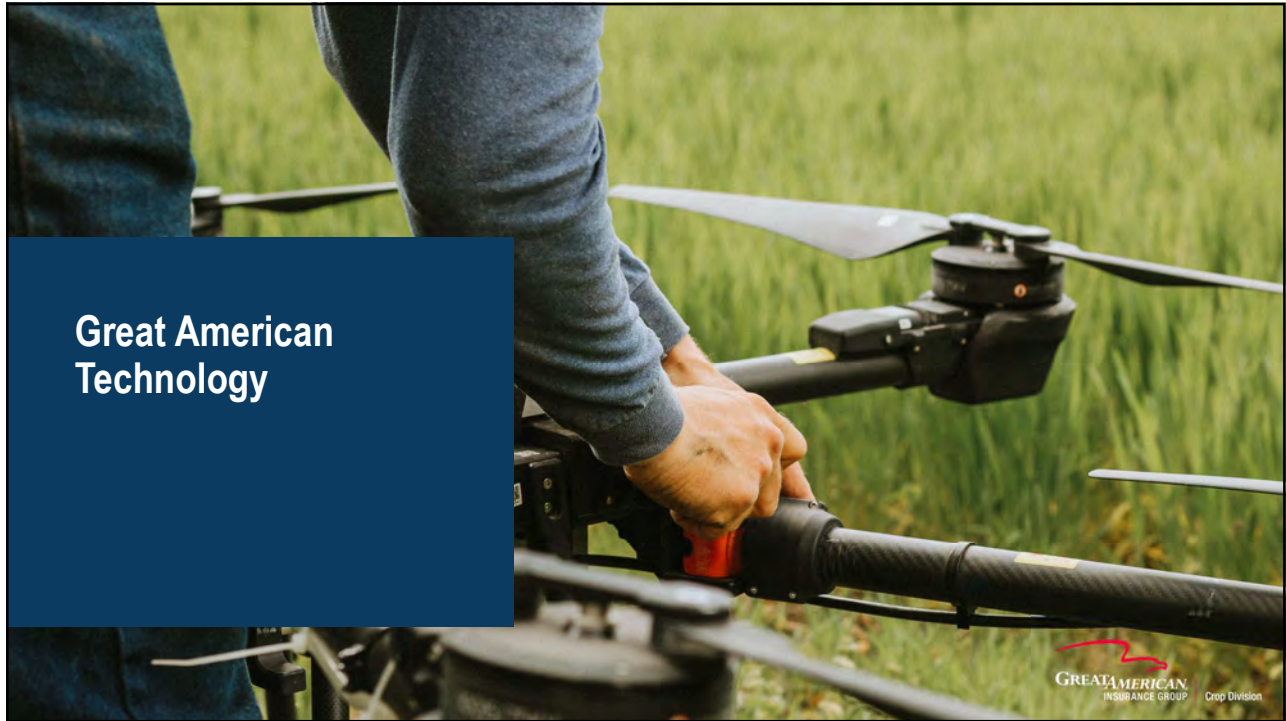
- Agents will be locked out of updating the 2025 GAAPH database until the 2024 production is entered (step 1 above)
- A nightly file will update the 2025 GreatAg APH database with the 2024 crop year data (including any claim related production)
- Any other changes for the 2025 APH database can then be 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<sup>®</sup>

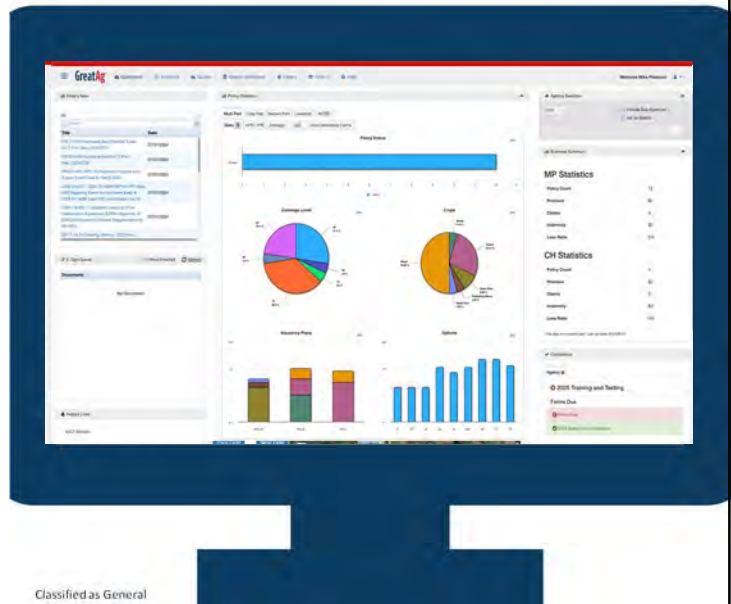
- Multi-Peril Crop Insurance
- Crop Hail and Named Peril
- Livestock Insurance
- Claims
- Accounting
- Quoting
- Mapping
- Precision Ag
- Reports, Forms and DocuSign
- Grower Communications
- Training and Compliance

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## Agency Dashboard

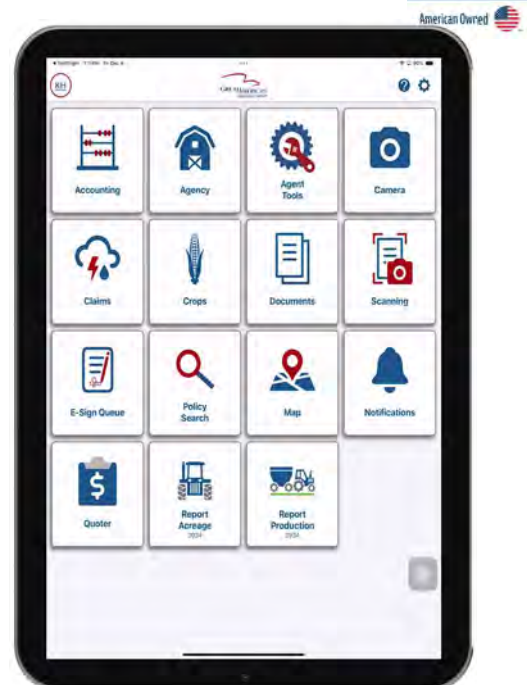
- Provides easy access to important information all on one page.
- The charts provide drill down data grids that can be exported.
- Can access desktop or mobile
- Syncs with all devices to keep information up-to-date



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## 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



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## Policyholder Access in GreatAg®



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



Access MPC1 and Crop  
Hail claims tabs



Manage online bill  
payment and sign up for  
EFT claim payments

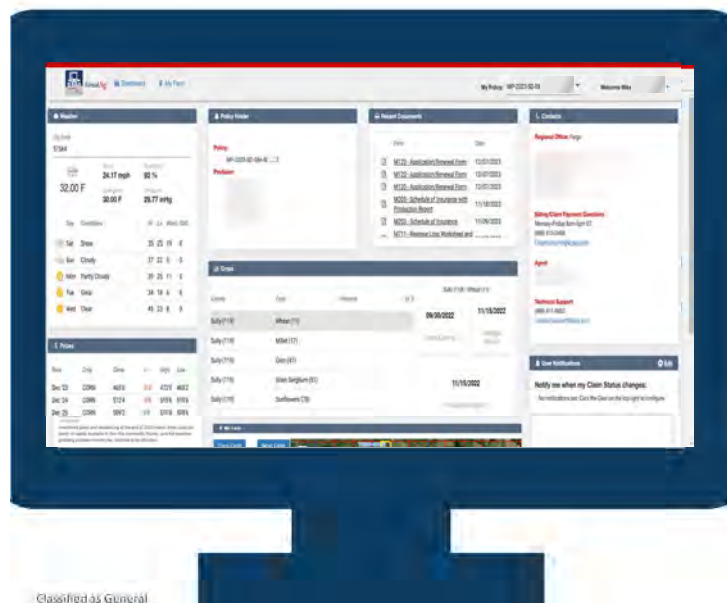


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## Grower Dashboard

- 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.



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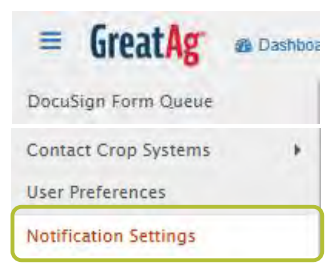
# Grower Notifications

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 Rewards	
Year	Agency	Associated Agent	Procedure
2021	ALL	118493 - GREAT AGENCY	
Search: [ ]			
		Email	Mobile
		Claim Status	Automatic Renewal
		Auto Generated Forms	
		Receive notifications from your agent regarding automatic policy renewal	
		126-0025	701-799-8071
		701-799-8071	701-799-8071
		701-799-8071	

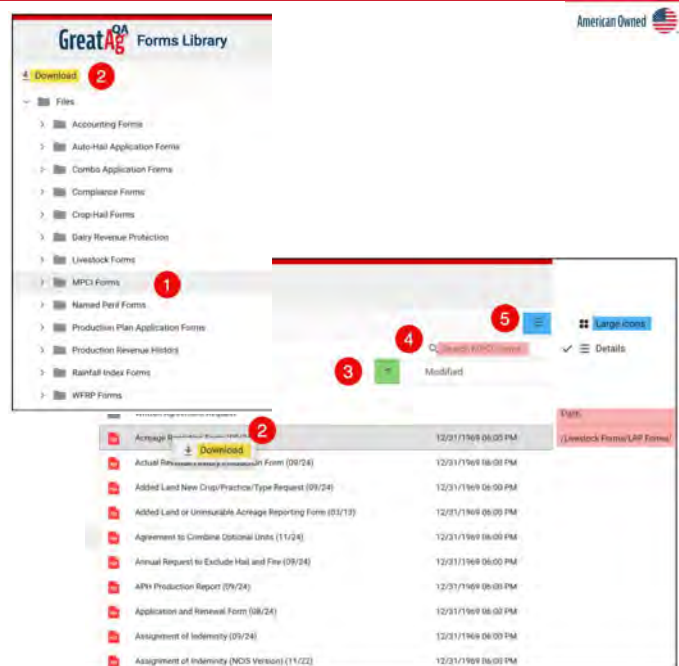
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# Forms Library

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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## PC29 Claims Department Overview

▶ 2025 AGENT UPDATE TRAINING ITEMS TO COVER

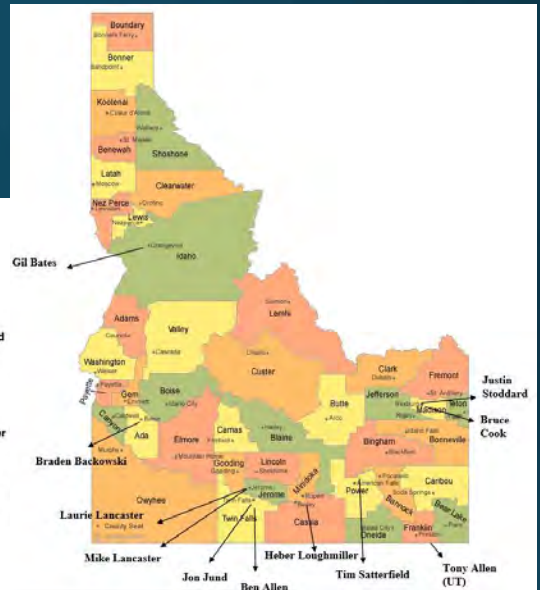
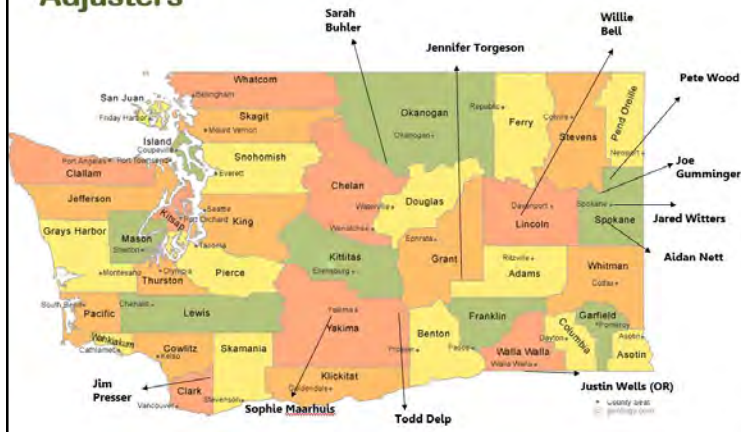
- ▶ Staffing
- ▶ Service goals
- ▶ EFT
- ▶ Adjuster Mobile
- ▶ Docusign
- ▶ Claim Status Notification
- ▶ Great Ag – Provisions
- ▶ Contact Logs
- ▶ NOL – How to file claims / inspections
- ▶ UUF
- ▶ Wildlife / Insect Damage claims



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# Adjusters

## Washington Adjusters



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## CLAIM DEPARTMENT GOALS SERVICE

- QUICKER PAYMENTS
  - 4-day claim turnaround goal on MPC1
  - 5-day claim turnaround goal CH/NP
- FASTER CONTACT
  - Contact insured within 24 hours of claim assignment
- PLAY BY THE RULES
  - Adhere to GAIC and FCIC loss adjustment procedures and mandated quality control standards
- COMPETENT STAFF
  - Develop and maintain a knowledgeable and professional claim staff

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# DIRECT DEPOSIT FOR CLAIMS (EFT)

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

- Eliminates mail time and your time to hand deliver checks

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

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

1 Day Review Period

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

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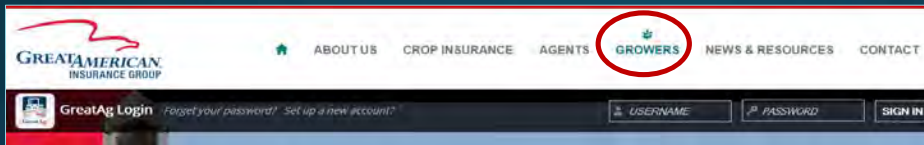
**\*Ideal time to sign-up insureds for EFT is when they are signing the acreage report\***

  
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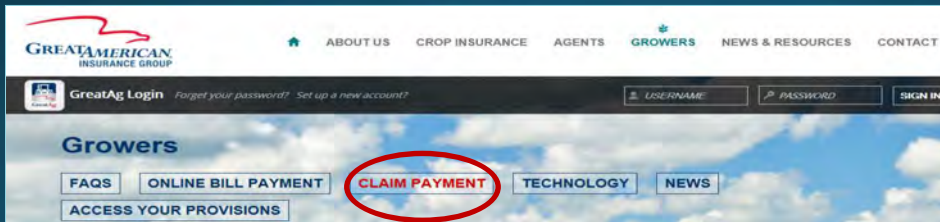
60

## DIRECT DEPOSIT FOR CLAIMS (Electronic Funds Transfer)

- Encourage customers to sign up for Direct Deposit for claim payments. Two ways to enroll: Website or Hard Copy Form
  - Via website: <http://www.greatamericancrop.com/>
  - To initiate enrollment – click on “Growers”



- Next – click on “Claim Payment”



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## DIRECT DEPOSIT FOR CLAIMS (EFT)

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

**Claim Payment - Direct Deposit**

Great American Insurance Group offers Direct Deposit payment for MPC (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. Please see this link for the Assignment of Indemnity Authorization form: <https://www.gainco.com/indemnity/indemnity-authorization.pdf>

For agents/Arbitrator Customers

Name \_\_\_\_\_

Bank Name \_\_\_\_\_

Bank Address \_\_\_\_\_

Bank Routing (ABA) number \_\_\_\_\_

Bank Account Number \_\_\_\_\_

Check if account is  Checking  Savings

Product Line  MPC  Crop Hail  Named Peril  All

**Contact Information**

Name \_\_\_\_\_

Policyholder Tax ID (Last 4 digits TIN) \_\_\_\_\_

Email Address \_\_\_\_\_

Fax Number \_\_\_\_\_

Phone Number \_\_\_\_\_

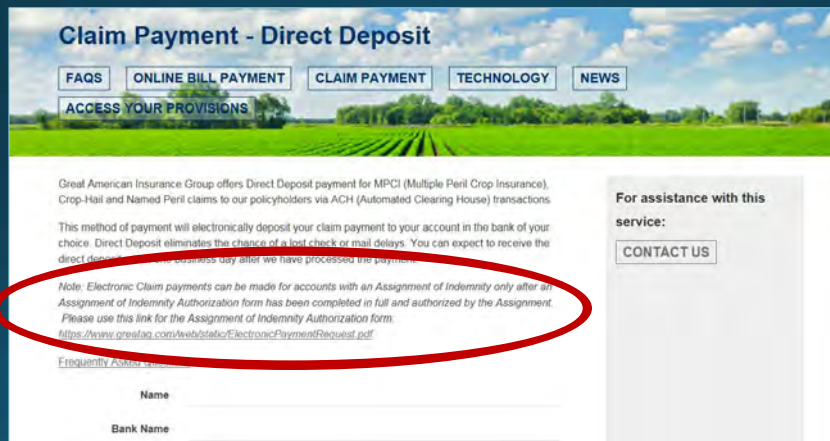
By signing below, I authorize Great American Insurance Company to directly deposit my MPC, Crop-Hail and/or Named Peril Claim payments into the account designated on this form. This authority will remain in force until I have given written notice that I have terminated it, or Great American Insurance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

Accept

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## DIRECT DEPOSIT FOR CLAIMS (EFT)

- If policy contains an Assignment of Indemnity the form cannot be completed electronically – must be done via hard copy paper form
  - Click on the Assignment of Indemnity Authorization form link as indicated below



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**GREAT AMERICAN**  
INSURANCE COMPANIES

Great American Insurance Company  
Crop Division  
301 H. Fourth Street, 205  
P.O. Box 2273  
Cincinnati, OH 45201

**REQUEST FOR ELECTRONIC PAYMENTS**

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

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

Claims with an Assignment of Indemnity must have the creditor's authorization to have loan 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 2273  
Cincinnati, OH 45201-2273

If you have any questions, you may email us at [CropAccounting@naic.com](mailto:CropAccounting@naic.com) or call us at 1-888-410-0808.

Name: \_\_\_\_\_ (must be the name on the bank account)

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Bank Routing (ABA) number: \_\_\_\_\_ (nine digit routing number)

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

Check if account is:  Checking  Savings

Product Line:  Crop Hail  Named Peril  MPCl  Assignment of Indemnity  All

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

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

Authorized by (please print): \_\_\_\_\_  
Signature: \_\_\_\_\_

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

## DIRECT DEPOSIT FOR CLAIMS (EFT)

- Hard Copy Enrollment Form
  - Form can be mailed or emailed

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# Adjuster Mobile App



Application for field staff

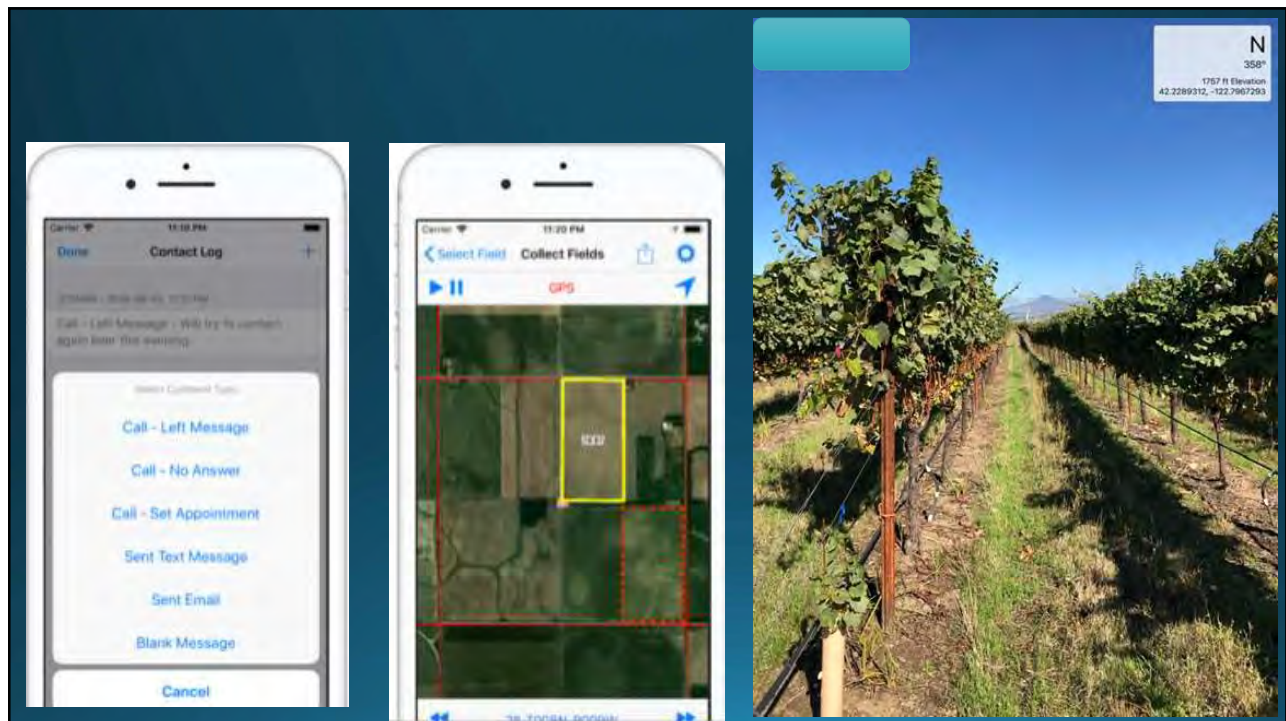
- Intuitive and user-friendly
- Increasing functionality in development

## Functions

- Contact Logs
- Reserves
- Maps – GPS
- Documents
- Photos



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# DOCUSIGN FOR CLAIMS

- Benefits to Agents and Policyholders
  - Significantly speeds up the claim process
  - Eliminates having to schedule another trip to field for final signatures
  - Efficient process for long-distance landlords
  - Documents can easily be signed on mobile device or computer
  - Policyholder can print and/or save final e-signed claim documents
- Adjuster will ask if policyholder would like to have the claim finalized through this process
  - Adjusters have a quick-card available to help walk through this process with the policyholder

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## DOCUSIGN FOR CLAIMS

Policyholder email: Policyholder Signature:

GreatAg Signature Request Claim # MP-2015-WA-1051141-01 (J.M. Insured)  
Great American Insurance Group | Crop Claims QA via DocuSign  
Date: Thursday, October 29, 2015 at 10:27 AM  
To: [Redacted], [Redacted]

Great American Insurance Group | Crop Claims QA sent you a document to review and sign.

**REVIEW DOCUMENT**

J.M. Insured,  
Please DocuSign your claim document(s) for claim MP-2015-WA-1051141-01 prepared by:  
CLYDE I  
Thank you,  
Great American Insurance Group | Crop Division

Adopt Your Signature

Confirm your name, initials, and signature.

Full Name: J.M. Insured Initials: JI  
[Drop-down] [Drop-down]

PREVIEW

DocuSigned by:  
J.M. Insured  
[Signature Preview] [DS] [Change style]

**Download icon**

**You're Done Signing**

**Print icon**

A copy of this document has been sent to your email address. You can also download or print using the icons above.

**CONTINUE**

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# CLAIM STATUS NOTIFICATION

- Enrollment can be initiated in GreatAg® (Notification Settings)

The screenshot displays the 'Notification Settings' interface. At the top, there are tabs for 'Myself', 'My Agents', and 'My Insureds'. The 'Myself' tab is active. Below this, there's a section for 'My Claims Notification Settings' with an email field (I.M.Agents@wondobestagency.com) and a mobile phone field ((123) 456-7890). A search bar for 'Claim Status' is also present. The main part of the page is a table with columns: Search, Notification Type, Options, and Delivery Method. The table lists three entries: 'I.M. Insured', 'Mr. Grower', and 'Rumpelstiltskin', each with specific notification options and a delivery method of 'Email'.

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# Using Great Ag

The screenshot shows the GreatAg search interface. At the top, there are navigation links for 'Dashboard', 'Accounts', and 'Library'. A search bar contains 'Policy/Producer' and '820454'. A dropdown menu is open, listing various actions: 'Policy Maintenance', 'Report a Claim', 'CFMS Upload', 'CFMS History', 'Compliance Tracking', 'Audit History', 'Underwriter Tools', 'County/Crop Provisions' (highlighted), 'History Viewer', 'Policy Review', 'Reports', 'Agency Doc Upload', and 'Agency Doc History'. The search results show two entries: 'MP-2019-ND-084-820454' with 'Richland: Barley, Corn, Soybeans, Sunflowers, Wheat' and 'MP-2019-ND-084-820456' with 'Sargent: Barley, Corn, Soybeans, Sunflowers, Wheat'. At the bottom, there are links for '2019 Claim Withdrawn', '2018 Paid Claim', and '2018 Claim Withdrawn'.

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## County Crop Provisions

Print Policy Packet

Send Declaration of Coverage to Batch

Select one or more county crop lines to print:


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

**Send Output to:**

Screen

Send Policy Packet to FileNet

Batch queue



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## Adjuster Contact Logs

- Contact Logs available in GreatAg®
  - Provides information regarding adjuster contacts with the policyholder
  - Viewed under the "Claims" tab

2021 Claim Withdrawn 2020 Paid Cl

MP Producer MP SBI Header Details Policy Details PASS CIMS Inspection Diary **Claims** Account

Submit Loss / Inspection

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

This is where you click to see the contact log

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## NOL - Notice of Loss Deadlines

**Production losses:** Must be reported within 72 hours after the discovery of damage, but no later than 15 days after the EOIP

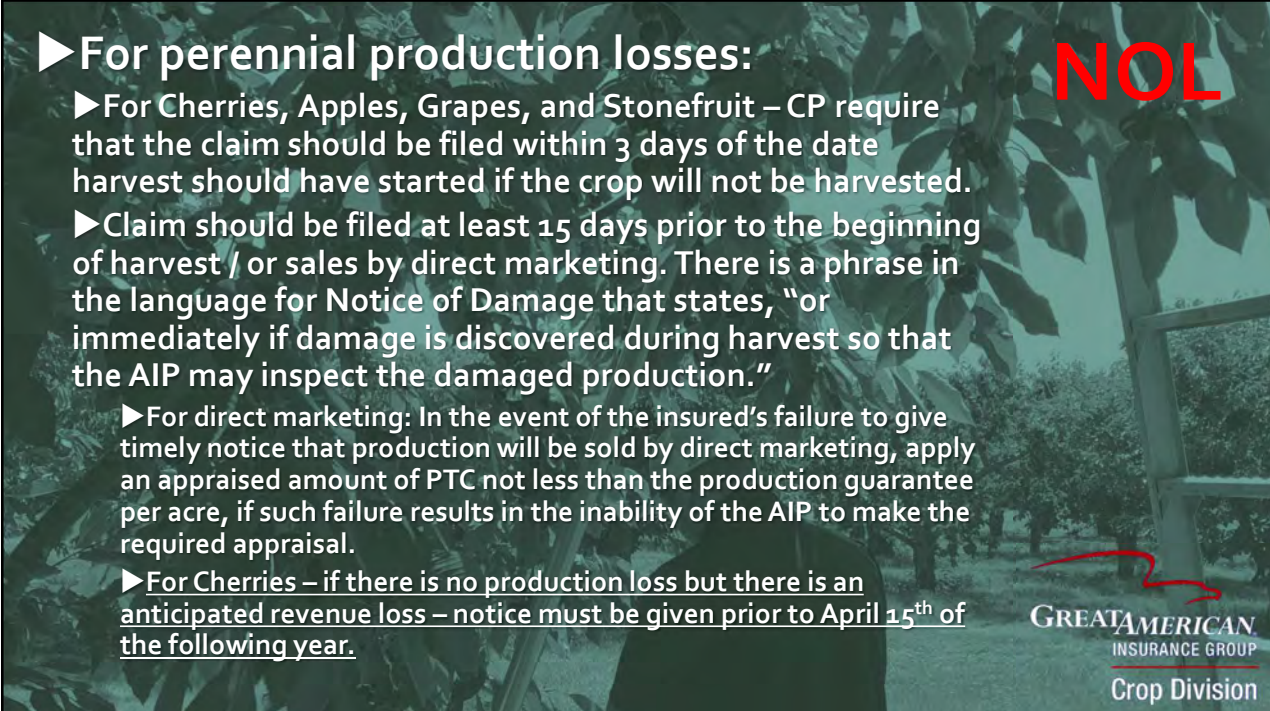
**Revenue Losses:** Must be submitted no later than 45 days after the harvest price release date.

**Prevented Planting (PP):** 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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## ► For perennial production losses:

- For Cherries, Apples, Grapes, and Stonefruit – CP require that the claim should be filed within 3 days of the date harvest should have started if the crop will not be harvested.
- Claim should be filed at least 15 days prior to the beginning of harvest / or sales by direct marketing. There is a phrase in the language for Notice of Damage that states, “or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production.”
  - For direct marketing: In the event of the insured’s failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of PTC not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
  - For Cherries – if there is no production loss but there is an anticipated revenue loss – notice must be given prior to April 15<sup>th</sup> of the following year.

NOL

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## ▶ For WFRP losses: **NOL**

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

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

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

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

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## Submitting a NOL

### CLAIM TYPES

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

Replant

Prevent Plant

Normal

Inspection

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

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

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

A blue "NEXT" button is located at the bottom center of the form.

## INSPECTION

Non-Loss situation where insured needs a crop inspected for:

- APH Appraisal
- Bin Measurement
- Pre-Acceptance
- Late-Filed Acreage Report
- Revised Acreage Report
- Appendix IV Review



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The screenshot shows the same "Submit Loss / Inspection" form, but with the "Prevent Plant" claim type selected. The fields are:

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

A blue "NEXT" button is located at the bottom center of the form.

## Prevent Plant

Claims for crops that have been prevented from being planted by an insurable cause of loss

Should be filed at FPD or during the LPP  
20-20 rule applies



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

- Claim Type: Normal Loss (dropdown menu)
- Simplified Claim:
- Line of Business: Line of Business (dropdown menu)
- Cause of Loss: Cause of Loss (dropdown menu)
- Loss Date: Date of Loss (calendar icon)
- Policyholder Intention: Policyholder Intention (dropdown menu)
- Immediate Inspection Required:
- Comments / Contact Information (250 Character Max): Enter comments here (text area)

A blue "NEXT" button is located at the bottom center of the form.

## 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



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

- Claim Type: Replant (dropdown menu)
- Self-Certified Replant:
- Line of Business: Line of Business (dropdown menu)
- Cause of Loss: Cause of Loss (dropdown menu)
- Loss Date: Date of Loss (calendar icon)
- Policyholder Intention: Policyholder Intention (dropdown menu)
- Immediate Inspection Required:
- Comments / Contact Information (250 Character Max): Enter comments here (text area)

A blue "NEXT" button is located at the bottom center of the form.

## Replant

Claims for crops that need an appraisal or need to be replanted

- A Self Certified replant option is available as long as it is below the required acres per unit structure.
- 20-20 rule applies



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# 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**

**GREAT AMERICAN INSURANCE COMPANY**

### MPCI SELF-CERTIFICATION REPLANT WORKSHEET

**GUIDELINES:** The Self-Certification Replant Worksheet may be used when the acreage to be replanted is 100 acres or less for the unit. For policyholders that have elected Basic (BU) or Enterprise Units (EU), the 100-acre limitation applies on an underlying unit basis for databases that could qualify as separate optional units. For policy provisions, in order to qualify for a replant payment, the number of acres to be replanted must be at least the lesser of 20 acres or 20% of the insured planted acreage for that unit (as determined on the first planting date of within the late planting period if a late planting period is applicable). The potential for acres to be replanted must not exceed the amount stated in the crop policy. A replant payment may be made only once on the acreage in the same location for the same crop year. Complete and mail this form within the 60 days following the time frame specified by your Approved Insurance Provider. After completion of replanting on the unit for replanting payment, the crop provisions specify a replanting payment is based on actual cost, actual copies of receipts for replanting expenses actually incurred for the replanted acreage (those expenses you actually paid or are liable for). Refer to your crop policy for qualification for replanting payments.

**INSTRUCTIONS:** Please fill out the following information completely.

1. Insured Name:  2. Insured Name:  3. Policy Number:  4. Crop & Crop Year:

5. Crop:  6. Year:

7. Crop:  8. Year:

9. Crop:  10. Year:

11. Crop:  12. Year:

13. Crop:  14. Year:

15. Crop:  16. Year:

17. Draw the field where the crop is planted. Shade the area actually replanted.

18. Indicate practice type used with (+) or, if not used, list in Other. Write in bean type & sillage method.

	ORIGINAL	REPLANT
Drilled	<input type="checkbox"/>	<input type="checkbox"/>
Broadcast	<input type="checkbox"/>	<input type="checkbox"/>
Airplane-Seeded	<input type="checkbox"/>	<input type="checkbox"/>
Rowed	<input type="checkbox"/>	<input type="checkbox"/>
Dry Bean Type	<input type="checkbox"/>	<input type="checkbox"/>
Tillage Method	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

19. My yield potential for the acres to be replanted is \_\_\_\_\_ (bu., tons, etc.) per acre.

20. Is the damage on your form similar to other forms in the area? YES  NO  If NO, explain below.

21. MAKE NO ENTRY IF CROP IS barley, buckwheat, corn, flax, grain sorghum, oats, peanuts, rice, soybeans, sunflowers, and wheat, but attach copies of receipts for replanting expenses actually incurred for the replanted acreage.

The following represent my ACTUAL REPLANT COSTS as incurred by \_\_\_\_\_ (insured) \_\_\_\_\_ (operator)

MY TOTAL ACTUAL COST FOR REPLANTED ACRES: (Actualty paid or are liable for)

SEED \$ \_\_\_\_\_ (Actual seed receipts)

CLEANING \$ \_\_\_\_\_ (Btu run fees)

HERBICIDE \$ \_\_\_\_\_ (Actual receipts)

LABOR \$ \_\_\_\_\_ (Labor, etc.)

(OTHER) \$ \_\_\_\_\_ TOTAL EXPENSE

Insured Certification Statement: "I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in penalties under my policy, including but not limited to voidance of the policy, and in general or civil penalties (18 U.S.C. §1956 and §1957; 31 U.S.C. §1074, §1075, §1076) and any other applicable federal statutes. I understand the certified information will be used to determine my replanting payment. If any, for damage to the insured crop. I also understand that this worksheet and supporting papers are subject to audit and approval by the insurance provider and that my signature hereon authorizes the insurance provider to procure a replanting payment in accordance with the terms of my insurance contract. I understand the certified information will be used to determine my replanting payment, if any, for damage to the insured crop. I also understand that this worksheet and supporting papers are subject to audit and approval by the insurance provider and that my signature hereon authorizes the insurance provider to procure a replanting payment in accordance with the terms of my insurance contract."

22. Date:  23. Date:

24. Signature:  25. Signature:

26. Insured Name:  27. Insured Name:

28. Replant Practice:  29. Did replant occur to quality:

30. Yes  No  31. Actual Cost:

FOR OFFICE USE ONLY – AUDIT INFORMATION

32. Replant Costs:  33. Date of Change:

34. Replant Practice:  35. Actual Cost:

36. Did replant occur to quality:  37. Actual Cost:

38. Yes  No  39. Actual Cost:

Special Report:  (Check this box if a special report is attached to, or accompanies, this Self-Certification Replant Worksheet.)

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# NOTICE OF LOSS ENTRY SCREEN

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

The screenshot shows the 'Submit Loss / Inspection' form with the following fields and values:

DETAILS	COUNTY CROPS	COMPANIONS	STATUS
Claim Type	Claim Type		
Line of Business	Line of Business		
Cause of Loss	Cause of Loss		
Loss Date	Date of Loss		
Policyholder Intention	Policyholder Intention		
Immediate Inspection Required	<input type="checkbox"/>		
Comments / Contact Information (250 Character Max)	Enter comments here		

A red arrow points to the calendar icon next to the 'Loss Date' field.

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The screenshot shows the 'Submit Loss / Inspection' form with the following example values:

DETAILS	COUNTY CROPS	COMPANIONS	STATUS
Claim Type	Normal Loss		
Simplified Claim	<input type="checkbox"/>		
PACE	<input type="checkbox"/>		
Line of Business	MPCI		
Cause of Loss	Hail		
Loss Date	8/1/2023		
Policyholder Intention	To Harvest		
Immediate Inspection Required	<input type="checkbox"/>		
Comments / Contact Information (250 Character Max)	Please Call after 6:00		

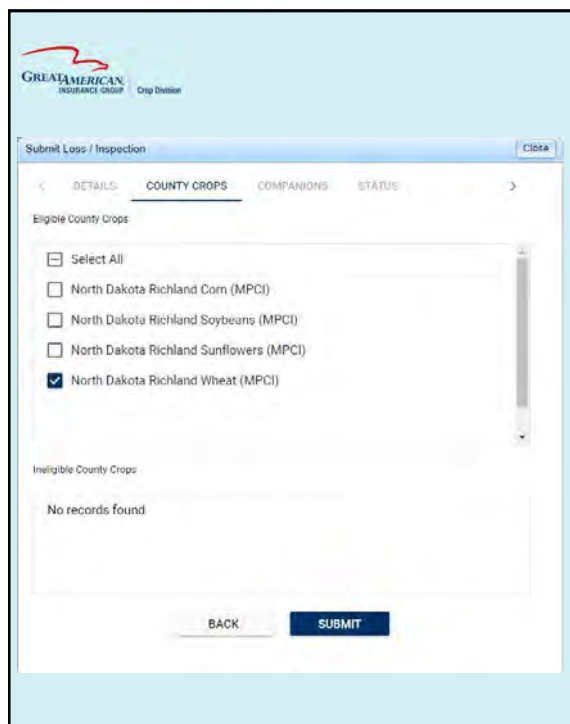
## SUBMISSION EXAMPLE

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

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## SUBMISSION EXAMPLE CONTINUED

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

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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The image shows two screenshots. On the left is a 'Submit Loss / Inspection' success screen with a 'GENERATE RECEIPT' button. A red arrow points from this button to the 'Loss Submission Receipt' on the right. The receipt contains the following information:

**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 Com
--------------------------------------	--------------------

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

Comments:

**SUBMISSION EXAMPLE CONTINUED**

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

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The screenshot shows the 'Claims / Inspections' tab in a software interface. It displays a table with the following data:

Claim Number	Claim Status	Total Indemnity	Loss Credits	Drafts	Adjuster	Supervisor
123456-01	Assigned Normal Claim	\$0	\$0	\$0	DALE LONG (620) 794-5577 cdlong@gaiq.com	DALE LONG (620) 794-5577 cdlong@gaiq.com

Below the table is a detailed view for the selected claim:

Crop	Unit	County	Plan	Level	Type	Dmg Date
Corn (41)	00050001	Bourbon (11)	RP (02)	75	Normal	

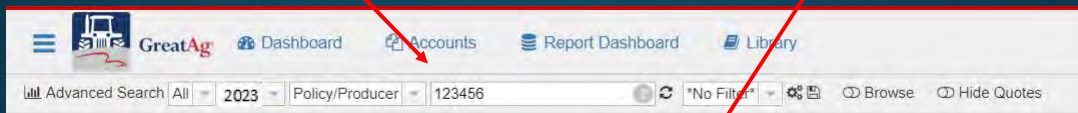
**CLAIMS / INSPECTION TAB**

- 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.

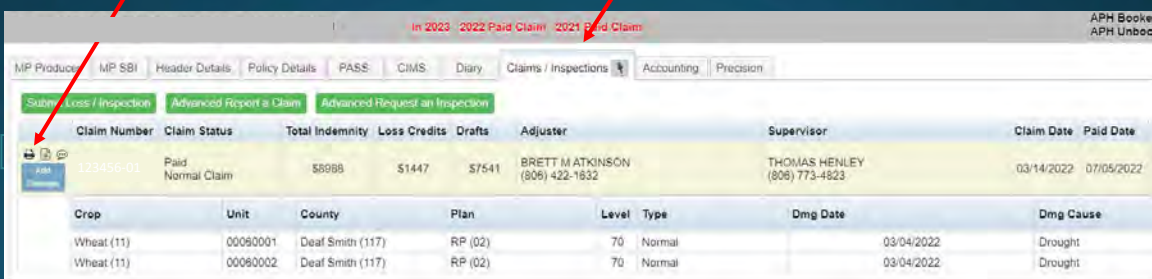
88

# ACCESSING A PROOF OF LOSS

Input policy number and navigate to the claims tab



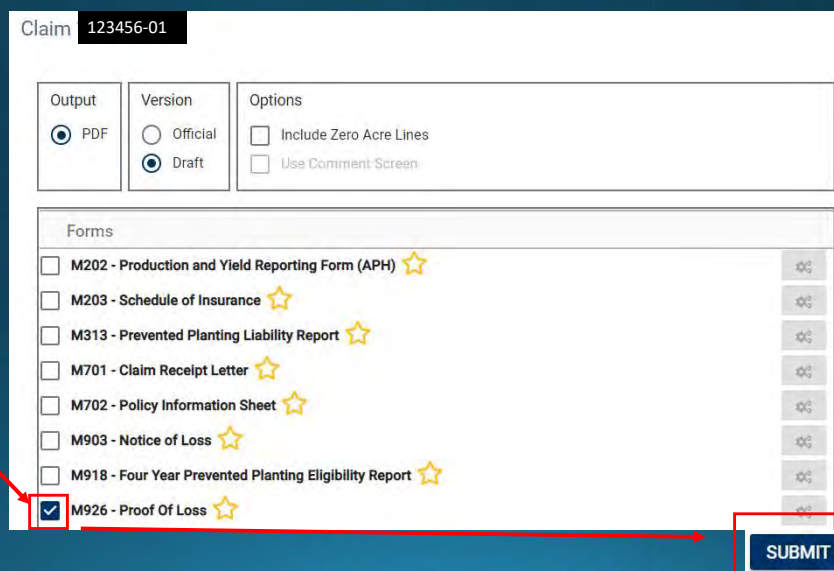
Select the printer icon



89

# ACCESSING A PROOF OF LOSS

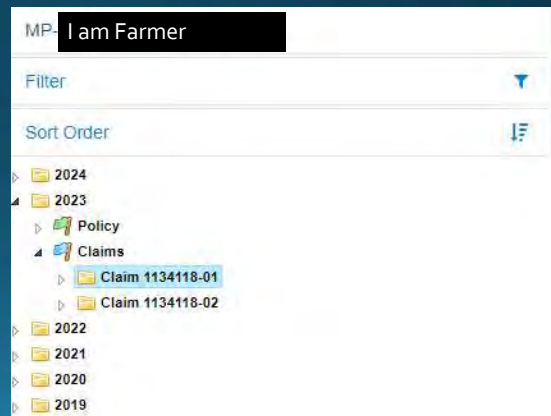
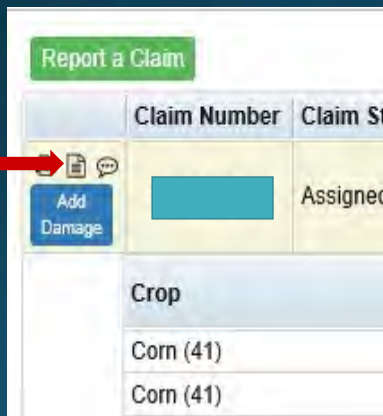
Selecting the printer icon will open a new window where you can choose a proof of loss, then submit



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## PAID CLAIM DOCUMENTS

- All claim documents (appraisals, production worksheet or claim information)
  - Inspections, compliance
- CFMS – Claim File Management System



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## 3<sup>rd</sup> Party / UUF Damage

Damage to a crop that results from the actions of a 3<sup>rd</sup> 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

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## 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 3<sup>rd</sup> 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



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## Damage from Wildlife, Insects, Disease, or Weed infestations

### IMPORTANT NOTICE TO POLICYHOLDERS

#### Claims Involving Severe Wildlife Damage, Insect, Disease, or Weed Infestations

When the Crop Provisions include wildlife, insect, disease or weed infestations as an insurable cause of loss, damage from those issues will generally be considered unavoidable (insured) the first crop year such damage occurs, if you were unaware of the condition at the time of planting.

- If it's determined you were, or should have been, aware of the wildlife presence, insect, disease or weed infestation at planting time but did not follow recognized Good Farming Practices (e.g. crop rotation or soil treatment practices), or recognized wildlife control measures, some or all of the loss will be considered to be an avoidable (uninsured) cause of loss.
- If Agricultural Experts in the local area recommend that an existing disease resistant variety should be planted, and you don't plant such variety, the disease damage will be considered an avoidable (uninsured) cause of loss, even in the first year of such damage.

Damage due to wildlife, insect, disease or weed infestations that occur on the same acreage in subsequent crop years will be considered avoidable (uninsured) unless recognized Good Farming Practices or recognized wildlife control measures have been followed.

You are encouraged to contact the local county extension office to obtain their Agricultural Expert recommendation for treating or eradicating the infestation or the state conservation department to determine whether there are any recommended control measures for wildlife on agricultural crop acreage.



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# Wildlife Claims

**Claims adjusters:** Their role in the process is to ask the appropriate questions to see whether the insured is aware of the issue, whether he's consulting with experts and whether the expert recommendations, if there are any, are being followed.



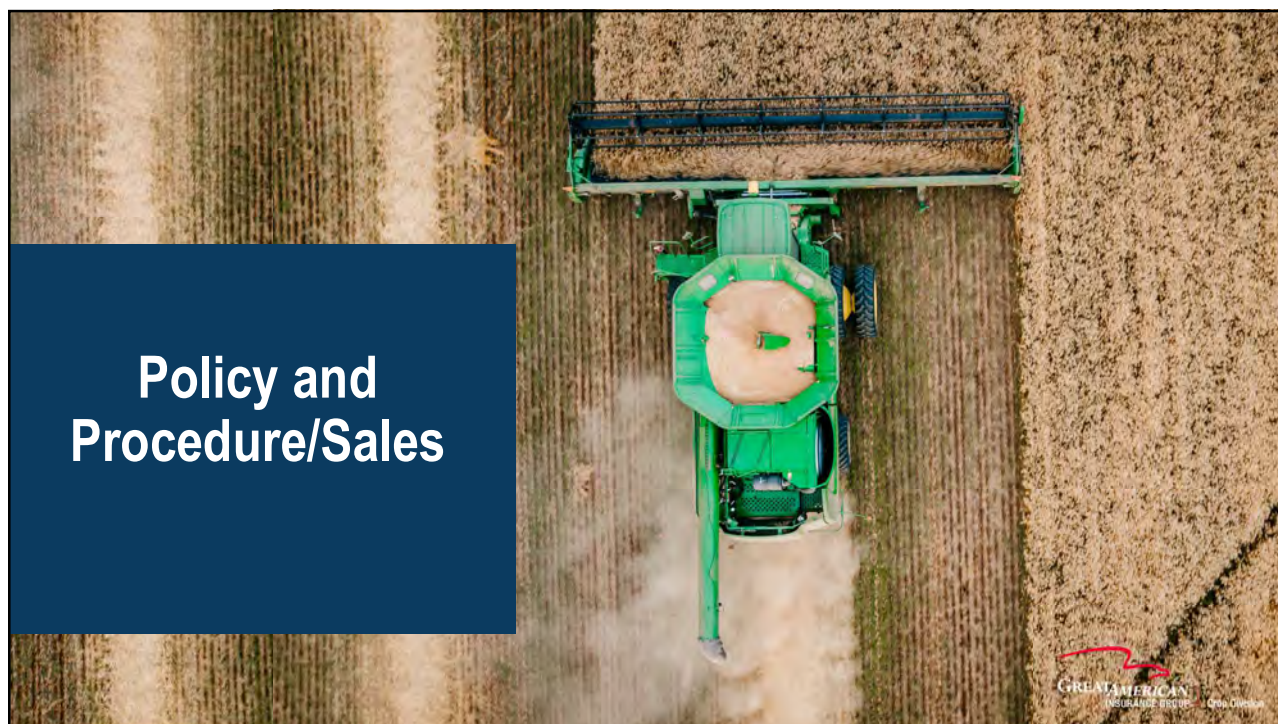
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# Fresno Claims


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



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## Disclaimer

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

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## 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](http://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](http://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.



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## 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 Accepted comments through COB 8/26/2024 Regulations.gov
- 03 Expanding Options for Specialty and Organic Growers (EOSOG)
- 04 Amending Subpart J, ARPI, CCIP, and 18 crop provisions



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**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

USDA  
United States Department of Agriculture  
FCIC  
Federal Crop Insurance Corporation  
FCIC-18190 (04-2024)

GENERAL STANDARDS HANDBOOK  
2025 AND SUCCEEDING CROP YEARS

Great American Insurance Group Crop Division

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**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

Great American Insurance Group Crop Division

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## 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

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## 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



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## 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



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## Key Updates

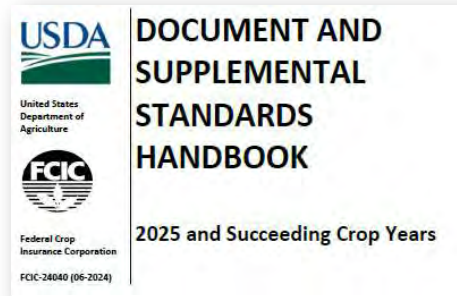
- 01 Unit Updates: EO and UDGO
- 02 New Breaking, Native Sod, and Acreage Emerging from USDA program
- 03 ELS Cotton, Apple MVP, and RO UW Guide Deadlines



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## 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



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



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## 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



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## General Information

### Title VI of the Civil Rights Act of 1964

- Information pertaining to the program discrimination complaint process and Title VI of the Civil Rights Act of 1964 is available at the updated website at [www.usda.gov/oascr](http://www.usda.gov/oascr)
- Outdated website address:
  - ~~[www.ascr.usda.gov/](http://www.ascr.usda.gov/)~~



GSH – Paragraph 4

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## 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](http://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](mailto:program.intake@usda.gov)



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## 2025 DSSH – Part 5

### 503C – Updated NDS – Marketing Materials

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



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## 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

112

## Policy Servicing Requirements Assignment of Indemnity

- **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

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## 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

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GSH - 852

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## 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)

115

## Policy Servicing Requirements Assignment of Indemnity

Single Payee Agreement Form

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



GSH - 852

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# AOI – Single Payee Agreement New Form



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



GSH – 852 and DSSH – Exhibit 39

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# AOI – Single Payee Agreement New Form

GREAT AMERICAN INSURANCE GROUP Crop Division		Assignment of Indemnity - Single Payee Agreement		Policy Number _____
				Page _____ of _____
<b>Part I - INSURED INFORMATION</b>				
Name			Policy Number	
Authorized Representative			Effective Crop Year	
Street and/or Mailing Address			Crop	
City	State	Zip Code	State and County	
<b>Part II - ASSIGNEE INFORMATION</b>				
Assignee 1 Name		Assignee 2 Name		
Street and/or Mailing Address		Street and/or Mailing Address		
City	State	Zip Code	City	State
		Zip Code		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		Zip Code
<b>Agreement and Payee Information</b>				
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 _____				
<b>Privacy Act Statement</b>				
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 solicit the information required on documents established by RMA or its 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, magistrates, administrative tribunals, AIPs contractors and cooperators, Comprehensive Information Management System (CIMS), congressional officials, 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 benefit derived herefrom. Also, failure to provide true and correct information may result in civil and/or criminal prosecution and the assessment of penalties or pursuit of other remedies.				



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## Good Farming Practice

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



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## Administrative and Servicing Requirements Duplicate Policies

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If duplicate policies are discovered:

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



GSH - 803A(1)

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## Administrative and Servicing Requirements Duplicate Policies

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



GSH – 803A(2)

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## Administrative and Servicing Requirements Other Insurance

American Owned 

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

### B. WFRP Policy

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



GSH – 804B

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## Policy Servicing Requirements Assignment of Indemnity

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

(2) Any assignee will have the right to submit all loss notices and forms as required by the policy if you fail to do so. If you have suffered a loss from an insurable cause and fail to submit a claim for indemnity within the period specified in section 14(e):

(i) An assignee may submit the claim for indemnity not later than 30 days after the period for filing a claim has expired.

(ii) No indemnity will be paid if we determine that we do not have the ability to accurately adjust the loss for any claim for indemnity. You or any assignee may not dispute the determination.

(e) If an assignee submits a notice of loss or claim for indemnity because of your failure to timely do so, the assignee assumes any rights and responsibilities you may have under section 20 to dispute determinations related to the notice of loss or claim for indemnity, except for determinations made in accordance with section 29(d)(2)(ii).



BP – Sec 29(D)(2)

## Policy Servicing Requirements Signatures

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

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

Acreage report must be signed by the ARD

Production report must be signed by the PRD, etc.



GSH - 854

## Q & A - AOI Electronic Signatures

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

A. Signature Requirements

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

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

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



GSH 852 A

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## Policy Servicing Requirements Signatures

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



GSH - 854

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## Signatures

### POA or Other Legally Sufficient Documentation Required

(1) The POA or other legally sufficient document (such as the Articles of Incorporation) must identify who is authorized to sign the initial Application and represents the original agreement between the grantor and its authorized representative.

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



GSH - 854

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## 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

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# 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

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# 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

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## Person Types – Individuals Separate Policies for Minors

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

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

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## 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”

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# Person Types Trusts



Added a note for when an irrevocable trust meets certain IRS definitions it must be treated like a grantor trust and submitted as revocable trust for crop insurance purposes.

**Note :** If an irrevocable trust meets any of the definitions contained in the IRS Code §§671, or 673-677, it must be reported as a revocable trust for crop insurance purposes, including the reporting of SBIs.



GSH - 258A

# Person Types Trusts

If an irrevocable trust meets any of the definitions contained in the IRS Code §§671, or 673-677, it must be reported as a revocable trust for crop insurance purposes, including the reporting of SBIs.

A grantor trust is a trust over which the grantor has retained certain interests or control. The grantor trust rules in IRS Code 671-678 prevent the grantor from taking tax advantages from assets that have not left his or her control. The grantor trust rules treat the grantor (or in some cases a beneficiary) as owner of all or a portion of the trust income and losses. The grantor is subject to tax on trust income, even if he or she does not actually receive the income.

- § 671. Trust income, deductions, and credits attributable to grantors and others as substantial owners
- § 672. Definitions and rules
- § 673. Reversionary interests
- § 674. Power to control beneficial enjoyment
- § 675. Administrative powers
- § 676. Power to revoke
- § 677. Income for benefit of grantor
- § 678. Person other than grantor treated as substantial owner
- § 679. Foreign trusts having one or more United States beneficiaries



# Person Types and Documentation

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

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

Example of Acceptable Signatures for Individual Operating as a Business:

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



GSH – Exhibit 4

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Exhibit 4 Person Types and Documentation

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Individual	John C. Doe	John C. Doe	None	SSN of Individual
Individual Operating As a Business	Northam Land Company c/o John C. Doe	<ul style="list-style-type: none"> <li>• Northam Land Company by John C. Doe, Sole Owner</li> <li>• by John C. Doe, Owner, Northam Land Company</li> <li>• Northam Land Company by John C. Doe, Sole Proprietor</li> <li>• John C Doe, DBA Northam Land Company</li> </ul>	None	EIN FT. 1 and 3
Individual (Joint S. Survivorship Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other	
Individual (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	(Both must sign) John Doe Fred Doe, Guardian for John Doe	Statement signed by minor and guardian showing qualifications as separate person	SSN of Minor
Individual (Minor Unable To Enter Into Contracts Or Incompetent With Court-Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court-appointed guardian showing where court decree can be verified	SSN of Minor or Incompetent
Individual (Authorized Signature)	John C. Doe	John C. Doe By Richard C. Roe, Under Power of Attorney	POA	SSN of insured
Individual Married (spousal)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual FT. 3
Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant FT. 1, 2, 3 or 4
Joint Ventures, Including Joint Operators Co-Owners	James L. Smith and John A. Brown, Joint Venture James L. Smith and John A. Brown, Joint Venture James L. Smith, and John A. Brown, Joint Venture	(All must sign) James L. Smith John A. Brown	Note if all sign, or POA authorizing signature	Joint Interest EIN or SSN's FT. 2
Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	<ul style="list-style-type: none"> <li>• Jones and Smith, A Partnership By Sam Jones, A Partner</li> <li>• by Sam Jones, Partner</li> </ul>	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement signed by all partners	EIN of the Partnership FT. 4



GSH – Exhibit 4

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**Exhibit 4 Person Types and Documentation (Continued)**

Person Type	Application	Acceptable Signatures	Documentation Needed	Id Number
Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title)  First National Bank of Dallas c/o John H. Doe, (Title)	<ul style="list-style-type: none"> <li>ABC Company, Inc. by Richard Roe, (Title)</li> <li>by Richard Roe, (Title)</li> <li>First National Bank of Dallas By John H. Doe, (Title)</li> <li>John H. Doe, (Title) of First National Bank of Dallas</li> </ul>	Statement where articles of incorporation/organization are filed. Indicate in which State incorporation was filed. Application must be signed by authorized person.	EIN of the Corporation ET, 4
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	<ul style="list-style-type: none"> <li>Jones Farms, LLC by Sarah Jones</li> <li>by Sarah Jones, President</li> <li>Jones Farms, LLC by Sarah Jones, President</li> </ul>	Statement indicating which state the Articles of Organization are filed. Application must be signed by authorized person.	SSN or EIN for the LLC ET, 4
Estate	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN
Trust	John H. Doe Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>John H. Doe, Trust by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> </ul>	Statement advising where authority can be found	SSN/EIN for Trust ET, 1, 3, and 4, if applicable
Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>Ralph R. Doe Trust, by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> </ul>	Statement advising where authority can be found	EIN for Trust ET, 4
Trust - Revocable	John H. Doe, Revocable Trust, c/o Richard Roe, Trustee	<ul style="list-style-type: none"> <li>John H. Doe, Trust, by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee</li> <li>by Richard Roe, Trustee for John H. Doe Revocable Trust</li> </ul>	Statement advising where authority can be found	SSN/EIN for Trust (if applicable) and SSN of Grantor ET, 4
Trust - Bia	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 01 201 0016
Receiver Or Liquidator	XYZ Company c/o John H. Doe, Receiver (or Liquidator)	XYZ Company By John H. Doe, Receiver or Liquidator & Court-Appointed	Statement advising where authority can be found	EIN of Named Insured or Correspondent's EIN

Footnotes for Exhibit 4:

- (1) IF EIN, individual MUST be listed as SBI and SSN/RAN of individual provided.
- (2) All PERSONS insured MUST be listed as SBI and EIN, RAN or SSN provided.
- (3) SSN/RAN of spouse must be listed as an SBI.
- (4) SSN/EIN/RAN of any person with SBI.



GSH - Exhibit 4

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**Exhibit 5 Person Status Change**



# Person Status Change

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



GSH - Exhibit 5

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## Application for Insurance Sales Closing Date (SCD)

Moved from Production Reporting Date definition to Paragraph 832 as a “Note”

### 832 SCD

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

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



GSH - 832

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## 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



GSH - 251 F

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## 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.



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## 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.



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## Cancellations Allowed by Basic Provisions

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

### Cancellations allowed by BP:

- The AIP may cancel a policy if:

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

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

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



GSH 833 A(2)

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## Determining Share and CLU Reporting Insurable Share

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



GSH - 1211 A

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## Contract Pricing Update

Revised Special Provisions Statement:

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

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

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



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## 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](http://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity)
- Revised paragraph 915 of the Crop Insurance Handbook to use the broader term "contract pricing" instead of "CPA".



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# Contract Pricing Update

- 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](http://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Eligibility-by-Commodity)






## 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.

JANUARY 2024
rma.usda.gov



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	Figs	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



# CIH 915: Contract Price Option

2024 (11-2023) CIH Para. 915	2025 (6-2024) CIH Para. 915
<p><b>Contract Price Addendum (CPA)</b></p> <ul style="list-style-type: none"> <li>Applicable to crops with CPA (organic practices only)</li> </ul>	<p><b>Contract Price Option</b></p> <ul style="list-style-type: none"> <li>Now addresses use of the contract price as authorized in the actuarial documents (AD)</li> <li>Criteria in CP, SP, or CPA take precedence over general procedures in Para. 915</li> </ul>
<p>Refer to RMA website for more info [Topics/Organic Crops]</p>	<p>Refer to RMA website for more info [Topics/National Fact Sheets]</p>
<ul style="list-style-type: none"> <li>“Contract Price Addendum Eligibility by Commodity”</li> <li>Also listed crops/P/T authorized in CP or SP</li> </ul>	<ul style="list-style-type: none"> <li>“Contract Price Eligibility by Commodity”</li> <li>Updated/clarified as “including” CPA for organic crops</li> </ul>



## CIH 915A: Contract Price Option

Other revisions:

**[Added]** Contract is a written legal agreement between the insured & the buyer or processor

Contract must contain *[now a numbered list]*:

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

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

[(2)-(5) essentially unchanged]



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## 2025 Crop Policy Information Chart – Exhibit 8 in GSH



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

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



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**Exhibit 8 2025 Crop Policy Information**

This is intended to be a quick reference guide and does not change any policy or procedural requirements. Please refer to the appropriate policy documents for more detailed requirements and limitations. All superscript numbers reference footnotes found at the end of the Exh.

YP, RP <sup>213</sup> , RPHPE <sup>214</sup> & PRV Crops	Policy	Crop Provisions	LP/PP	Replant <sup>215</sup>	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) <sup>216</sup> Whole-Farm (W) <sup>217</sup>	High-Risk Land Ex. Opt. <sup>218</sup>
Small Grains: (Barley <sup>219</sup> , Flax <sup>220</sup> , Oats <sup>221</sup> , Rye <sup>222</sup> , Wheat <sup>223</sup> )	25-BR	25-0011	LP/PP	Yes <sup>224</sup>	bu.	B/O <sup>225</sup> /E/W	Yes
Canola/Rapeseed <sup>226</sup>	25-BR	25-0015	LP/PP	Yes	lbs.	B/O <sup>227</sup> /E/W	Yes
Coarse Grains: Corn <sup>228</sup> , Grain Sorghum <sup>229</sup> , Soybeans <sup>230</sup>	25-BR	22-0041	LP/PP	Yes	bu./ton	B/O/E/W	Yes
Cotton <sup>231</sup>	25-BR	17-0021	LP/PP		lbs.	B/O/E/W	Yes
Peanut	25-BR	20-PT-075	LP/PP	Yes	lbs.	B/O/E	Yes
Pecan Revenue (PRV)	25-BR	23-0020			\$/lbs.	B/O <sup>232</sup> /E <sup>233</sup>	Yes
Popcorn <sup>234</sup>	25-BR	17-043	LP/PP	Yes	lbs.	B by contract/ O <sup>235</sup> /E	Yes
Popcorn (Revenue)	25-BR	17-PRC-043	LP/PP	Yes	lbs.	B by contract/O <sup>236</sup> / E <sup>237</sup>	Yes
Rice <sup>238</sup>	25-BR	20-0018	LP/PP	Yes	lbs.	B/O <sup>239</sup> /E/W	Yes
Sunflower Seed <sup>240</sup>	25-BR	22-0078	LP/PP	Yes	lbs.	B/O/E/W	Yes

APH Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) <sup>241</sup>	High-Risk Land Ex. Option <sup>242</sup>
Almonds <sup>243</sup>	25-BR	08-028			lbs.	B/O <sup>244</sup>	Yes
Apples <sup>245</sup>	25-BR	11-0054			box/bu.	B/O <sup>246</sup>	Yes
Avocados - CA <sup>247</sup>	24.1-BR	25-0019			lbs.	B/O <sup>248</sup>	Yes
Avocados - FL <sup>249</sup>	25-BR	23-0019a			bu.	B/O <sup>250</sup>	Yes
Beans, Dry <sup>251</sup>	25-BR	22-0047	LP/PP	Yes	lbs.	B by contract/O <sup>252</sup> / E	Yes
Beans, Fresh Market	25-BR 24.1 BR	25-0105			carton	B/E <sup>253</sup>	No
Beans, Processing <sup>254</sup>	25-BR	17-046	LP/PP		ton	B by contract/O <sup>255</sup>	Yes



June 2024

GSH – Exhibit 8

FCIC-18190

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# 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



GSH – Exhibit 9

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

### F(1): Written Agreements

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

### H: Actual Yields Eligible

List of “actual” yield  
descriptors eligible for  
EHA  
[Deleted requirement  
“...if there was a NOL  
filed”]

### O: Example

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

*[923L on next slide]*



CIH – 923

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## 923L(2): Sugar Beet EHA

### L. Impact of EHA when MY is elected

...

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

### L: EHA & Master Yield

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




CIH – 923

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## REVIEW OF UNITS

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


Reminder of Basic Unit Discount

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

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

BUD will apply to both planted and prevent plant acreage

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

CIH - Part 10, Sec 1

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# REVIEW OF UNITS

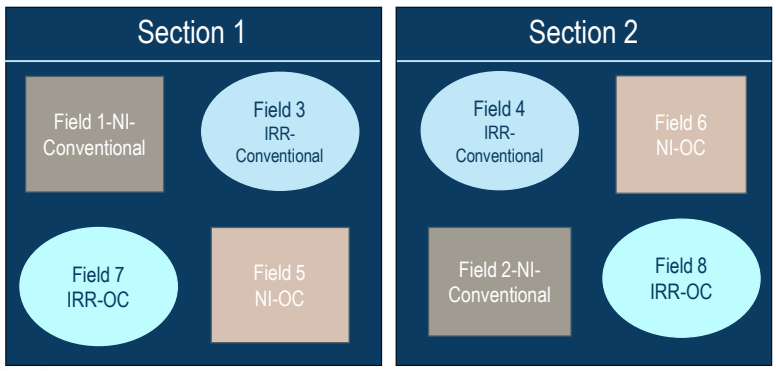
- Optional Units (OU)
  - Section
  - Section Equivalents
  - Separate FSA FSN's
  - Irrigated and Non-Irrigated Practices
  - Organic
  - FAC and NFAC (in select areas)
  - Written Unit Agreement
  - UDGO (ME, GA & TX)
- Whole Farm (WU)
  - One unit for all crops in the county that qualify



CIH – Part 10, Sec 2

## Exhibit 10(O) OU Combination Example

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



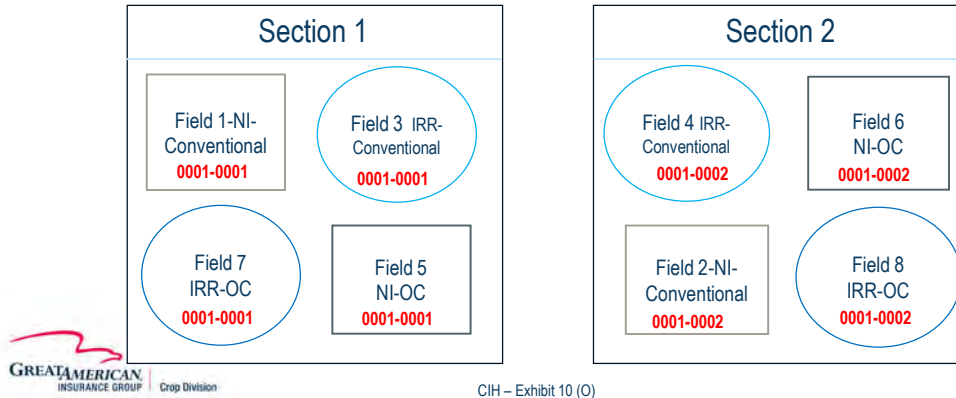
CIH – Exhibit 10 (O)

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



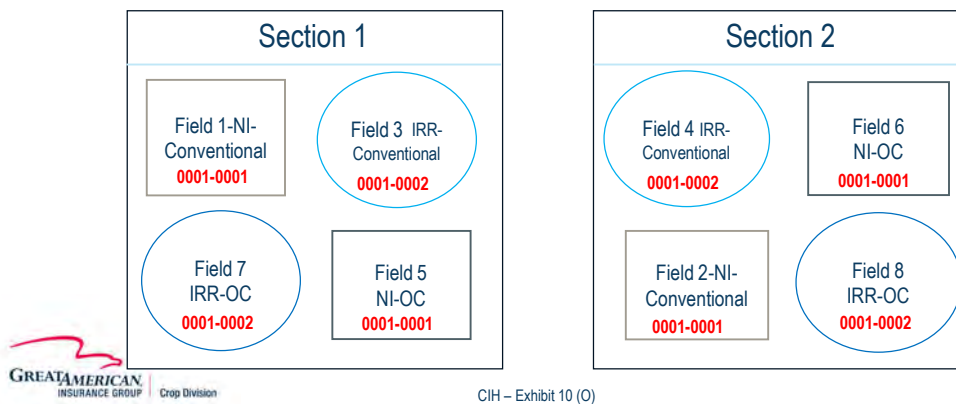
161

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



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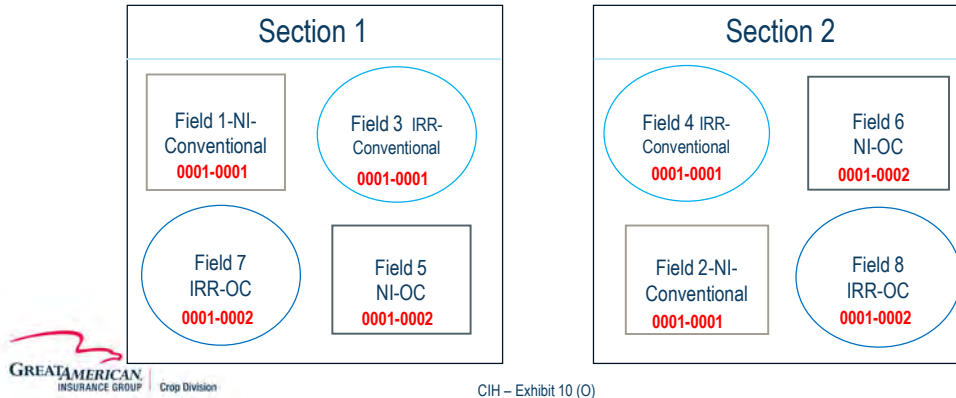


## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



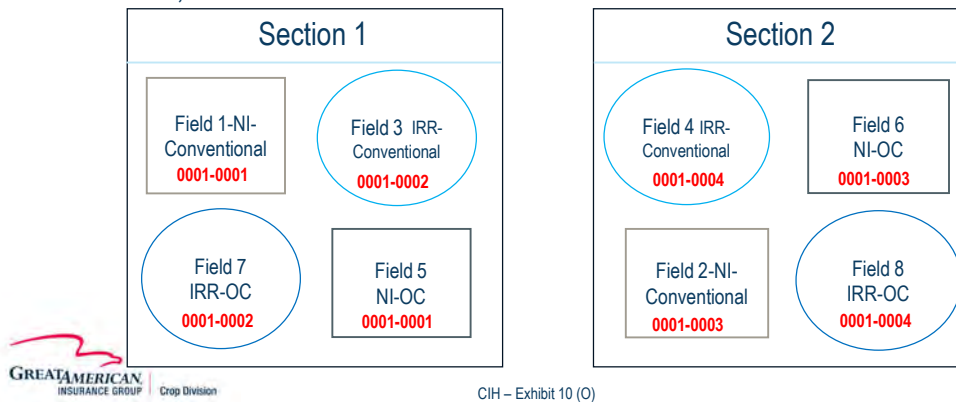
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## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



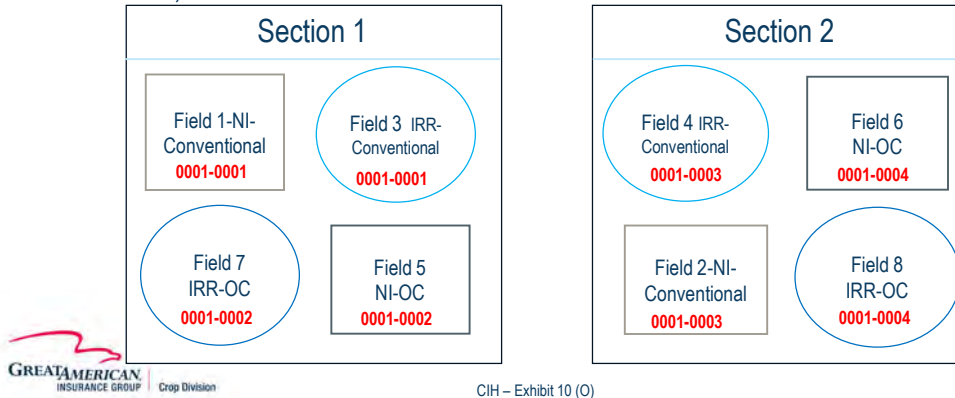
164

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



CIH – Exhibit 10 (O)

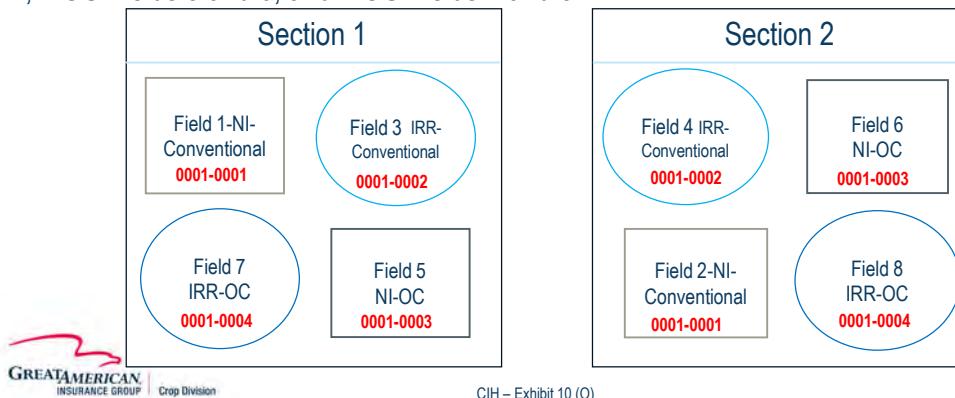
165

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



CIH – Exhibit 10 (O)

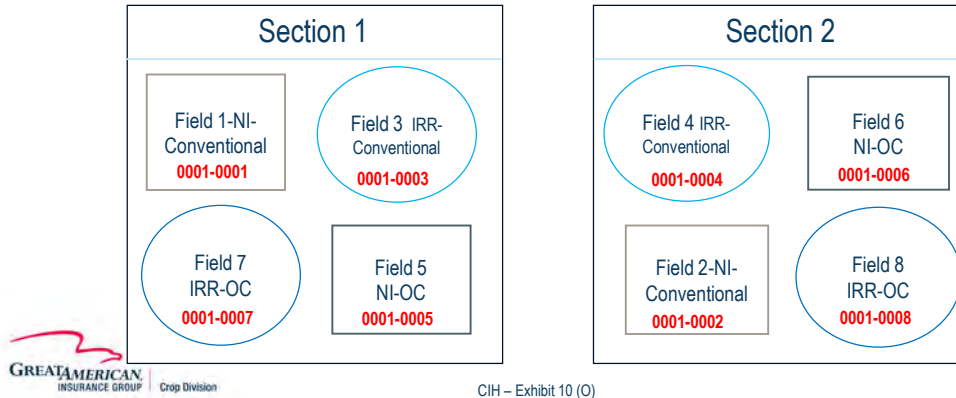
166

## Exhibit 10(O) OU Combination Example

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

OU combinations the insured could have:

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



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## What Is an Enterprise Unit?

### Defining an EU

- Originally, all of a crop in a county...
- ...but increasingly more granular and subdivided.

### EU Benefit to a Policyholder

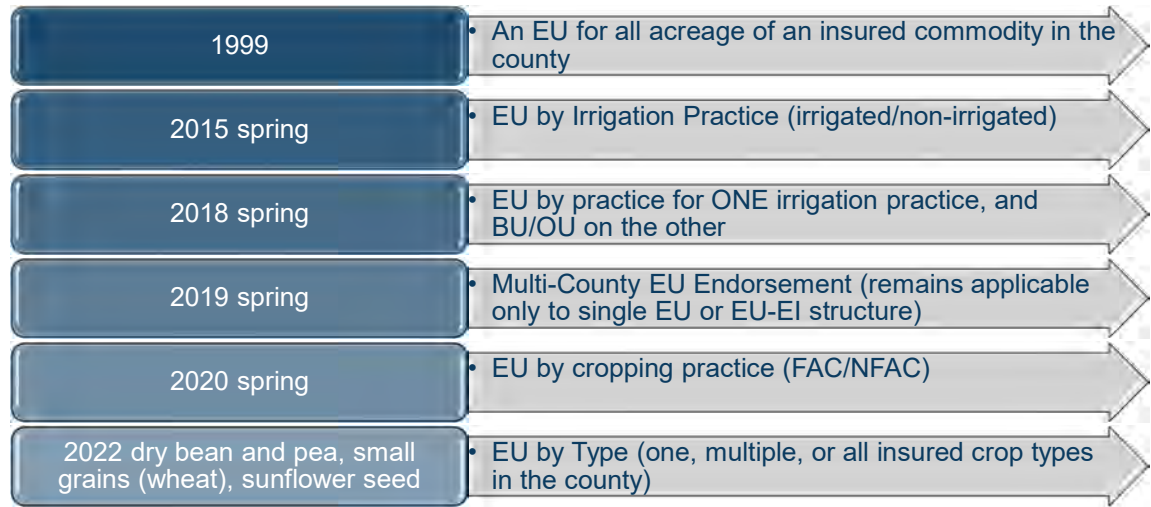
- Higher premium support = lower producer premium

### EU intended trade-off for greater premium support

- Larger enterprise unit has lower risk of loss through geographic diversification

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# How Did We Get Here?



# 2025 EU-Related Changes Found In...

- 2025 Common Crop Insurance Policy, Basic Provisions (25-CCIP)
- 2025 Crop Insurance Handbook (FCIC-18010)
- Several Crop Provisions (CP)

**SUMMARY OF CHANGES FOR THE COMMON CROP INSURANCE POLICY BASIC PROVISIONS - REINSURED VERSION (25-BR)**  
(Released June 2024)

The following is a brief description of the changes to the Common Crop Insurance Policy, Basic Provisions that are effective for the 2025 and succeeding crop years for all crops with a contract change date on or after June 30, 2024, and for the 2025 and succeeding crop years for all crops with a contract change date prior to June 30, 2024.

- Section 1 –
  - Clarified the definitions of "production reporting date" and "variable T yield".
  - In the definition of "enterprise unit," allowed separate enterprise units by organic and non-organic farming practices, and
  - Added the definition of "New enterprise agreement."
- Section 5 – Added a new paragraph (5)(7) that agency and self-insurable
- Section 6 – Reorganized this section for ease
  - Removal written agreement required
  - In paragraph (a), modified the number insured to 1 of the 4 previous crop years
  - In paragraph (4)(1)(i), allowed the an "yielded" and
  - In paragraph (5), moved the approval set a new approved yield limit for new yield with exceptions.
- Section 15 –
  - In paragraph (b)(7), clarified what full indemnity for the crop insured (a) insured under this policy and another the Federal Crop Insurance Act those in paragraph (b)(7)(i), added a new (a) crop insured under this policy if it is
  - In paragraph (b)(8), added to ensure insured for dual use under both the Crop Insurance Act for different ends.
- Section 22 – Reorganized and clarified parts whichever policy is kept in force the other of
- Section 29 –
  - In paragraph (d)(1), provided flexible party if all assignees and you agree
  - In paragraph (d)(2) and (e), clarified indemnity when you have failed to do resolution rights and obligations for
- Section 34 –
  - In paragraph (a)(2)(i)(C), authorized quality for enterprise units,
  - In paragraph (a)(2)(vi), allowed enter
  - In paragraph (c), created category to establish an optional unit.
- Section 37 – In paragraph (h) updated the

**USDA**  
United States Department of Agriculture  
**FCIC**  
Federal Crop Insurance Corporation  
FCIC-18010 (06-2024)

**CROP INSURANCE HANDBOOK**  
2025 and Succeeding Crop Years

**GREAT AMERICAN INSURANCE GROUP** Crop Division

# 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.



## 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...



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## EU Availability Expansion

EU structure expanded to:

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

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



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## 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.**



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## 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 \*



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## No Mixing/Matching, No Subdividing

### Have EU by irrigation practice?

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

**Consider:**

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

### Have EU by cropping practice?

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

**Consider:**

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

### Have EU by type?

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

**Consider:**

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



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## 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



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## 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

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## Q1: EU by Organic/Non-Organic

### Question

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

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

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

### Answer

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

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

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

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## Q2: EU by Organic/Non-Organic and MCEU

2025 CIH  
Para. 919 A

### 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

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

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"> <li>• EU unit structure code and                             <ul style="list-style-type: none"> <li>• EI modifying option on IRR</li> <li>• EI modifying option on NI</li> </ul> </li> </ul>
Enterprise by irrigation practice on IRR, OU/BU on NI	<ul style="list-style-type: none"> <li>• EU unit structure code and                             <ul style="list-style-type: none"> <li>• EI modifying option on IRR</li> </ul> </li> <li>• <b>No EU and no modifying option on NI</b></li> </ul>
Enterprise by irrigation practice on NI, OU/BU on IRR	<ul style="list-style-type: none"> <li>• <b>No EU and no modifying option on IRR</b></li> <li>• EU unit structure code and                             <ul style="list-style-type: none"> <li>• EI modifying option on NI</li> </ul> </li> </ul>



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



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



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



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## CIH Exh. 10: Unit Flow Charts, Example

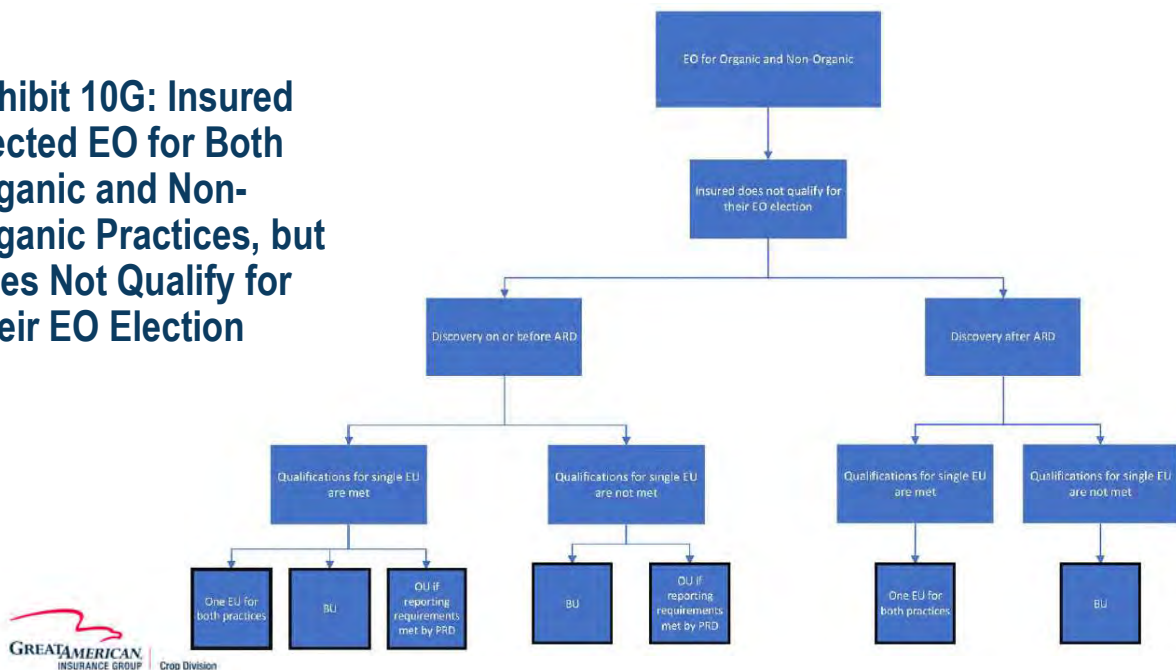
**Added** new flow charts showing how unit structure is assigned when insured elected:

- 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



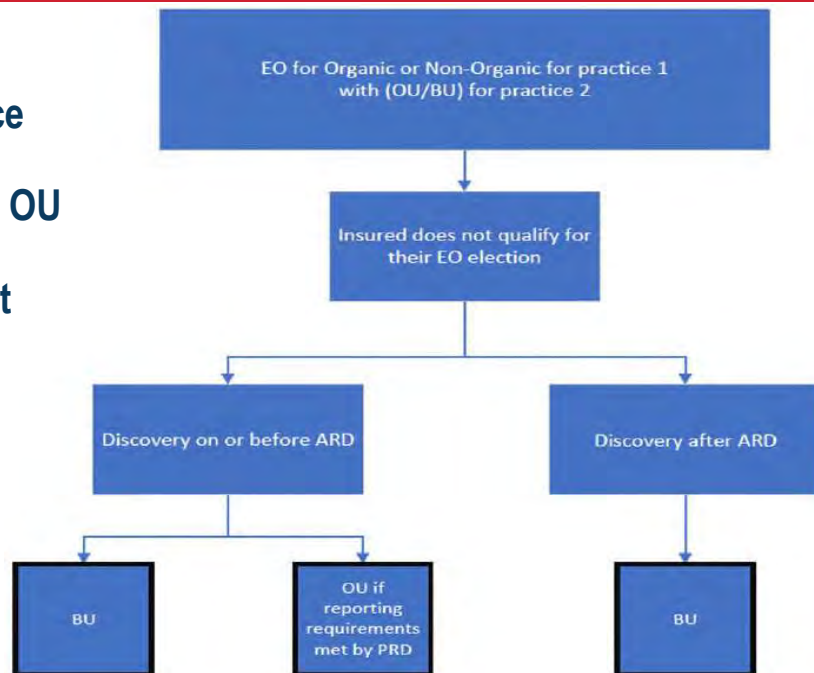
189

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



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## 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



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## 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

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## 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





## 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

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## 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

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## Authorization to Transfer Actual Production History Requirements

- ❖ Completed Authorization to Transfer Actual Production History form signed by both parties indicating databases to transfer
- ❖ APH form from person giving the yields
- ❖ **Must have a signed APH by insured with new transferred yields.**
- ❖ All must be completed and signed by PRD



Classified as General

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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.
    - Must be on a signed production report.



Classified as General

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# New Producer Certification

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



Classified as General

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# 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



Classified as General

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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.

...



Classified as General

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

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## 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 3<sup>rd</sup> party damage the insured must be able to document that the production loss was due to the actions of a 3<sup>rd</sup> 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.



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## UUF or Third-Party Damage

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

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

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



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

Production report must be submitted by the PRD to be acceptable

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

If	[&/or]	Then
Application is made after the fall/winter 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



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## 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



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## 1327 Break In Continuity - Continued

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



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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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# Marketing Certification Form

Found in Great Ag Forms Library

Multi Peril Crop Insurance Marketing Certification For the Crop Year											
Name						Person Title				Policy Number	
Authorized Representative						Identification Number				Page _____ of _____	
Street or Mailing Address						Code Number				Telephone Number	
City						State				Zip Code	
City						State				Zip Code	
Name of Crop						Name of State				Name of County	
Name of County						Plan of Insurance					
Unit Number	Legal Description Section/Ownership/Range/Other Land Identifier				Field Location Name	FSA Farm, Tract, Field Number	Type	Practice	Expected Harvest Date		
	S	T	R	Q							
Remarks:											

### Part IV: REQUIRED STATEMENTS

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 in criminal or civil penalties (18 U.S.C. §1006 and §1014; 7 U.S.C. §1506; 31 U.S.C. §3729, §3730 and any other applicable federal statutes).

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

I certify that I intend to direct market my crop and will have production records that meet the criteria above; however, my records will not be available by the applicable insurable APH database. I request a pre-harvest appraisal to use in conjunction with my acceptable production records to allocate my production by APH database and I will notify my insurance provider at least 15 days prior to harvest.

I certify some or all of the production records will be from an intermediary (e.g., wholesaler, retailer, packer, processor, shipper, buyer, or broker) controlled by me or a non-disinterested third party and I will have production records that meet the criteria above.

I certify some or all of the production records will be from an intermediary (e.g., wholesaler, retailer, packer, processor, shipper, buyer, or broker) controlled by me or a non-disinterested third party and my records will not meet the criteria above. I request a pre-harvest appraisal to use in conjunction with my intermediary production records to facilitate production reporting by APH database and I will notify my insurance provider at least 15 days prior to harvest. I understand that my insurance provider must approve this request.

If I fail to timely provide the required notification, 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) or indemnity reductions in accordance with my policy. I understand this notification will not fulfill my requirement to provide a notice of loss in case of crop damage.



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## Part 15: APH Databases

- 1523 (1)(a): Dividing APH Databases

- Added Exception for dividing databases when a type is separated into additional seasonal types
- Ex: highbush blueberries divided into early, mid, & late types

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

- Recertify actual production from known acres for the new structure found in the AD
- Apportion commingled production by P/T/TMA if insured can provide acreage records
- Attribute acres and production to P/T/TMA to the new structure that normally has the highest yield or if the same as designated by RMA

- This does not change OU requirements
- Use PA to identify when production has been apportioned
- Production and acres must be maintained separately in subsequent years



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

1841 (1): Clarified use of PAIR

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

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

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

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



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## Para. 1854 Minor Change

### Para. 1854 (6): Commingled Production

- (6) If the insured commingled production within the same unit containing the same P/T/TMA the APH database is not eligible for QL or YA and yield descriptor "AY" applies to the actual/assigned yield(s), unless one or more of the following apply:
- (a) Production and acreage separate by block.
    - Block may be eligible for YA if T-yields are available for the age and density
  - (b) Production **and acreage**\* for most recent year separate by block.
    - YA may be applicable to the most recent year separated by block

\*Added  
"and acreage"  
to (b)



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## Para. 1859D: Determined Irr Yields

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

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



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## Para. 1863B: High Variability Tests

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

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



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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. 15V: Yield Indicators**

(1): **Clarified** “V” yield indicator for Pistachios:

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

### **Exh. 15W: Yield Descriptors**

(9): **Added** “PP” Assigned Yield Descriptor

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

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

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



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

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

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

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



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

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



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

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



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## POLICY & PROCEDURE /ACREAGE REPORTING



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## New Breaking Changes



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## 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]*



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## Section 1 - Definitions

Added the definition of “new breaking acreage”:

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



CCIP Section 1  
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## 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)



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## 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



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## 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



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## 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>).*



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## 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.



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“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

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## 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.

*[(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]

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## 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 REPORTING


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## 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.**
- ...

*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



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## 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

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## 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;"~~]

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## 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

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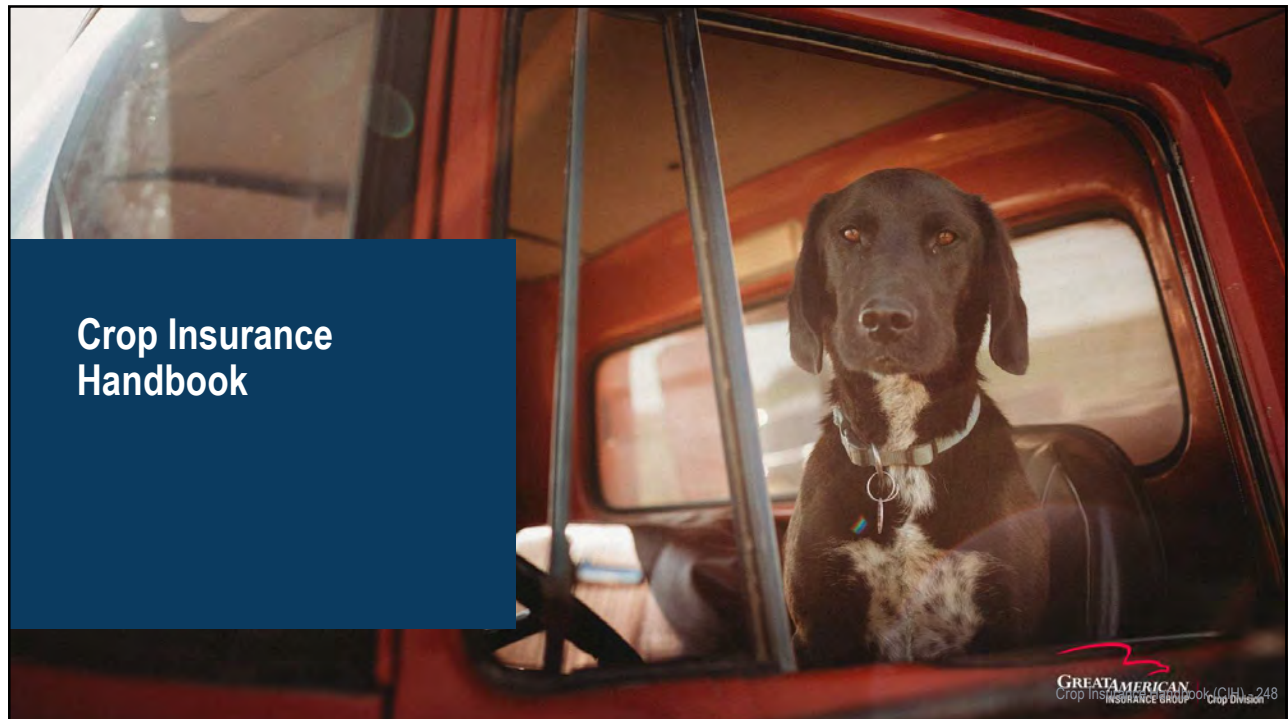
Acreage reports may be revised to add or revise information on a crop unit without crop inspections for the following situations...

**(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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## CIH Summary of Changes (SOC)

- Significant changes in the 11/2024 edition shown at top of SOC
  - Directive 18010-1
- SOC also lists changes in original 6/2024 edition
  - Directive 18010
- Highlighting throughout CIH reflects all 2025 changes



Reference	Description of Change	Directive
Para. 1031D(1)	Added EO to list of unit structures that are allowed on high-risk policy.	18010-1
Para. 1033 (4)(e)	Added UDGO to list of two or more OUs established by that can be used to qualify for an EU.	18010-1
Para. 1073i	Added EO to list of OUs established by UDGO that can be used to qualify for an EU.	18010-1
Para. 1213A	Added acreage type to account for uninsurable new breaking acreage resulting from the SP soil requirements.	18010-1
Para. 1215E(1)	Added ELS cotton to the crops with late planting and deleted (c) and renumbered subparagraph.	18010-1
Para. 1761A	Conformed language with Para. 1216A(2) for acreage emerging from a USDA program.	18010-1
Para. 1762A	Added subparagraph A to identify insurability requirements for new breaking acreage which are contained in the SP.	18010-1
Para. 1762B(3)	Added clarification that new breaking acreage is not eligible for PP.	18010-1
Para. 1763B(2)	Removed language referring to de minimis native sod acreage as that situation is covered in Para. 1763A(1).	18010-1

Reference	Description of Change	Directive
Para. 1805B(1)(b)	Updated the applicable code that applies to native sod APH databases.	18010-1
Para. 1843D	Added Apple Minimum Value Price election deadline, default price, cancellation deadline and policy transfer deadline.	18010-1
Para. 2202 (2)	Added an exception for RO UG deadlines for widespread weather events.	18010-1
Exh. 100	Updated flow chart showing how unit structure is assigned when insured elected EO for both organic and non-organic practices and doesn't qualify for their EO election.	18010-1
Exh. 17D	Corrected language with in Exhibit 17D(1) for acreage emerging from a USDA program. Added new example as Example 4 and renumbered.	18010-1
Cover	Removed the blank page after the cover page.	18010
Throughout Handbook	Updated years throughout the handbook.	18010

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## Additions & Updates in 11/2024 CIH

### Unit Updates

- "EO" added to lists
- EO & UDGO added to list of OUs that can be used to qualify for EU
- EO unit structure flow chart added

### New Breaking/Native Sod/ Emerging Acreage

- New Breaking acreage:
  - Insurability requirements in Special Provisions (SP)
  - Acreage type added for when uninsurable per SP soil requirements
  - Not eligible for PP
- Native Sod: Updated code; editorial
- Acreage emerging from USDA program: updates

### Other

- Apple Minimum Value Price info added
- RO Underwriting Guide deadlines: exception for widespread weather events



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## “EO” & UDGO Updates

- **Added “EO”** [Enterprise Unit by Organic Practice] to lists of unit structures applicable for:
  - HRLEO [Para. 903D(1)]
  - UDGO [Para. 1073J]
- **Added UDGO** [Unit Division by Grid Option] to list of optional units that can qualify for an Enterprise Unit
  - [Para. 1033 (4)(e)]

### 903 High-Risk Land Exclusion Option

D(1): ...For the high-risk policy the following unit structures are allowed: BU, EU/EI/EC/ET/**EO**, and OU.  
...

### 1033 EU Qualifications

(4): The acreage in an EU must be located in:  
... (e) two or more units as established by **UDGO**, **UDO** or WUA;

### 1073 Unit Division by Grid Option

#### J. Qualifying for an Enterprise Unit (EU)

In lieu of establishing an EU as allowed in the CCIP, OUs established by **UDGO** will be used to qualify for an EU (including EC, EI, **EO** or ET). ...



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## 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



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## 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).*

### 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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## Other Changes...

### ELS Cotton

- Para. 1215E(1):
- ELS Cotton added to 1<sup>st</sup> group of crops with Late Plant Guidelines

### Apple Minimum Value Price

- Para. 1943D:
- Prices for Fresh type
- Deadlines for election, cancellation, and policy transfers

### RO UG Database

- Para. 2202 (2):
- Added exception for widespread weather events



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## Apple Minimum Value Price [added]

Para. 1943D: Added Apple Minimum Value Price (MVP) information for Fresh 111 type acreage

- Can use either Established Price or Minimum Value Price if in Prices tab
  - Cannot mix both
  - CAT price is based on MVP
  - Established Price is default price
- Elect on/before SCD
- Cancel on/before CP's cancellation date
- Transferring to a different AIP:
  - Insured must elect MVP & submit to new AIP on/before SCD

### 1943 Apples (Continued)

#### D. Apple Minimum Value Price

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

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

Cancellation of the Fresh 111 Type Minimum Value Price must occur on or before the cancellation date of the CP. If the policy is transferred to a different AIP, the Minimum Value Price must be elected by the insured and submitted to the AIP on or before the SCD.



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## RO Underwriting Guides

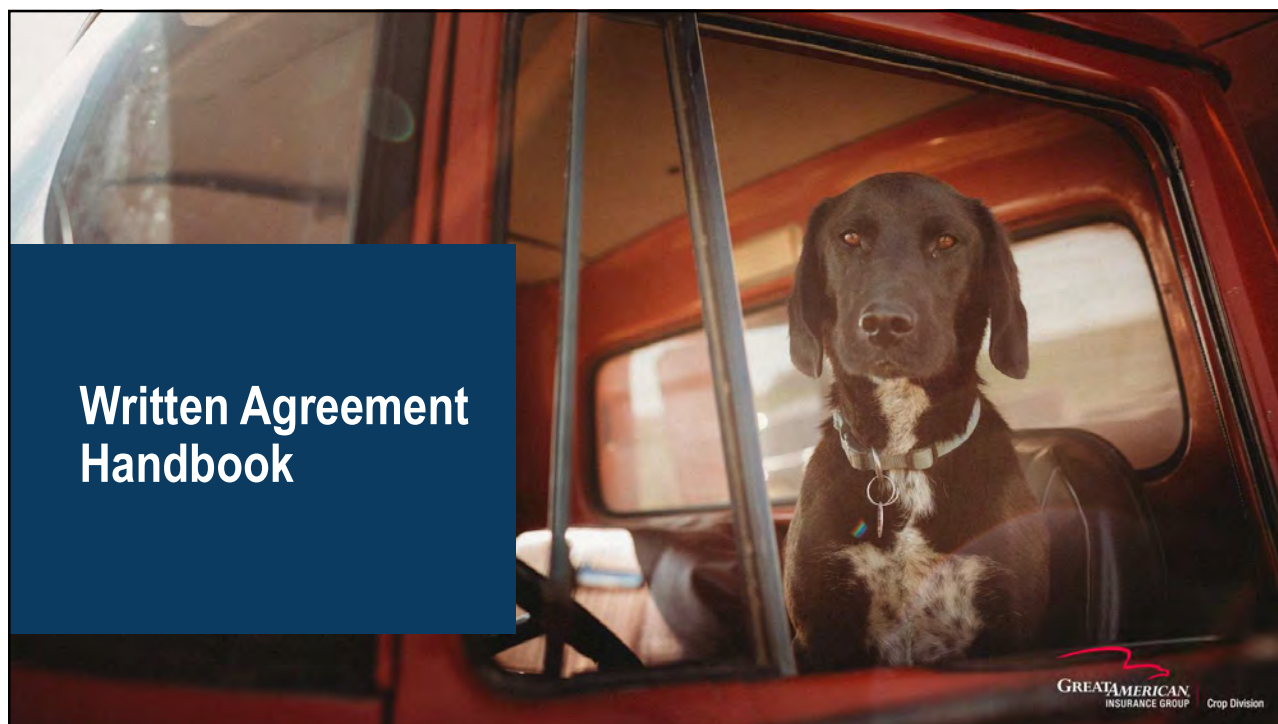
Para. 2202: RMA Regional Offices (ROs) may issue Underwriting Guides to reduce the number of RO Determined Yield requests

- Added exception in Subpara. (2) to the regular deadline [issue no later than the first applicable policy CCD] to deal with widespread weather events:
- **“Exception:** RO UGs may be issued after the first applicable policy contract change date in limited situations when a major weather event causing widespread damage occurs after the deadline.”




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## 22 Required Information for WA Requests

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

### **A. New WA Requests**

All new WA requests must include:

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

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## 22 Required Information for WA Requests

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

### B. Renewal WA Requests

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

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



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## 61 WA Cancellation, Errors, and Changes

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

### A. Multi-Year WA Cancellation

(1) Multi-year WAs may be canceled for any crop year by the insured or the AIP by providing written notification to the RO. The written notification to the RO must show that the request to cancel the WA was requested by the cancellation date specified in the policy or the WA, as applicable. In addition, the insured cancels the policy when:

(b) there is a change in entity with a different tax identification number.\*\*\* The new entity would need a new WA (i.e., must submit a new WA request, since a renewal WA request is not applicable in this situation), or the original terms of the policy and actuarial documents without a WA will remain in effect; or

(c) the policy is transferred to another AIP.\*\*\* A request for renewal of the WA must be submitted in accordance with Para. 21 and Subpara. 22B, or the original terms of the policy and actuarial documents without a WA will remain in effect. When the WA applies to more than one crop, the WA will remain in effect for the crops not canceled. Only the WA terms for the canceled crop policy are no longer in effect.



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## RO Notices Addressed to Producer

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

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

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

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

### A. **Availability**

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

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

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## **83 TD Type – Dry Bean Types**

Section added to identify when TD type requests are available.

### **A. Availability**

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



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## **84 TP Type – Unrated P/T**

Section added to identify when TP type requests are available.

### **A. Availability**

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



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## 85 XC Type – County Without AD

Section added to identify when XC type requests are available.

### A. **Availability**

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



## Exhibit 4 **Deadlines, Documentation, and WA Availability Summary**

Previously Exhibit 5.  
Grapevine and Kiwifruit added to list of crops which do not allow a WA.

### C. Crops Which Do Not Allow WA

- WAs are available under the CCIP BP for most crops. The list below is to help identify those crops for which WAs are not available as of the release date of this handbook; however, changes to policies may change the availability of WAs for certain crops after this handbook release. Therefore, the CP take precedence over this list to determine when WAs are available for certain crops. In addition to the list below, WAs are not available for any crop insured under ARPI or CAT policies.
- 
- Apple Tree
- Chile Pepper
- Clary Sage
- Grapevine
- Hybrid Specialty Seed
- Kiwifruit
- Machine Harvested Pickling Cucumber
- Pecan Tree
- Popcorn Revenue
- Strawberries
- Sweet Potato
- Triticale
- California Citrus Tree
- Citrus – Actual Revenue History
- Fresh Market Caneberry
- Hemp
- Hybrid Vegetable Seed
- Macadamia Tree
- Nursery Value Select
- Pomegranate
- Processing Pumpkins
- Sprinkler Irrigated Rice
- Texas Citrus Tree



## Exhibit 5 Similar Crop Chart

Previously Exhibit 16. Processing Beans and Processing Sweet Corn were added as similar crops to Processing Tomatoes.

### B. Nationwide Similar Crops

Category	Requested Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop
5	Processing Tomatoes	FM Tomatoes	FM Sweet Corn	Processing Beans	Processing Sweet Corn	Peppers



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## Great American Insurance Guidelines for Processing Written Agreements

Request for Actuarial Change (Written Agreements) and all supporting documentation outlined within the Written Agreement Handbook must be received by the Company:

- Within **3 calendar days** after the documents have been completed, signed and received by the Agency.
- But **no later than 1 calendar days after RMA's specified deadline** for the documents to be completed and signed by the requester of the Written Agreement.



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## Using GreatAg to submit Written Agreement Requests

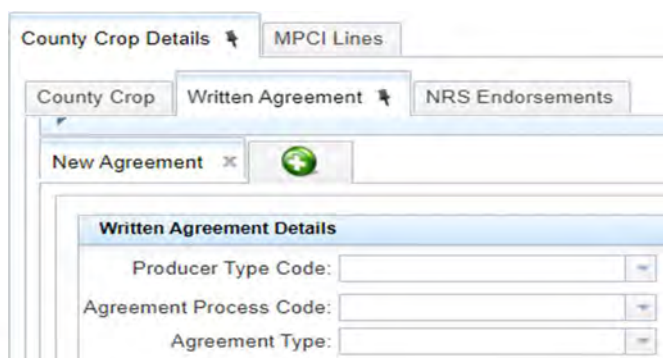
- We ask that you adopt the following procedure to tell your underwriter that you have a written agreement, **rather than submitting it via email**. Using the following approach, it will be promptly logged into our system for tracking purposes, rather than being dependent on the underwriter opening the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



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## Using GreatAg to submit Written Agreement Requests

- On the County/Crop Tab in Policy Maintenance, click on the Written Agreement Tab and select the Producer Type (Landlord; Operator; or Owner/Operator), Agreement Process code (Actuarial Change Request; Determined Yield; Nursery Catalog) and Agreement Type and then SAVE.

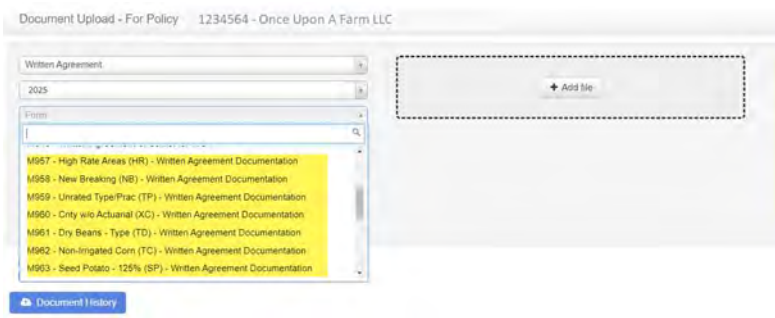


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# Using GreatAg to submit Written Agreement Requests

- Once the UPLOAD FORMS button is clicked, you will go to the DOCUMENT UPLOAD screen.
- WRITTEN AGREEMENT will appear in the first drop down.
- The applicable year for the written agreement will be in the second drop down.
- And the third drop down will automatically fill in with the type of written agreement you selected on the previous screen under AGREEMENT TYPE.
- Click the ADD FILE button and attach your WA files.
- To upload the documentation, click the DOCUMENT HISTORY button.



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## Whole Farm Revenue Protection (WFRP)



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## Major Topics

- Use of another person's records
- Expected revenue calculation corrected
- Replanting costs

- Micro Farm eligibility enhancement for BFRs/VFRs with no history
- Commodities not planted due to an insurable cause
- Clarified when verifiable records must be submitted

- Native Sod
- Defined Revenue Protection
- Expected Value

- Added policy language to address reporting and treatment of native sod acres
- Applicable to single commodity count operations
- **Example, now a single commodity producer Cherry producer may take WFRP because Cherry ARH is not a 02 or 03 plan.**
- Corrected number of years for Micro Farm expected revenue average



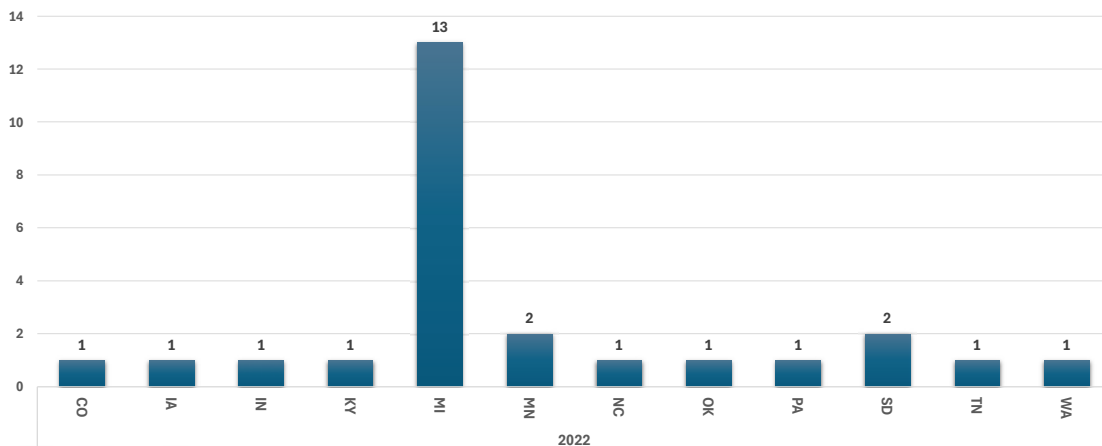
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## Program Stats – Micro Farm



26 Micro Farm Policies Sold - 2022



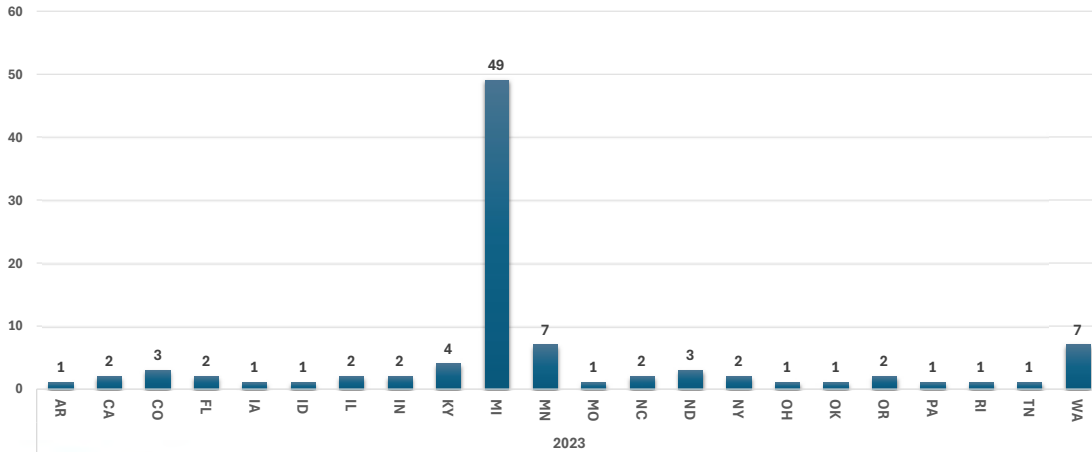
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## Program Stats – Micro Farm

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96 Micro Farm Policies Sold - 2023



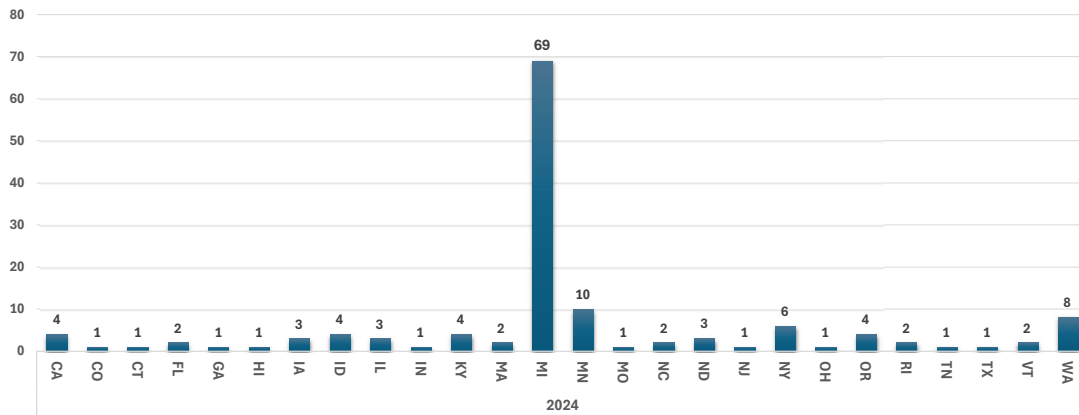
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## Program Stats – Micro Farm

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138 Micro Farm Policies Sold - 2024

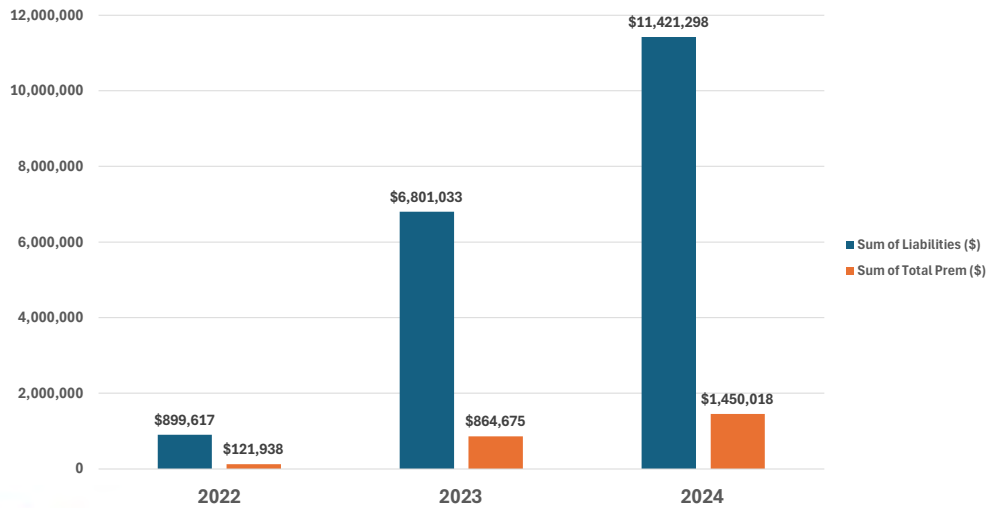


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## Program Stats – Micro Farm

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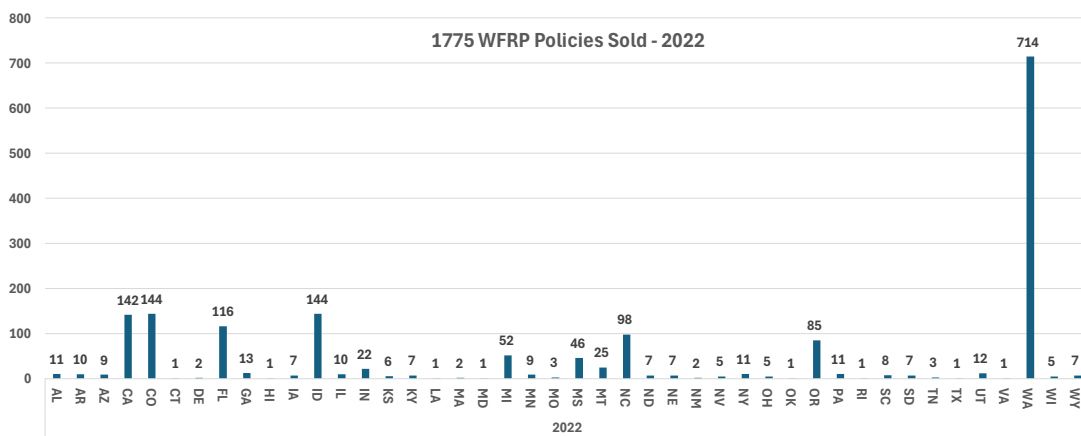


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## Program Stats – WFRP

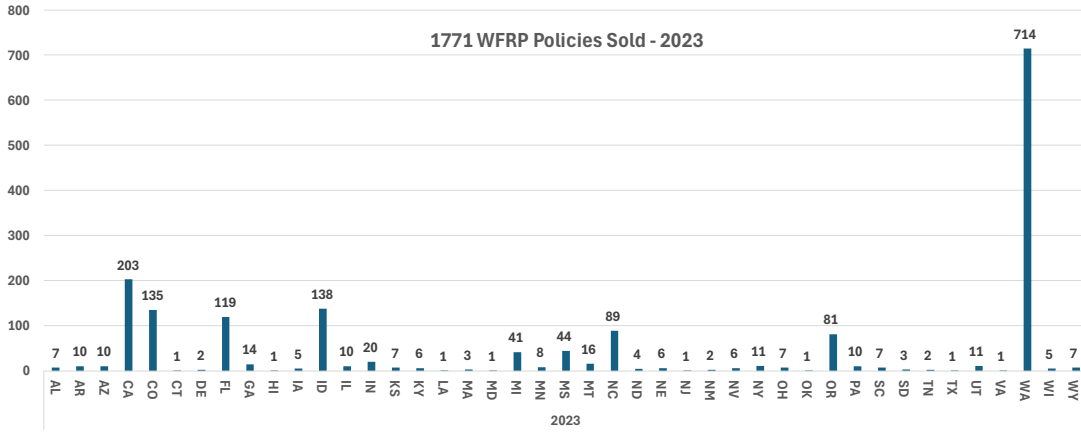
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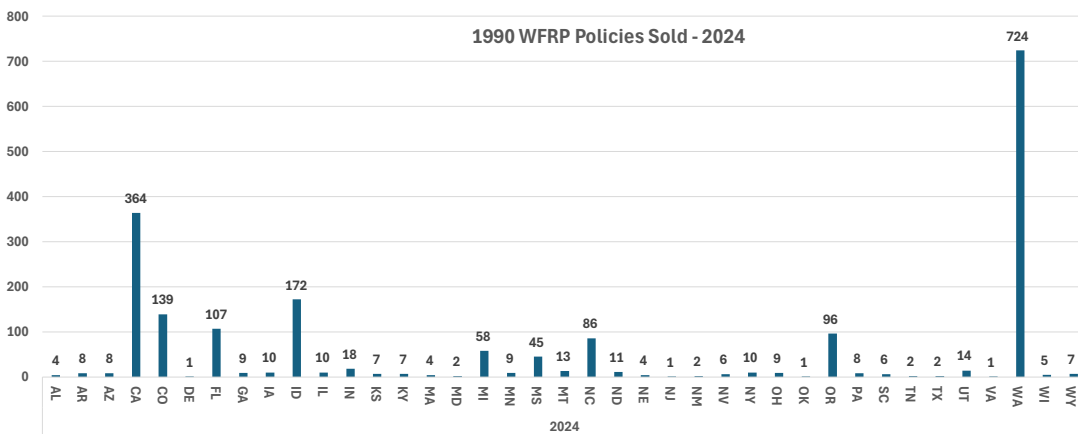
# Program Stats – WFRP



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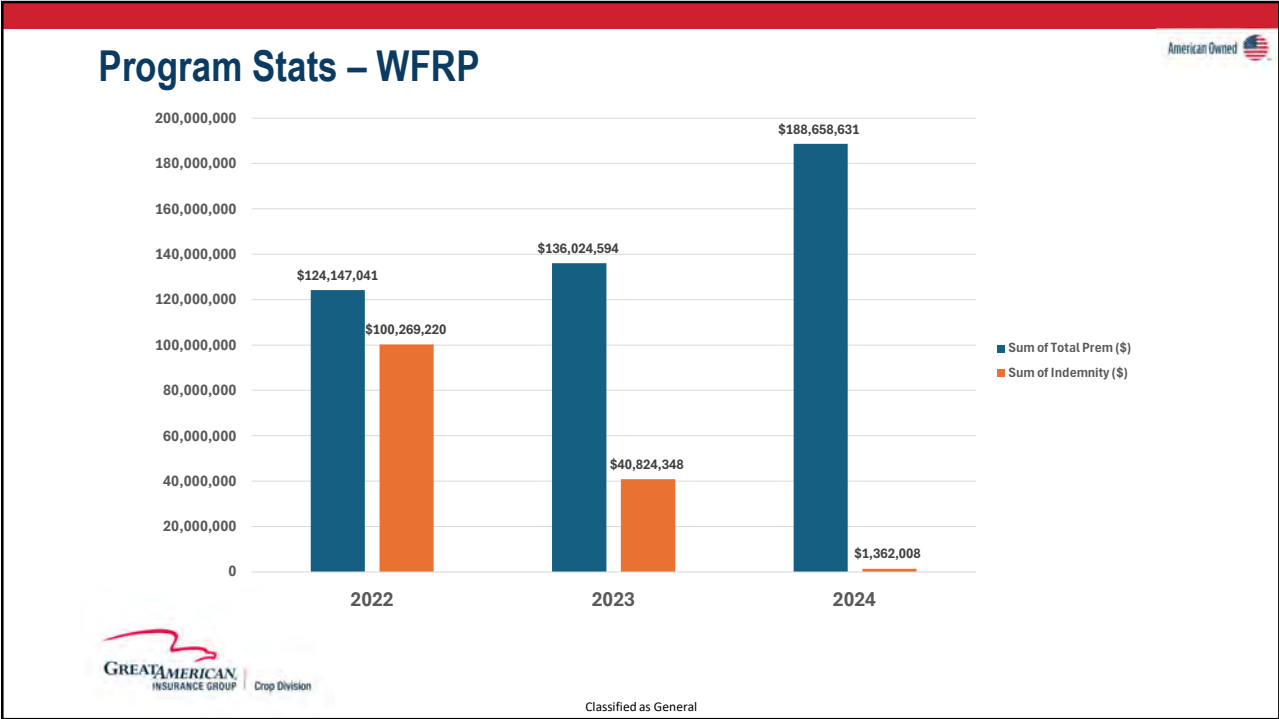
281

# Program Stats – WFRP




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

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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

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## 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



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## 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

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## 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



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## 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.

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## Native Sod

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



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## 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



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## Key Take Aways

### BFRs/VFRs

Can qualify for Micro Farm coverage without requisite records

### Replanting costs

Submit records of actual costs within 60 days after RFOR date or 60 days after replanting if replanting after RFOR date


### Single commodity count

Only revenue plans 02 and 03 are considered for purposes of determining eligibility under 3(c)(2)(ii) of the policy



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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.



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## 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



Classified as General

299

American Owned 

## 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.



Classified as General

300

# CENTRAL & SOUTHERN POTATO CP

## Section 12-

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



Classified as General

301

# PROCESSING BEAN CP

## Section 1

**Good farming practices** - In addition to the definition contained in the Basic Provisions, good farming practices include those practices required by the processor contract.

## Section 2

- (2) Optional units as provided in section 34(c) of the Basic Provisions are not applicable.
- (b) For any processor contract that stipulates the number of acres to be planted, in addition to or instead of, establishing optional units as provided in section 34(c) of the Basic Provisions, optional units may be established by type if acreage of one type does not continue into acreage of another type in the same rows or planting pattern.

## Section 9

(d) The calendar date for the end of the insurance period shown in the Special Provisions, unless otherwise modified by written agreement.



Classified as General

302

## 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.



Classified as General

303

## 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

<u>State and County</u>	<u>Cancellation and Termination Dates</u>
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

304

# 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...



Classified as General

305

# 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

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# 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;



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State and County	Cancellation and Termination Dates
(a) For corn and grain sorghum: Val Verde, Edwards, Kerr, Kendall, Bexar, Wilson, Karnes, Goliad, Victoria, and Jackson Counties, Texas, and all Texas counties lying south thereof	January 31.
El Paso, Hudspeth, Culberson, Reeves, Loving, Winkler, Ector, Upton, Reagan, Sterling, Coke, Tom Green, Concho, McCulloch, San Saba, Mills, Hamilton, Bosque, Johnson, Tarrant, Wise, Cooke Counties, Texas, and all Texas	


Crop, state, and county	End of the insurance period dates
(a) For corn insured as grain: (1) Kerr, Bexar, Wilson, Karnes, Goliad, Victoria, and Jackson Counties, Texas, and all Texas counties lying south of the named counties	September 30.
(2) Clallam, Grays Harbor, Jefferson, King, Kitsap, Pierce, Snohomish, and Thurston Counties, Washington	October 31.
(3) All other counties and states	December 10.
(b) For corn insured as silage: (1) Connecticut, Delaware, Idaho, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia, Washington, and West Virginia	October 20.
(2) All other states	September 30.
(c) For grain sorghum: (1) Bexar, Wilson, Karnes, Goliad, Victoria, and Jackson Counties, Texas,	

## Coarse Grains CP


Section 2  
If you elect enterprise units for FAC and NFAC cropping practices, you may not elect enterprise or optional units by any other practice or type.

Section 5  
States and counties associated with cancellation/termination dates were corrected. Updated table headings and row numbering.

**Note: Similar change made in Section 8**



**NEW**



Classified as General

308

**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

309

## 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.

310

## 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;**



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311

## 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.



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# 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 **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.



Classified as General

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## \*NEW\* 2025 DRY BEAN / DRY PEA DISCLAIMER

### Dry Bean and Dry Pea Revenue Disclaimer

Added per recent updates to the Insurance Standards Handbook (ISH)\*:

*\*Note\*: We will be adding the form to our Forms Library soon.*

MULTIPLE PERIL CROP INSURANCE NCIS 4027\_01-2025

**Dry Bean/Dry Pea Revenue Insurance Disclaimer**

INSURED'S INFORMATION:		
1. Insured's Name	5. Policy Number	6. Crop Year
2. Street and/or Mailing Address		7. Agent's Name and Street and/or Mailing Address:
3. City	State	Zip Code
4. Insured's Telephone Number	8. Agent's Code No.	9. Agent's Telephone No.

By signing below, I certify that I understand and agree to the following:

1. If a projected price cannot be determined, a projected price shall be established in accordance with Section 7(e) of the Dry Bean/Dry Pea Revenue Endorsement. That projected price will be used to determine the protection guarantee (per acre). The same projected price will also be the harvest price. The price volatility will be set to zero; thus, the premium rate will be the rate that applies to yield protection under the Dry Bean/Dry Pea Crop Provisions.
2. If a harvest price cannot be determined, but a projected price was established in accordance with the Dry Bean/Dry Pea Revenue Endorsement, the harvest price shall be established in accordance with Section 7(e) of the Dry Bean/Dry Pea Revenue Endorsement. The harvest price will equal the projected price; consequently, the coverage will effectively become yield-based coverage. Should this situation occur, there will be no adjustment to the premium due.

**Exhibit 3 Dry Bean Revenue Insurance Disclaimer Form Standard**

The following is the Dry Bean Revenue Insurance Disclaimer form standard. This disclaimer shall be communicated by the agent to the insured, signed by the agent and signed by each insured when completing their application. The Dry Bean Revenue Insurance Disclaimer applies to new policies and carryover policies making a change starting with the 2025 CY.

**Exhibit 3 Dry Pea Revenue Insurance Disclaimer Form Standard**

The following is the Dry Pea Revenue Insurance Disclaimer form standard. This disclaimer shall be communicated by the agent to the insured, signed by the agent and signed by each insured when completing their application. The Dry Pea Revenue Insurance Disclaimer applies to new policies and carryover policies making a change starting with the 2025 CY.

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## 2025 Program Performance Assessment (PPA)

- 2025 Spokane Region Crop Reviews:
  - Contract Price Addendum
  - Alfalfa Seed
  - Barley
  - Sweet Corn
  - Corn



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# PPA Handbook

- Removed most of the internal processing procedure.
- Focused the scope on AIP duties and processes in which they participate.
- Added clarification in Paragraph 21 and Exhibit 3 on documentation required for a review.
- GSO Update - Updated the GSO selection process to 30 days prior to the planned RO participation.
  - Allowed for GSO policy substitution when the selected policy is unavailable
- Current Version is 34 pages (reduced from 65 pages).

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Underwriting  
Reviews Par.  
21 C

C. Underwriting Review Production Records

The AIP will submit records used to support the APH for new insureds and carry over insured (CIH Par. 1681) unless a mandatory APH review was previously completed.

- (1) The RO will review production records for new or carry over insured, following the standards required by the SRA Appendix IV or FCIC issued procedure. (CIH Part 16 Section 6)
  - (a) The RO will use the production report certified by the insured and the production evidence used to certify to verify the production on the insured's APH is within tolerance. Examples are provided in the CIH Par. 1684.
  - (b) The AIP is not required to review acreage on the APH during the yearly review process. They are required to review acreage and revise the acreage report in a loss situation using part 4 of the LAM. If acreage discrepancies are identified on the current APH, they should be identified as a vulnerability on the AIP scorecard.

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Underwriting  
Reviews Par.  
21 D

The RO will notify the AIP of any minimum required information that is missing or has not been provided with the initial request. If after the second request for information there is still information missing from the documentation and the information has not been provided within 10 business days, the RO will mark the file as incomplete, and incomplete information will result in identified errors on the scorecard. RO reviewers will note that the documentation was not provided by the AIP as a scorecard note.

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# Underwriting Review - AIP Participation Documentation Exhibit 3

## AIP Participation Documentation/Information Template

AIPs should upload a complete file including, but not limited to, the following:

- (1) Most recently signed Application/Contract Change/Transfer form;
- (2) Schedule of Insurance;
- (3) Summary of Coverage;
- (4) Power of Attorney or other legally sufficient document (Exhibit 2 of the GSH);
- (5) Signed Acreage Reporting form (or AIP documentation of alternative procedures);
- (6) Exception information, Written Agreement or Determined Yield (if applicable);
- (7) PAW, PAIR, Fresh Acre Verification supporting documents (i.e., apples, peaches, etc.), and any additional producer or AIP documentation as required. (if applicable);
- (8) FSA 578 (or other FSA data);
- (9) Precision farming records, GPS or other measurement services as needed;
- (10) Revised Acreage Report, documentation supporting the reason for revision;
- (11) Approved APH form;
- (12) Production Reporting form;
- (13) Most recent year records used to support the APH, records must be obtained from the producer if not already included in the AIP underwriting file. (Part 14 of the CH);
- (14) For producers with a \$200,000 indemnity review completed the prior crop year a completed \$200,000 review must be submitted if completed by the AIP. If the AIP did not complete a \$200,000 review submit documentation explaining why the file was exempt and provide the documentation for the most recent years records review\*\*
- (15) Other documents as requested by the RO.

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## Civil Rights & USDA Outreach

320

## Topics

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



321

## 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>

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## “AND JUSTICE FOR ALL” Posters

- Must be posted and visible to customers in Agent’s office
- Available from Great American’s print shop
- Ensure you have the most current poster
- The version of the current poster is **AD-475-A**
- Version date is **September 2019**



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323

## Producer Accommodations

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

These accommodations may include:

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



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324

## Civil Rights

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



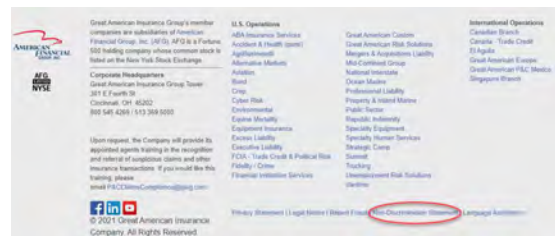
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## USDA Non-Discrimination Statement

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

Example GAIC Crop Division Website →



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## USDA Non-Discrimination Statement

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



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## Complaint of Discrimination

USDA Office of the Assistant Secretary for Civil Rights

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



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## Complaint of Discrimination

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

USDA through the Federal Relay Service

**(800) 877-8339**

OR

**(800) 845-6136 (Spanish)**



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## Complaint of Discrimination

If you require **alternative means of communication** for program information (e.g., Braille, large print, audiotape, etc.)

Contact **USDA's TARGET** Center at

**(202) 720-2600 (Voice and TTY)**



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330

## 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



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[https://lrftool.sc.egov.usda.gov/LRP\\_Definition.aspx](https://lrftool.sc.egov.usda.gov/LRP_Definition.aspx)

331

## Limited Resource Farmer

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

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

### Limited Resource Farmer/Rancher FY 2022 Self-Determination Tool

Step 1: Select your state from the list.

State Information
SELECT STATE ▾

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

County/Area Information

Step 3: Determine your Gross Farm and Income Levels.

Limited Resource Determination Information
*Required

Step 4: Print your results.

Print Results



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## USDA Outreach Program

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



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



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## USDA Outreach Program

To get involved:

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

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

**Section Topics**

- Outreach & Education Home
- About Us
- Help for Organic Farming
- National Director of Outreach
- News & Information
- Outreach Events
- Outreach Programs
- Partner Organization Resources

**Outreach Office**

- Expanding Program Education
- Creating Ag Partnerships
- Increasing Program Awareness and Participation

**Contact Us**

**Office of Partnerships and Public Engagement**  
Independence Ave., SW  
Stop 0601  
Washington, DC 20250-9821

Phone: (Toll Free): 800-880-4183  
Main: 202-720-6350  
email: [partnerships@usda.gov](mailto:partnerships@usda.gov)  
website: [www.usda.gov/partnerships](http://www.usda.gov/partnerships)

[Sign up for OPPE updates](#)



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## USDA Outreach Program

### USDA Mission Statement:

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

### RMA Equity Action Plan

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



Classified as General

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## USDA Outreach Program

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



Classified as General

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## USDA Ag Census

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

To access the information (which was released on 2/13/2024) go to:

[https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full\\_report](https://www.nass.usda.gov/Publications/AgCensus/2022/index.php#full_report)



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## USDA Ag Census

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

The census data can be viewed by state or county.



[https://www.nass.usda.gov/Publications/AgCensus/2022/Full\\_Report/Volume\\_1,\\_Chapter\\_1\\_State\\_Level/](https://www.nass.usda.gov/Publications/AgCensus/2022/Full_Report/Volume_1,_Chapter_1_State_Level/)

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## Limited English Proficiency (LEP)

### Who is a LEP Individual?

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

### AIP LEP Plan:

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



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

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

Classified as General

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## GAIG LEP Webpage

The screenshot shows the GAIG LEP Webpage with the following elements:

- Navigation menu: ABOUT US, CROP INSURANCE, AGENTS, GROWERS, NEWS & RESOURCES, CONTACT
- GreatAg Login: Forget your password? Set up a new account? USERNAME: PASSWORD: SIGN IN
- Corporate Headquarters: Great American Insurance Group Tower, 301 E. Fourth St., Cincinnati, OH 45202, 669.548.4399 / 513.369.5000
- Specialty Property & Casualty U.S. Operations: AIA Insurance Services, Accident & Health, Age/Business/E, Alternative Markets, Aviation, Bond, Crop, Cyber Risk, ECA - Nonsubscriber, Environmental, Equine Mortality, Equipment Insurance, Excess Liability, Executive Liability, FICA - Trade Credit & Political Risk, Fidelity / Crime, Financial Institution Services, Great Absolute Custom, Great American Risk Solutions, Margins & Acquisitions Liability, M&A-Capitalist Group, National Insurance, Ocean Marine, Professional Liability, Property & Inland Marine, Public Sector, Republic, Specialty Property & Casualty International Operations, Canada Branch, Canada - Trade Credit, El Aquila, Great American Europe, Great American P&C Mexico, Home, Singapore Branch
- Footer: Privacy Statement | Legal Notice | Report Fraud | Non-Discrimination Statement | Language Assistance



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## GAIG LEP Webpage

The website contains:

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



Classified as General

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## GAIG LEP Profit Center Contacts

**Cincinnati, OH**  
Carolyn Cunningham, LEP  
Coordinator  
515-681-0574  
[ccunningham@gaig.com](mailto:ccunningham@gaig.com)

**Peoria, IL**  
David Wilson  
309-683-0939  
[dawilson@gaig.com](mailto:dawilson@gaig.com)  
Natasha Rhoton  
859-823-9638  
[nrhoton@gaig.com](mailto:nrhoton@gaig.com)

**Fargo, ND**  
Tanya Kvamme  
701-492-3219  
[tkvamme@gaig.com](mailto:tkvamme@gaig.com)

**Eau Claire, WI**  
Jim Dunphy  
[jdunphy@gaig.com](mailto:jdunphy@gaig.com)  
608-897-6513

**Fresno, CA**  
Rebekah Wistrom  
785-840-1162  
[rwistrom@gaig.com](mailto:rwistrom@gaig.com)

**Albany, GA**  
Cindy Jackson  
919-830-2067  
[cjackson@gaig.com](mailto:cjackson@gaig.com)

**Lawrence, KS**  
Rebekah Wistrom  
785-840-1162  
[rwistrom@gaig.com](mailto:rwistrom@gaig.com)



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## Race, Ethnicity, and Gender (REG)

- RMA Statement initiated with the 2022 Document and Supplemental Standards Handbook, Paragraph 606, FCIC-24040
- One time agent certification form disclosing three categories:
  - ✓ Race
  - ✓ Ethnicity
  - ✓ Gender
- Individuals can opt-out of this information
- Initial collection has been completed for all active agents
- **Newly appointed agents will need to complete going forward**



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# 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



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# GAIC Compliance Contacts

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



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## Compliance National Group

### Specialty Audit Team

- Roxanne Hoffman-Claim Quality Control Audit Manager  
[rlhoffman2@gaig.com](mailto:rlhoffman2@gaig.com) 715-316-8210
- Dustin Brown-Claim Quality Auditor  
[dbrown@gaig.com](mailto:dbrown@gaig.com) 217-859-4261
- Bob Dance-Claim Quality Auditor  
[bdance@gaig.com](mailto:bdance@gaig.com) 217-358-5362
- Cindy Nimitz-Claim Quality Auditor  
[cnimitz@gaig.com](mailto:cnimitz@gaig.com) 715-404-6032



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## 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



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## 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.*



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## 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



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## 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.



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## 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



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## 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



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## 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 (haying/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



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## RMA Update – PPA

- Program Performance Assessment conducted by RMA Regional Offices
- 2025 Focus
  - **CPA Crops**
  - **Alfalfa Seed**
  - **Barley**
  - **Sweet Corn**
  - **Corn**



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## 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

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## 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



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## 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.



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## 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



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## 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



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# Producer Record Keeping Requirements



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:
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	(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
-C=Verified By Audit -L=Signed Loss Production Information	

**2) Production Record Type Legend:**

(A) Harvested Production: sold/commercial storage.	(K) Unharvested and production appraised by AIP (ARPI Only).
(B) Harvested Production: farm stored/measured by insured.	(L) Unreported production. P26 Only.
(C) Harvested Production: pick/daily sales records.	(M) Claim for indemnity. For CCIP policies only.
(D) Harvested Production: automated yield monitoring system.	(N) Appraisal (non-loss). For CCIP policies only.
(E) Harvested Production: farm stored/measured by authorized representative.	(O) UUF or third party damage
(F) Harvested Production: livestock feeding records.	(P) Unharvested with Harvest incomplete. (ARPI only).
(G) Harvested Production: field harvest records.	(Q) Zero production when no claim/appraisal/UUF/3rd party or production record. For CCIP policies only.
(H) Harvested Production: other.	(R) Harvested Production: Actual production allocated using pre-harvest appraisals
(I) Unharvested and destroyed. (ARPI only)	(S) Appraisal (uninsured cause of loss not UUF or 3rd party). Actual production. For CCIP policies only.
(J) Unharvested and put to another use. (ARPI only)	(T) No production. Unharvested, delayed claim or records unavailable from processor (not for ARPI).
	(Z) Zero Planted Acres



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# 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).

Acrees 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**



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## 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%



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## 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	9.54 E	0.6670	63.02 6/12/2019	\$1,342	2,520.8
				1.000 / 1.00	No	1,853 BU	11,790				\$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	9.54 E	0.6670	125.50 6/15/2019	\$2,901	4,769
				1.000 / 1.00	No	4,217 BU	26,832				\$1,189	<input type="checkbox"/> Commingled Prod



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## 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...*



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## 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) This 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 2(g) of the Common Crop Insurance Policy Basic Provisions (7 CFR § 457.8).



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# Direct Marketing



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**Multi Peril Crop Insurance Marketing Certification**  
For the  Crop Year

Policy Number   
Page  of

Part I: APPLICANT'S INFORMATION				Part II: AGENT/AGENCY INFORMATION					
Name				Person Type		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		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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Remarks:									

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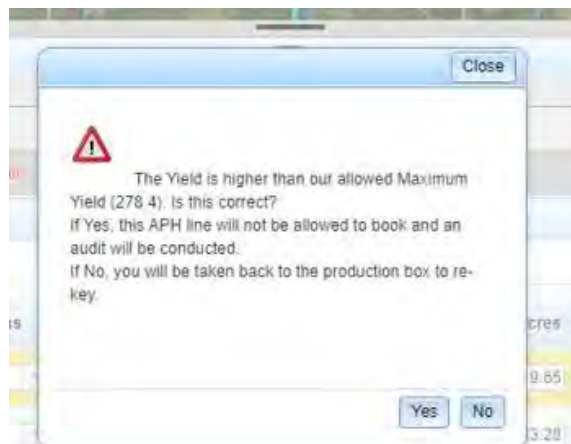
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# RMA Excessive Yields

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



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## 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)



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## Appendix IV - 200K Reviews for 2025 RY



### 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.



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## 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.



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## RMA Compliance Forms

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



### MPCI Conflict Of Interest (COI)

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

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

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



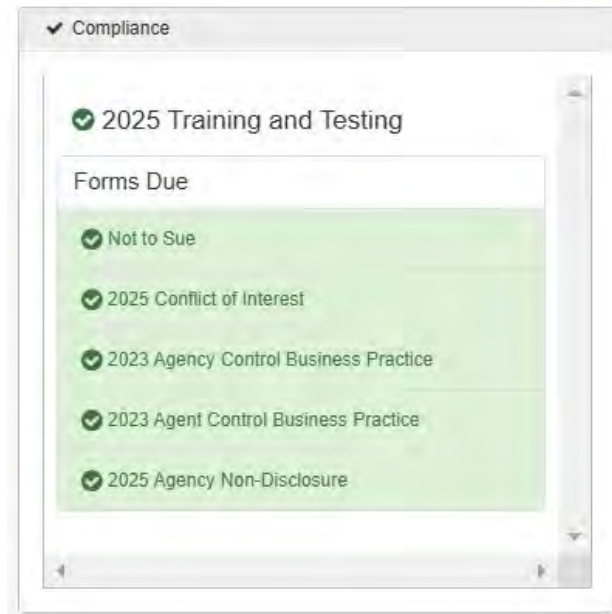
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## RMA Compliance Forms

### GreatAg Agent Landing Page

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



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## 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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# Rainfall Index

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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/Apiculture selections are made in January
  - All ECIC contracts with indemnity exceeding 200K
- Complete review of the policy, which includes items such as
  - Verify entity
  - Verify acres/colonies
  - Verify ownership
  - Verify correct grid ID



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# Rainfall Index

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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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## Rainfall Index

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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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## Rainfall Index

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### 2025 Rainfall Index Plan Common Policy (25-RI)

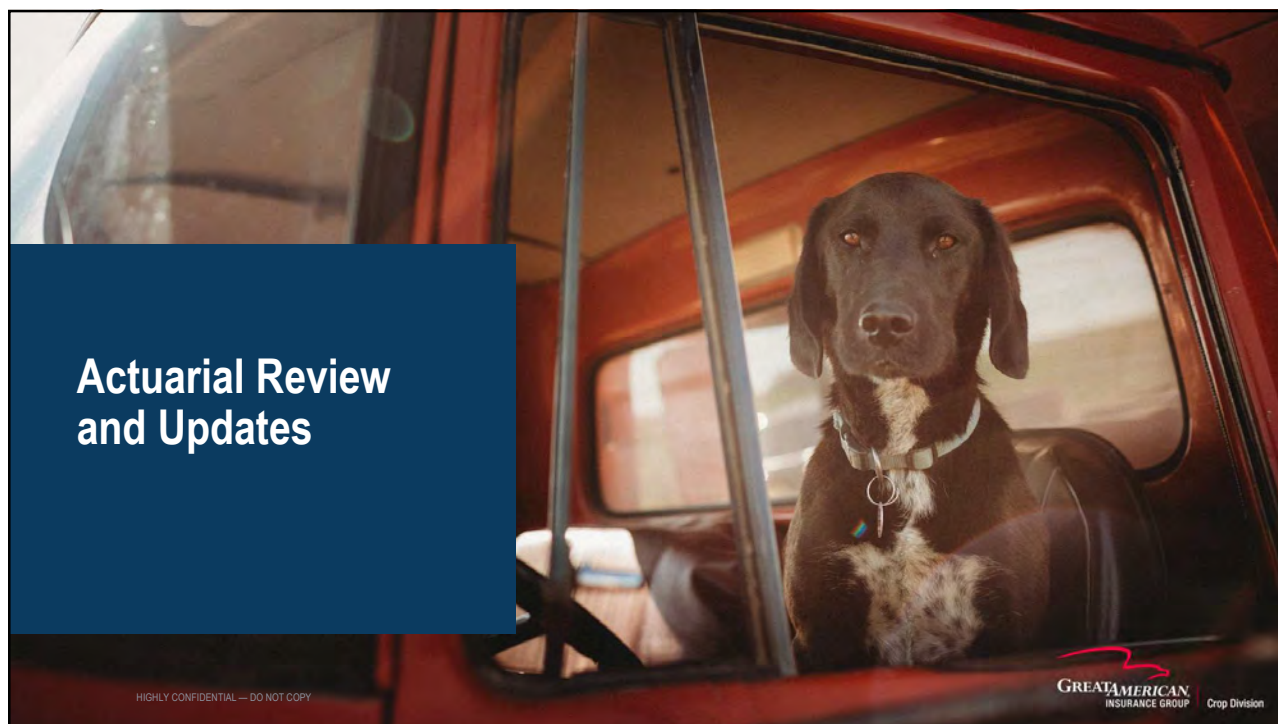
- PRF policies that include acreage using BLM leases
  - ✓ Insurable acres regarding a BLM lease, only BLM public acres. Private acres that are included in the allotment are not insurable unless the policy holder has a signed lease from the landowner
- Appendix IV audit requirements include
  - ✓ BLM Grazing Permit
  - ✓ BLM Allotment Master Report
  - ✓ Applicable state leases
  - ✓ Applicable forestry leases
  - ✓ Any private leases that are being grazed




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*BLM – Bureau of Land Management*

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## Disclaimer

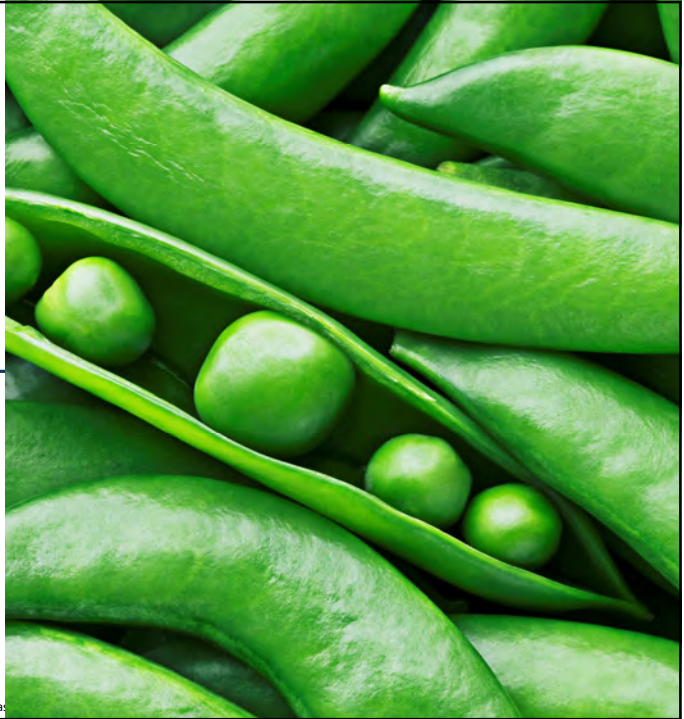
The materials contained herein are for training purposes, however information provided in applicable handbooks, policy provisions, and other official related documents will take precedence.

 Crop Division

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# Actuarial Changes



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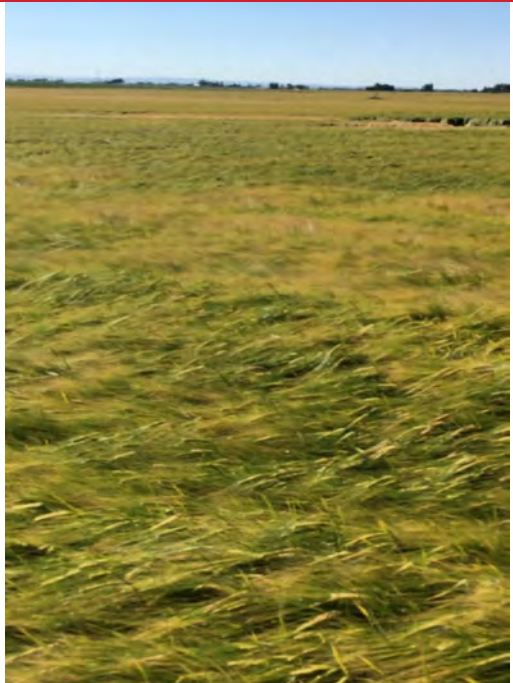
## Enterprise Units Updates

- Enterprise Units by Organic Practice (EO) – see Rates tab under Optional Coverage Rate(s) and Unit Structure Discount Factor.
  - Barley
  - Buckwheat
  - Cabbage
  - Canola
  - Corn
  - Dry Beans
  - Dry Peas
  - Flax
  - **Green Peas\***
  - Mustard
  - Oats
  - Onions
  - Potatoes
  - **Processing Beans\***
  - Safflower
  - Soybeans
  - **Sugar Beets**
  - **Sweet Corn\***
  - Wheat
- Enterprise Units (EU) available for first time for **bolded** crops – see Y on Unit Structure tab.
- \* = Crops offering Enterprise Units by Irrigation Practice (EI), in counties where multiple practices are available – see Rates tab under Optional Coverage Rate(s).

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# Enhanced Coverage Option (ECO) Subsidy Factor Update

- All ECO Subsidy Factors updated to 0.65
  - Previous factor for yield-based plans – 0.51
  - Previous factor for revenue-based plans – 0.44



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# Dates in Special Provisions

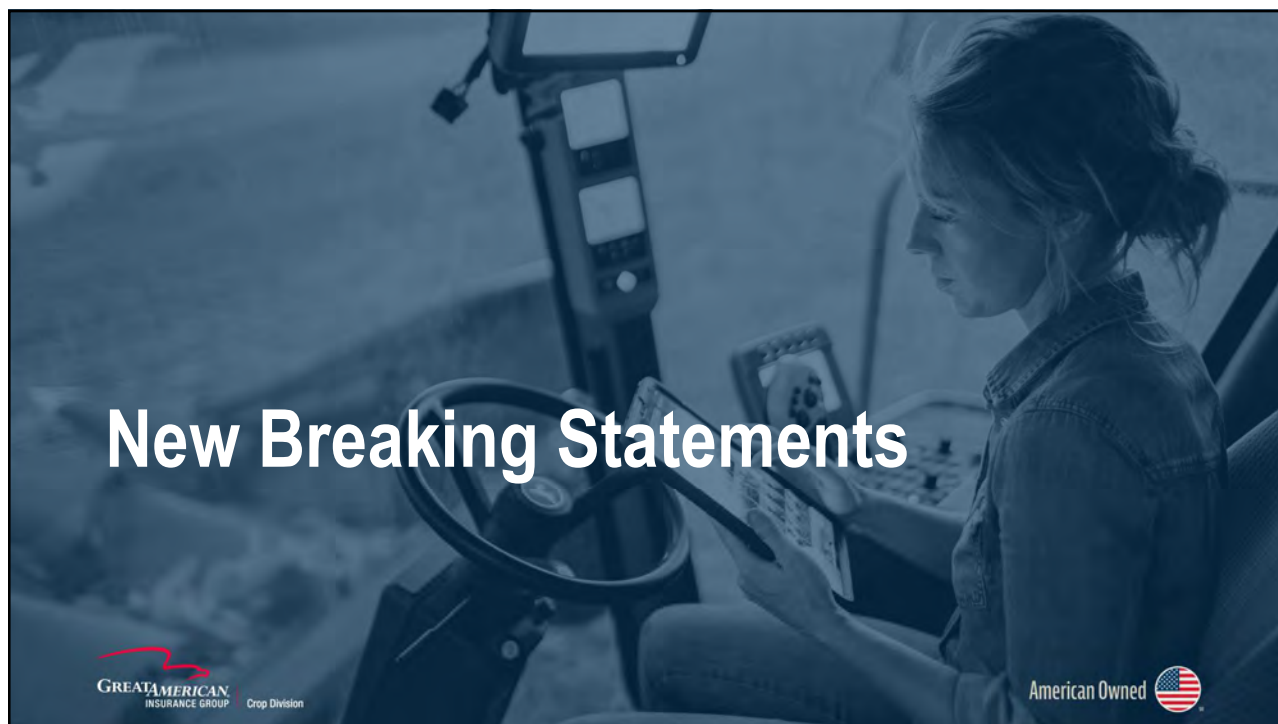
- Dates have been added to the top of the Special Provisions
- Dates to be embedded dates in the Special Provision, rather than in crop policies or actuarial documents

Special Provisions					
2025 and Succeeding Crop Years					
Year: 2025	Commodity: Barley (0091)			State: Idaho (16)	
Date: 11/19/2024	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)			County: Latah (057)	
Program Dates for Insurable Types and Practices					
<b>Sales Closing Date</b> 3/15/2025	<b>Cancellation Date</b> 3/15/2025	<b>Earliest Planting Date</b> 3/21/2025	<b>Final Planting Date</b> 5/20/2025	<b>End of Late Planting Period Date</b> 6/14/2025	<b>Acreage Reporting Date</b> 7/15/2025
<b>Premium Billing Date</b> 8/15/2025	<b>End of Insurance Date</b> 10/31/2025	<b>Termination Date</b> 3/15/2026	<b>Contract Change Date</b> 11/30/2025	<b>Production Reporting Date</b> 4/29/2025	<b>Insured's Production Reporting Date</b> 4/29/2026



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## New Breaking Statement Changes

- Previous New Breaking Statements Removed
- Corresponding New Breaking Written Agreement Statements also removed
- Language added to existing Preventing Planting Basic Provisions statement under General Section:
  - Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

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# New Breaking Statement Changes

## Statement added in Insurance Availability Sections:

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

387



# New Breaking Statement

New breaking statement added requiring additional documentation to prove soil meets insurability criteria:

*26749 - 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

388

## New Breaking Statement

This new statement applies to the following crops:

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

389

## Deleted NB Statement – 01420

Deleted New Breaking (NB) statement for the following crops:

Barley	Dry Beans	Popcorn
Burley Tobacco	Fire Cured Tobacco	Potatoes
Cabbage	Flue Cured Tobacco	Processing Beans
Cigar Binder Tobacco	Grain Sorghum	Rice
Corn	Green Peas	Soybeans
Cotton	Oats	Sweet Corn
Dark Air Tobacco	Peanuts	



Classified as General

390

## Deleted NB Statement – 01421

Deleted New Breaking (NB) statement for the following crops:

Barley	Burley Tobacco	Cabbage
Cigar Binder Tobacco	Cigar Filler Tobacco	Cigar Wrapper Tobacco
Corn	Cotton	Dark Air Tobacco
Fire Cured Tobacco	Flue Cured Tobacco	Grain Sorghum
Maryland Tobacco	Oats	Onions
Peanuts	Potatoes	Processing Beans
Soybeans	Tomatoes	Wheat



Classified as General

391

## Deleted NB Statement – 01422

Deleted New Breaking (NB) statement for the following crops:

Barley	Buckwheat	Cabbage	Canola
Chile Peppers	Corn	Cotton	ELS Cotton
Dry Beans	Dry Peas	Grain Sorghum	Green Peas
Hybrid Corn Seed	Hybrid Sorghum Seed	Millet	Mustard
Oats	Onions	Peanuts	Potatoes
Processing Beans	Rice	Soybeans	Sugar Beets
Sunflowers	Wheat		



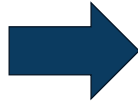
Classified as General

392

## Unrated High-Risk Statement – 26638

### Old Statement – 00009

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



### New Statement - 26638

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



Classified as General

393

## Unrated High-Risk Statement – 26638

Statement added for the following crops:

Barley	Burley Tobacco	Canola	Corn
Cotton	Dry Beans	Dry Peas	Grain Sorghum
Green Peas	Hybrid Corn Seed	Millet	Mustard
Oats	Peanuts	Popcorn	Potatoes
Processing Beans	Rice	Soybeans	Sugar Beets
Sunflowers	Sweet Corn	Wheat	



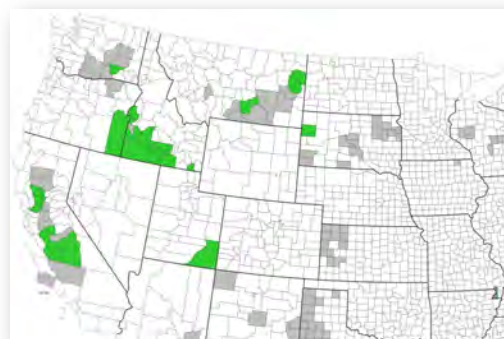
Classified as General

394

## Dry Beans – High-Risk Stmt – 26638 APH

High-Risk Statement added in some counties in CA, ID, MO, MT, OR, SD, UT & WA:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



Classified as General

395

## Dry Peas – High-Risk Stmt – 26638 APH

High-Risk Statement added in some counties in ID, OR, & WY:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



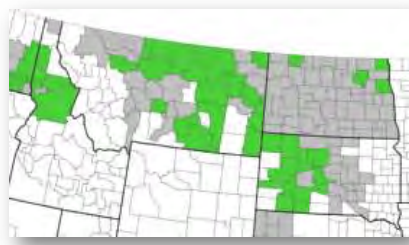
Classified as General

396

# Dry Peas – High-Risk Stmt – 26638 YP, RP, RP-HPE

High-Risk Statement added in some counties in ID, MT, SD, & ND:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



**Note:** WA counties and ID counties (except for Kootenai) were updated for 6/30 CCD.



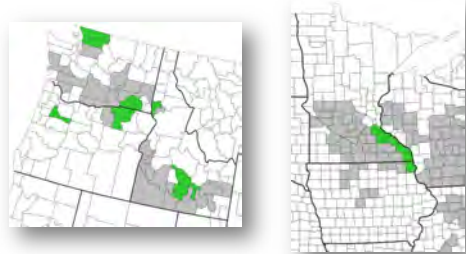
Classified as General

397

# Green Peas – High-Risk Stmt – 26638 – APH

High-Risk Statement added in some counties in IA, ID, MN, OR & WA :

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



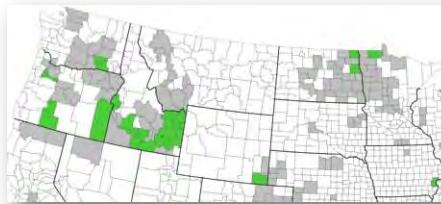
Classified as General

398

## Potatoes – High-Risk Stmt – 26638 APH

High-Risk Statement added in IA, ID, MN, ND, OR, WA, & WY:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*

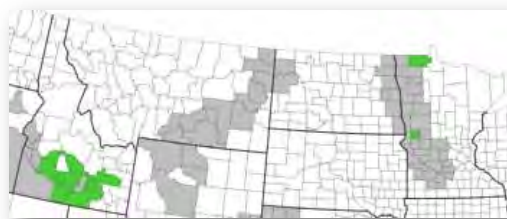


Classified as General

## Sugar Beets – High-Risk Stmt – 26638 – APH

High-Risk Statement added in ID & MN:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*

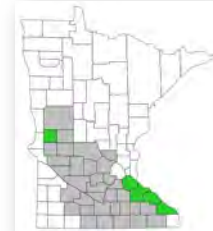


Classified as General

## Sweet Corn – High-Risk Stmt – 26638 APH

High-Risk Statement added in ID, MN, & WA:

*26638 - Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.*



Classified as General

401

## Unrated Acreage Statement

**Original:**

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

**Updated, shortened statement:**

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

402



# Updated Contract Price Statement

## New Statement - 26630

- 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.

## Old Statement - 01514

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.



Classified as General

403

## 10/31 Insurance Offer Changes



Apples (CA) – ECO



Grapes (CA) – ECO & FIP-SI



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404

404

# CA – Apples – ECO-YP

- Is now available in California for the following practices and types:

002-Irrigated	111-Fresh
702-IRR OC	112-Processing
712-IRR OT	115 VGB Fresh
	116 VGC Fresh



Classified as General

405

# CA – Grapes – ECO-YP & FIP-SI

- Is now available in California for the following practices: See iMap or Actuarials for specific types

002-Irrigated
702-IRR OC
712-IRR OT
723-NPS OC
724-NPS OT
997-NPS



Classified as General

406

## Grapes – FIP-SI Statement Added – APH

- The following statement was added for grapes in all California counties outlining the smoke loss factors for cumulative smoke events:



Cumulative Number of Smoke Events	Smoke Loss Factor	Cumulative Number of Smoke Events	Smoke Loss Factor	Cumulative Number of Smoke Events	Smoke Loss Factor
Less than 13	0	25	0.1050	38	0.3106
13	0.0036	26	0.1172	39	0.3306
14	0.0092	27	0.1301	40	0.3512
15	0.0153	28	0.1435	41	0.3724
16	0.0217	29	0.1575	42	0.3860
17	0.0286	30	0.1721	43	0.3997
18	0.0359	31	0.1873	44	0.4139
19	0.0438	32	0.2031	45	0.4271
20	0.0528	33	0.2196	46	0.4344
21	0.0621	34	0.2366	47	0.4418
22	0.0719	35	0.2542	48 and above	0.4500
23	0.0823	36	0.2724		
24	0.0934	37	0.2912		

Alameda	Amador	Calaveras	Colusa
Contra Costa	Eldorado	Fresno	Glenn
Kern	Kings	Lake	Madera
Marin	Mendocino	Merced	Monterey
Napa	Nevada	Riverside	Sacramento
San Benito	San Diego	San Joaquin	San Luis Obispo
Santa Barbara	Santa Clara	Santa Cruz	Solano
Sonoma	Stanislaus	Tulare	Yolo





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407

# 11/30 Actuarial Changes

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409




## Summerfallow Statement Updates

Majority of these **Summerfallow statement updates** simply updated the CRP reference and corrected the spelling of Silage as shown below:

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

(b)(2)(i) Not hayed, grazed, cut for **silage silage**, haylage, or baleage or harvested for grain **or** seed;

Crop	States
Barley	MT, ND, SD, UT, & WY
Camelina	MT & ND
Oats	WY & MT
Wheat	ND




Classified as General

410




411



## PP 1-in-4 Statement

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

Crops		
Barley	Buckwheat	Canola
Corn	Cotton	Dry Beans
Dry Peas	ELS Cotton	Grain Sorghum
Green Peas	Hybrid Corn Seed	Hybrid Popcorn Seed
Hybrid Sorghum Seed	Hybrid Sweet Cron Seed	Millet
Mustard	Oats	Onions
Peanuts	Popcorn	Potatoes
Processing Beans	Rice	Silage Sorghum
Soybeans	Sugar Beets	Sunflowers
Sweet Corn	Triticale	Wheat


Classified as General

412

## PP 1-in-4 Statement

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

*26725 - Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the **2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



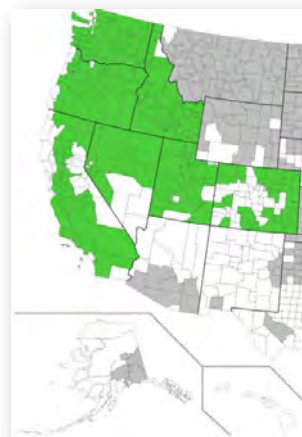
Classified as General

413

## Barley – PP 1-in-4 Statement – YP, RP, RP-HPE

PP 1-in-4 language does not apply for the 2025 crop year in CA, CO, ID, NV, OR, UT, or WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



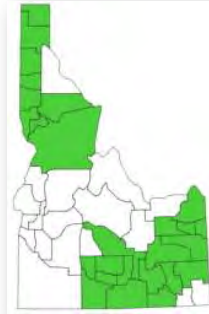
Classified as General

414

## Canola – PP 1-in-4 Statement – YP, RP, RP-HPE

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

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***

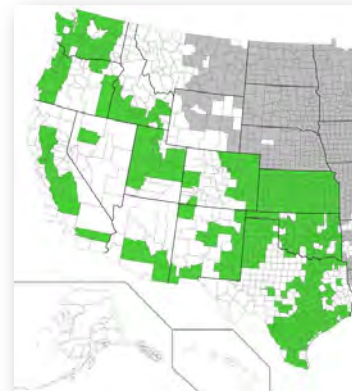


415

## Corn – PP 1-in-4 Statement – YP, RP, RP-HPE

PP 1-in-4 language does not apply for the 2025 crop year in AZ, CA, CO, ID, KS, NM, NV, OK, OR, TX, UT, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***

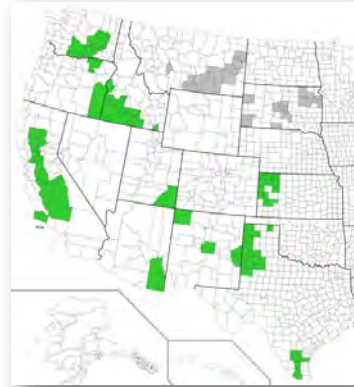


416

## Dry Beans – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in AZ, CA, ID, KS, NM, OR, TX, UT, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



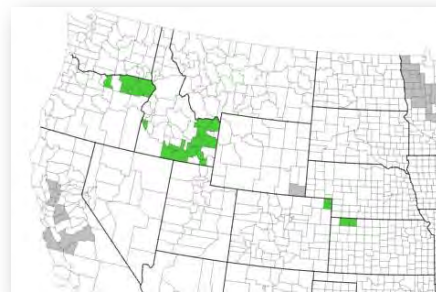
Classified as General

417

## Dry Peas – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in CO, ID, KS, & OR.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



Classified as General

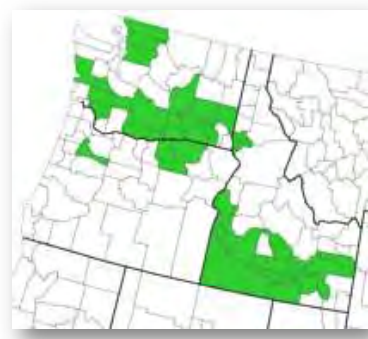
418



## Green Peas – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in ID, OR & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



Classified as General

419

## Hybrid Popcorn Seed – PP 1-in-4 Statement – YDO

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

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



Classified as General

420

## Hybrid Sweet Corn Seed – PP 1-in-4 Statement – YDO

PP 1-in-4 language does not apply for the 2025 crop year in CO, ID, OR, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



Classified as General

421

## Mustard – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in ID, OR, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



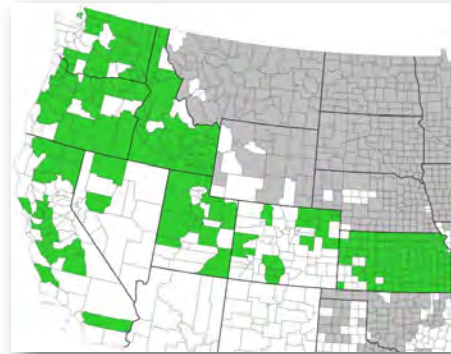
Classified as General

422

## Oats – PP 1-in-4 Statement – YP, RP, RP-HPE

PP 1-in-4 language does not apply for the 2025 crop year in CA, CO, ID, KS, NV, OR, UT, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



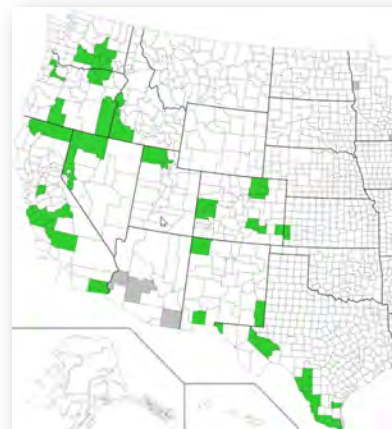
Classified as General

423

## Onions – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in CA, CO, ID, KS, NM, NV, OR, TX, UT, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



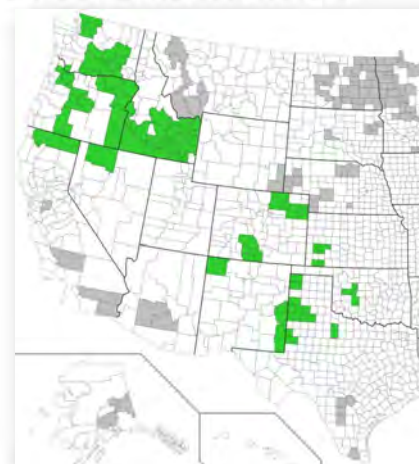
Classified as General

424

## Potatoes – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in CA, CO, ID, KS, NM, NV, OK, OR, TX, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



Classified as General

425

## Processing Beans – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in NM, OR, TX, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.*



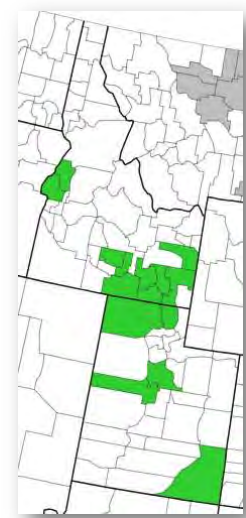
Classified as General

426

## Safflower – APH – PP 1-in-4 Statement

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

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



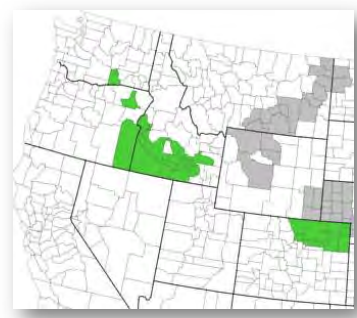
Classified as General

427

## Sugar Beets – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in CO, ID, OR, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



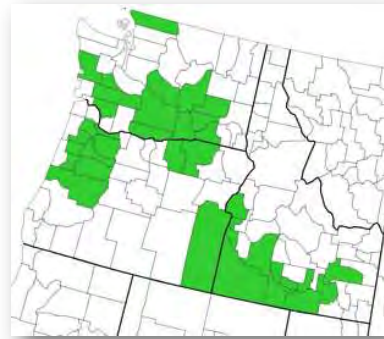
Classified as General

428

## Sweet Corn – PP 1-in-4 Statement – APH

PP 1-in-4 language does not apply for the 2025 crop year in ID, OR, & WA.

*26725: Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions **do not apply for the 2025 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.***



429



## Mapping Changes

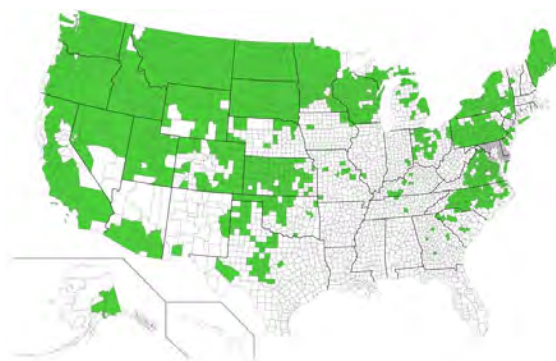
- Changes in T-Yields tab and Map tab in AIB – added T-Yields previously blank
  - Dry Beans
    - Elmore, Gooding, Jerome, Lincoln, and Twin Falls, ID
    - Malheur, OR
  - Green Peas
    - Lincoln, ID

430

## Barley – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where barley coverage is available:

- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Thin Barley Discounts
- Sample Grade Discounts



431

## Barley – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

<b>U.S. No. 5</b>	<b>0.235224</b>
<b>U.S. Sample Grade</b>	<b>0.283269</b>

432

## Barley – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts:

Test Weight Pounds	DF
36 and above	None
35-35.99	0.149159
34-34.99	0.164175
33-33.99	0.179191
32-32.99	0.194206
31-31.99	0.210222
30-30.99	0.225238
Below 30	See section B



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433

## Barley – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Damage %	DF	Damage %	DF	Damage %	DF
10 and below	None	18.01-19	0.160161	27.01-28	0.368363
10.01-11	0.034036	19.01-20	0.183184	28.01-29	0.394386
11.01-12	0.044045	20.01-21	0.206	29.01-30	0.414408
12.01-13	0.050054	21.01-22	0.229	30.01-31	0.437430
13.01-14	0.059063	22.01-23	0.253251	31.01-32	0.460453
14.01-15	0.068072	23.01-24	0.276274	32.01-33	0.483475
15.01-16	0.094094	24.01-25	0.299296	33.01-34	0.506498
16.01-17	0.114117	25.01-26	0.322318	Above 34	See section B
17.01-18	0.137139	26.01-27	0.345341		



Classified as General

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# Barley – QA Factor Updates – YP, RP, RP-HPE

Thin Barley Discounts:

Thin Barley %	DF
75.00 and below	None
75.01-80	0.023022
80.01-85	0.046045
85.01-90	0.069067
90.01-95	0.092090
95.01-100	0.115112



Classified as General

435

# Barley – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:

Musty Odor	0.113112
Sour Odor	0.122112
COFO	0.115112



Classified as General

436

# Cabbage

- Rate Review
  - No changes for all types and counties
- T-Yield Review
  - No changes for all types and counties
- Updated Cabbage 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.



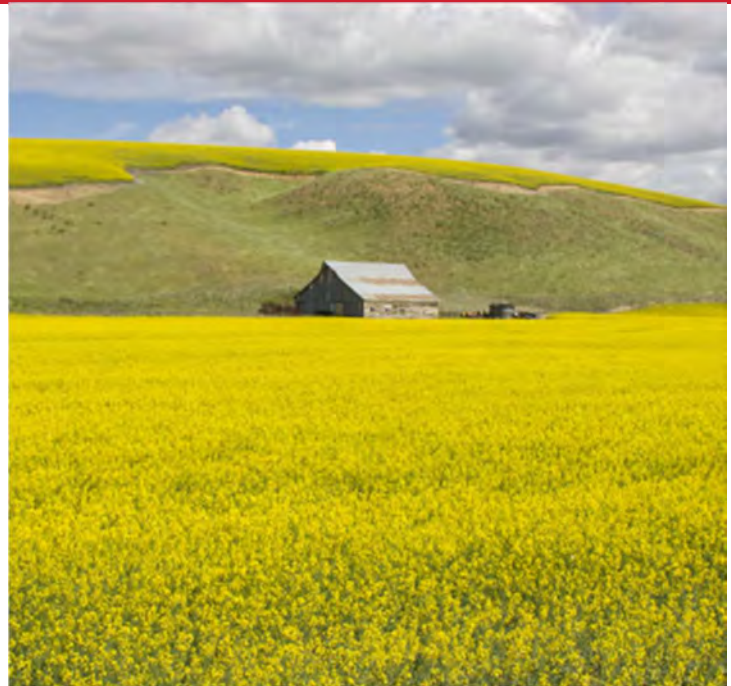
Classified as General

Background photo  
courtesy of Stephen  
Ausmus with ARS

437

## Canola (SE Idaho – 6 Counties)

- Rate Review
  - Minimal to no changes for all applicable counties
- T-Yield Review
  - No changes for all applicable counties

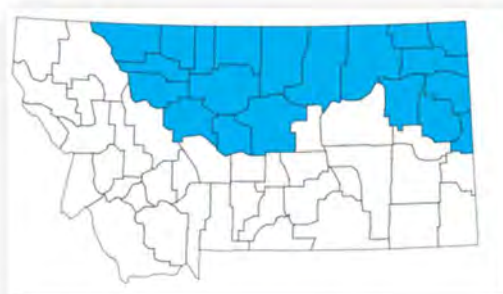


438

## MT – Canola – YP, RP, RP-HPE, SCO, and ECO

End of Late Planting Period Date changed from 05/30 to 06/09

Final Planting Date changed from 05/15 to 05/25 in 20 counties where offered.

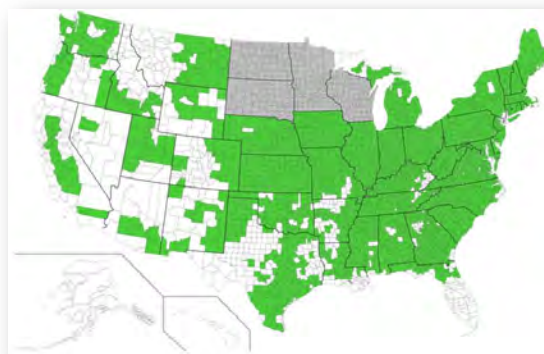


Classified as General

439

## Corn – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all other states, **except MN, ND, SD, & WI**, where corn coverage is available:
  - Grade Discounts
  - Test Weight Discounts
  - Damage Discounts
  - Sample Grade Discounts

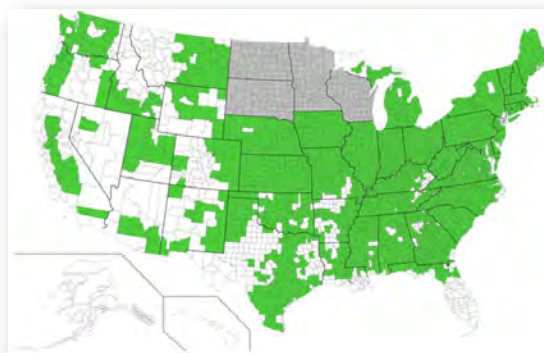


Classified as General

440

## Corn – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all other states, **except MN, ND, SD, & WI**, where corn coverage is available:
  - Grade Discounts
  - Test Weight Discounts
  - Damage Discounts
  - Sample Grade Discounts



Classified as General

441

## Corn – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF
U.S. Sample Grade	0.079080



Classified as General

442

## Corn – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts:

Test Weight Pounds	DF
49 and above	None
48-48.99	0. <u>038039</u>
47-47.99	0. <u>048049</u>
46-46.99	0. <u>058059</u>
45-45.99	0. <u>067068</u>
44-44.99	0. <u>077078</u>
Below 44	See section B



Classified as General

443

## Corn – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Damage %	DF	Damage %	DF	Damage %	DF
10 and below	None	18.01-19	0.166	27.01-28	0. <u>296298</u>
10.01-11	0. <u>060061</u>	19.01-20	0.180	28.01-29	0. <u>310312</u>
11.01-12	0.072	20.01-21	0.195	29.01-30	0. <u>325327</u>
12.01-13	0.084	21.01-22	0. <u>209210</u>	30.01-31	0. <u>339341</u>
13.01-14	0.096	22.01-23	0.224	31.01-32	0. <u>353356</u>
14.01-15	0. <u>408107</u>	23.01-24	0. <u>238239</u>	32.01-33	0. <u>368371</u>
15.01-16	0. <u>423122</u>	24.01-25	0. <u>252254</u>	33.01-34	0. <u>382385</u>
16.01-17	0.137	25.01-26	0. <u>267268</u>	34.01-35	0. <u>397400</u>
17.01-18	0.151	26.01-27	0. <u>284283</u>	Above 35	See section B



Classified as General

444

## Corn – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:

<b>Musty Odor</b>	<b>0.048049</b>
<b>Sour Odor</b>	<b>0.048049</b>
<b>COFO</b>	<b>0.048049</b>



Classified as General

445

## Dry Beans

- **Pricing Statement** added to **Special Provisions** tab:
  - 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.**
- **New statement impacts the following varieties:**
  - Black
  - Dark Red Kidney
  - Great Northern
  - Pea (Navy)
  - Pinto
  - Small Red



Classified as General

446

## Processing Beans – APH BU/EU Discount Statement

BU/EU discount statement added in DE, IL, IN, MD, MI, MN, NC, NJ, NM, NY, OR, PA, TN, TX, VA, WA, & WI.

*25661 - Acres used to determine the basic or enterprise unit discount include only insured or planted acres in the unit (do not include any prevented planting acres). The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.*



Classified as General

447

## Dry Peas Rate Review

21% increase in Alaska

4-32% increase in most of Southern Idaho, except:

1-26% decrease in Franklin, Jerome, Minidoka, and Twin Falls counties

39-43% decrease in Boundary, ID, depending on the type/practice

6-9% increase in Kootenai, ID, depending on the type/practice

3-5% decrease for Contract Seed Peas and Smooth Green/Yellow Peas in Union County, but a 20% increase for Large and Small Kabuli Chickpeas

55-83% increase in Wallowa, OR to better match rates found in the rest of eastern Oregon

1% increase in Benton, WA

Classified as General

448

## **Dry Peas T-Yield Review**

- Contract Seed Peas – increasing 20% in all locations
- Smooth Green/Yellows – no change in most locations, except:
  - 15% increase in Boundary, ID
  - 5% decrease in Kootenai, ID Map Area 002
  - 20% increase in Kootenai, ID Map Area 003, for Irrigated only
  - 1% decrease in Benton, WA
- Large and Small Kabuli Chickpeas – no change in most locations, except:
  - 20% increase in Boundary, ID and Kootenai, ID Map Area 002
- Lentils – no change in most locations, except:
  - 7% decrease in Boundary, ID
  - 20% decrease in Kootenai, ID Map Area 001
  - 15% decrease in Kootenai, ID Map Area 002



Classified as General

449

## **Dry Peas Statement Changes**

- **Spring Large Kabuli counties** – “Quinn” variety added to list of approved large Kabuli chickpeas
- **Boundary, ID** – erroneous Unrated Maps Statement deleted from Rates and Special Provisions tabs



450



## Dry Peas Price Statements

### ➤ Contract Price Authority Statement added:

#### Price

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

451

## Dry Peas Price Statements

### • Pricing Statement added to counties in Alaska and Oregon:

- 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.

### • New statement impacts the following varieties:

- Spring Large Kabuli Chickpeas
- Spring Small Kabuli Chickpeas
- Spring Smooth Green or Yellow Peas
- Spring Lentils



Classified as General

452

## Dry Peas – EU Statement Removed APH

Enterprise Unit statement was removed in AK, CO, ID, KS, MN, OR, & WY:

000976 - Enterprise units are available  
in this county.



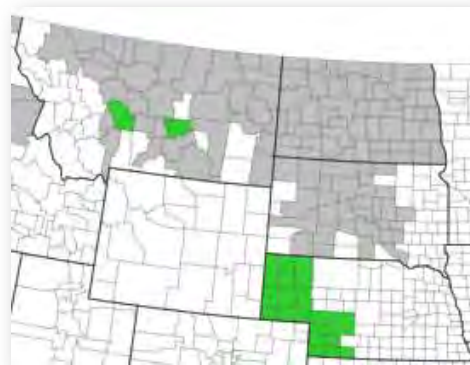
Classified as General

453

## Dry Peas – Insurance Offers Added

Added in the following states:

- Montana – YP, RP, RP-HPE, SCO and ECO
  - All Types and Practices
- Nebraska – YP, RP, RP-HPE, SCO and ECO
  - Various Types and Practices



Refer to IMAP for counties and practices affected or the  
long version of this presentation.

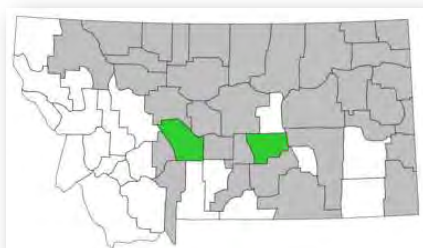


Classified as General

454

## MT – Dry Peas – YP, RP, RP-HPE, SCO and ECO

Insurance Offer added in Meagher and Musselshell counties in Montana for all types and practices.



Classified as General

455

# Flax

- **Changed from APH plan to YP, RP, and RP-HPE plans**
- Whole Farm Unit Allowed Flag updated to Y on Unit Structure tab
- Whole Farm Unit subsidy factors added to Subsidy Factors tab
- Prices tab will have Projected Prices and Harvest Prices instead of Established Price
- Contract Price Authority Statement removed from Special Provisions tab, Price section

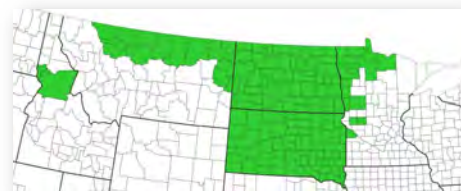
Classified as General

456

## Flax – Insurance Offers Added

Added in the following states:

- Idaho – YP, RP, RP-HPE
- Minnesota – YP, RP, RP-HPE
- Montana – YP, RP, RP-HPE, SCO, and ECO
- North Dakota – YP, RP, RP-HPE, SCO, and ECO
- South Dakota – YP, RP, RP-HPE, SCO, and ECO



Refer to IMAP for counties and practices and types affected or the long version of this presentation.

Classified as General

457

## ID – Flax – YP, RP and RP-HPE

Insurance Offer added in 3 Idaho counties for all types and practices.



Classified as General

458

## MT – Flax – YP, RP, RP-HPE, SCO and ECO

Insurance Offer added in 16 Montana counties for all types and practices.



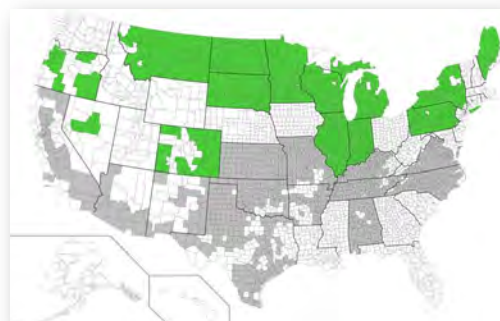
Classified as General

459

## Hemp – Acreage Statement – APH

Minor Acreage statement update in CO, IL, IN, ME, MI, MN, MT, ND, NV, NY, OR, PA, SD, & WI:

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



Classified as General

460

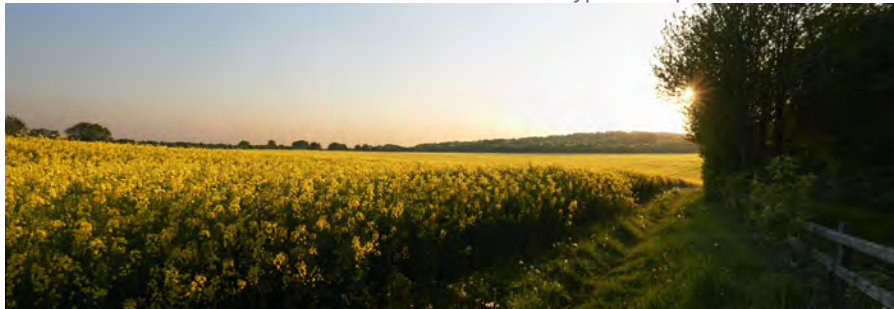
# Mustard

- **Rate Review**

- Moderate to large rate increases in Oregon, Washington, and Northern Idaho for all practices
- Small to large rate increases in Southeast Idaho for all types and practices

- **T-Yield Review**

- Moderate increases in many counties in the Palouse region
- No change in most of Oregon, Washington, and Northern Idaho
- Small to large decreases in some counties in Southeast Idaho for all types and practices

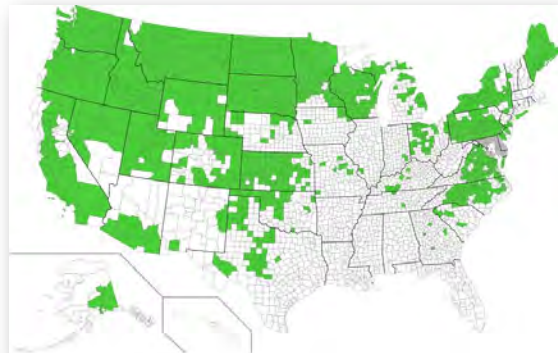


461

American Owned 

## Oats – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all counties where oats coverage is available:
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Special Grade Discounts
- Sample Grade Discounts

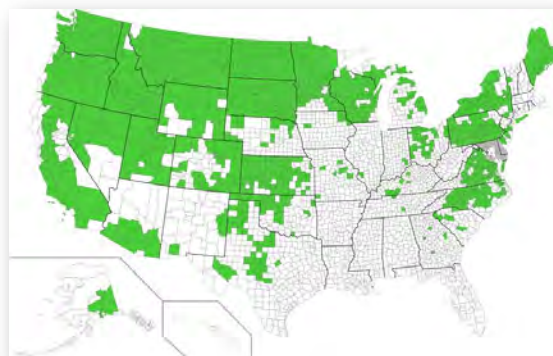


Classified as General

462

## Oats – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all counties where oats coverage is available:
- Grade Discounts
- Test Weight Discounts
- Damage Discounts
- Special Grade Discounts
- Sample Grade Discounts



Classified as General

463

## Oats – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF
U.S. Sample Grade	0.215206



Classified as General

464

## Oats – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts:

Test Weight Pounds	DF
27 and above	None
26-26.99	0.356347
25-25.99	0.382375
24-24.99	0.406398
Below 24	See section B



Classified as General

465

## Oats – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Sound Oats %	DF	Sound Oats %	DF
80 and above	None	71-71.99	0.423406
79-79.99	0.276265	70-70.99	0.442424
78-78.99	0.294282	69-69.99	0.460441
77-77.99	0.313300	68-68.99	0.479459
76-76.99	0.331318	67-67.99	0.497476
75-75.99	0.350335	66-66.99	0.515494
74-74.99	0.368353	65-65.99	0.534512
73-73.99	0.387371	Below 65	See section B
72-72.99	0.405388		



Classified as General

466



## Oats – QA Factor Updates – YP, RP, RP-HPE

Special Grade Discounts:

<b>Smutty</b>	0.117118
<b>Garlicky</b>	0.092088
<b>Ergoty or Thin</b>	See section B



Classified as General

467

## Oats – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:

<b>Musty Odor</b>	0.117118
<b>Sour Odor</b>	0.117118
<b>COFO</b>	0.117118



Classified as General

468

# Onions

- Rate Review
  - 8-36% increases in most of Idaho and most of Oregon
  - Decrease of 61% in Canyon, ID
  - Decrease of 3% in Washington, OR
  - Decreases from 38-72% in Washington State
- T-Yield Review
  - 1-30% increases for most locations and types
  - Decrease of 1% in Malheur, OR
  - Decrease of 3% in Klamath, OR



Classified as C

469

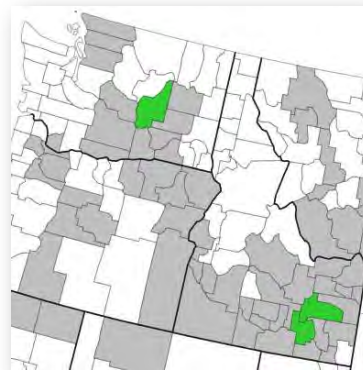
# Potatoes – Insurance Offers Added



APH and SCO-YP added in the following states:

- Idaho
  - Bingham and Power Counties
- Washington
  - Grant County

002 – Irrigated  
702 – IRR OC      258 – Creamer  
712 – IRR OT



Refer to IMAP for counties and practices affected or the long version of this presentation.



Classified as General

470

# Potatoes

## Rate Review

- No change in Alaska
- Mostly decreasing, with a few exceptions, in Idaho and Washington
- Fluctuating rates in Oregon

## T-Yield Review

- No change in Alaska
- Mostly increasing, with some locations either decreasing or seeing no changes in Idaho and Washington

Classified as General

471

## Potatoes – Creamer Type Added

Types / Practices	T/P 1	T/P 2	T/P 3	T/P 4	T/P 5	T/P 6	T/P 7	T/P 8	T/P 9
Type	Group A 161	Creamer 258	Group B 261	Group A 161	Creamer 258	Group B 261	Group A 161	Creamer 258	Group B 261
Practice	Irrigated 002	Irrigated 002	Irrigated 002	Organic(Certified) Irr. 702	Organic(Certified) Irr. 702	Organic(Certified) Irr. 702	Organic(Transitional) Irr. 712	Organic(Transitional) Irr. 712	Organic(Transitional) Irr. 712

- Added to **Bingham, ID, Power, ID, and Grant, WA**
- Dates:
  - Updated Final Planting Date to 30 days after Groups A & B dates
  - End of Late Planting Period Date set to match the Final Planting Date
- Statements Have Been Updated



Classified as General

472

## Potatoes – Creamer Type Statements



Removed  
statement  
from General  
Section:

In accordance with section 8 of the Basic Provisions, insurance shall not attach to planted acres intended to be harvested as creamer size potatoes, unless provided by written agreement.

Added  
statement to  
General  
Section:

For the purpose of section 11(d)(1)(iii) of the Northern Potato Crop Provisions, the date creamer potatoes would have reached full maturity will be 65 days after the date of planting or replanting.

Added  
statement to  
Dates  
Section:

In accordance with section 1 of the Basic Provisions, the Late Planting Period will not apply to potatoes insured as creamer type.

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Classified as General

473

473

## Potatoes – Creamer Type Statements



### Added statements to Insurance Availability Section:

- Potatoes planted for harvest as creamer size potatoes (as defined by the U.S. Standards for Grades of Potatoes) are insurable as creamer type. Furthermore, creamer size potatoes sorted from potatoes planted for harvest as conventional potatoes are not insurable as creamer type.
- In accordance with section 8 of the Basic Provisions, potatoes planted for harvest as creamer size and grown under a production contract executed by the applicable acreage reporting date, are insurable as creamer type.
- Production Contract - A legal written agreement between the producer and buyer, containing at a minimum: (a) The producer's commitment to plant and grow creamer potatoes, and to deliver all the potato production to the buyer; (b) The buyer's commitment to purchase all the creamer potato production stated in the production contract; and (c) A price or pricing mechanism to determine the value of delivered production as specified in the production contract.

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474

474

# Potatoes – Creamer Type Updates in Progress

Potential updates to the Rates and Special Provisions tabs prior to the start of the crop year this spring:

Researching if processing options are applicable in Rates tab:

- (PR) Processing Quality
- (QD) Quality#2/Processing

	Fresh Market		Processing	
	#1	#2 or Better	#1	#2 or Better
Group A	50	65	50	85
Group B	65	70	65	90

Determining default percentage for Creamer type in Quality Statements table in Special Provisions tab:



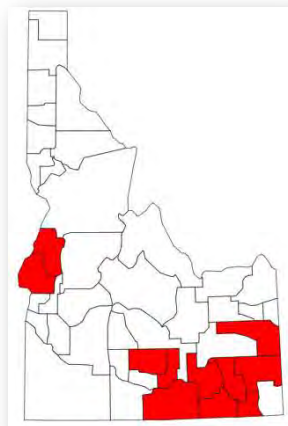
Classified as General

475

## Safflower – APH – Deleted NB Statement – 01422

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New Breaking statement was removed in ID.

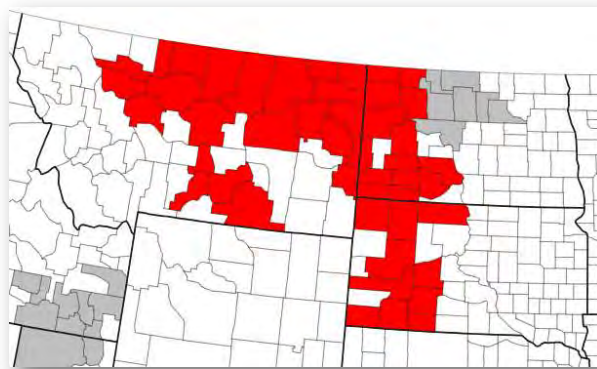


Classified as General

476

## Safflower – APH – Deleted NB Statement – 11904

New Breaking statement was removed in MT, ND, SD.



Classified as General

477

## MT – Soybeans– YP, RP, RP-HPE, SCO and ECO

Insurance Offer added in Roosevelt county for all practices and types.

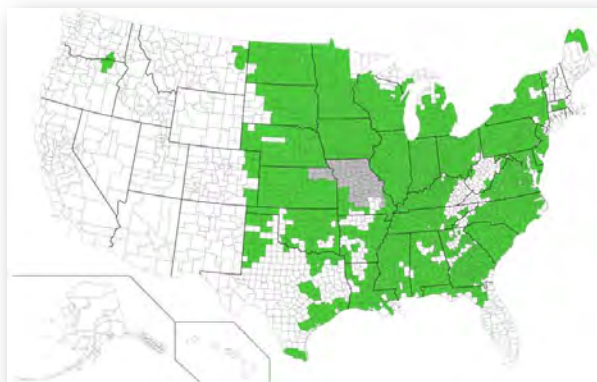


Classified as General

478

## Soybeans – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all counties where soybean coverage is available:
- Test Weight Discounts
- Damage Discounts

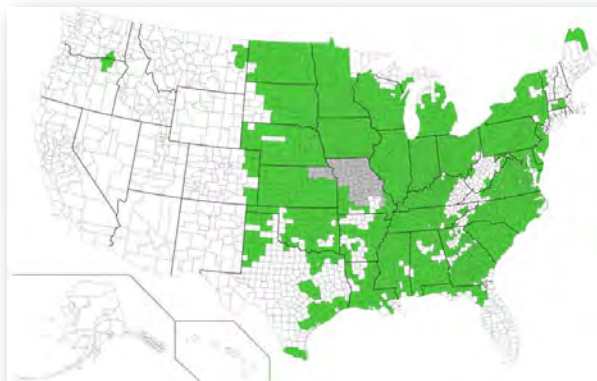


Classified as General

479

## Soybeans – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

- Several QA Discount Factors updated in all counties where soybean coverage is available:
- Test Weight Discounts
- Damage Discounts



Classified as General

480

## Soybeans – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts:

Test Weight Pounds	DF
49 and above	None
48-48.99	0.006
47-47.99	0.008
46-46.99	0.010
45-45.99	0.012
44-44.99	<u>0.014013</u>
Below 44	See section B



Classified as General

481

## Soybeans – QA Factor Updates – YP, RP, RP-HPE

Damage Discounts:

Damage %	DF	Damage %	DF	Damage %	DF
08 and below	None	17.01-18	<u>0.166177</u>	27.01-28	<u>0.282302</u>
08.01-9	<u>0.061064</u>	18.01-19	<u>0.177189</u>	28.01-29	<u>0.294314</u>
09.01-10	<u>0.072077</u>	19.01-20	<u>0.189202</u>	29.01-30	<u>0.306327</u>
10.01-11	<u>0.084089</u>	20.01-21	<u>0.201214</u>	30.01-31	<u>0.318339</u>
11.01-12	<u>0.096102</u>	21.01-22	<u>0.212227</u>	31.01-32	<u>0.329352</u>
12.01-13	<u>0.107114</u>	22.01-23	<u>0.224239</u>	32.01-33	<u>0.341364</u>
13.01-14	<u>0.119127</u>	23.01-24	<u>0.236252</u>	33.01-34	<u>0.353377</u>
14.01-15	<u>0.131139</u>	24.01-25	<u>0.247264</u>	34.01-35	<u>0.364389</u>
15.01-16	<u>0.142152</u>	25.01-26	<u>0.259277</u>	Above 35	See section B
16.01-17	<u>0.154164</u>	26.01-27	<u>0.271289</u>		



Classified as General

482



## Sugar Beets – APH BU/EU Discount Statement

BU/EU discount statement added in CO, ID, MI, MN, MT, ND, NE, OR, WA, & WY.

*25661 - Acres used to determine the basic or enterprise unit discount include only insured planted acres in the unit (do not include any prevented planting acres). The applicable basic or enterprise unit discount will apply to both insured and prevented planting acres, if there are insured planted acres.*



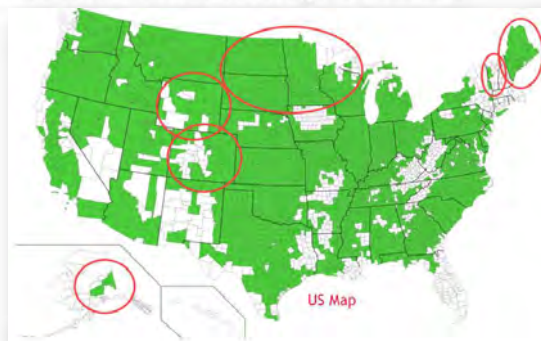
Classified as General

483

## Wheat – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where wheat coverage is available:

- Grade Discounts
- Test Weight Discounts
- Defects Discounts
- Sprout Damage Discounts
- Fall Numbers Discounts
- Special Grade Discounts
- Sample Grade



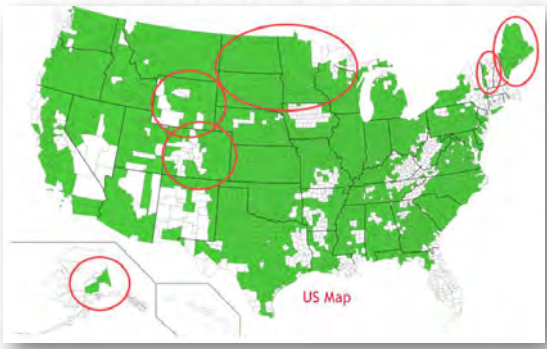
Classified as General

484

# Wheat – Quality Adjustment (QA) Factor Updates – YP, RP, RP-HPE

Several QA Discount Factors updated in all counties where wheat coverage is available:

- Grade Discounts
- Test Weight Discounts
- Defects Discounts
- Sprout Damage Discounts
- Fall Numbers Discounts
- Special Grade Discounts
- Sample Grade



Classified as General

485

# Wheat – QA Factor Updates – YP, RP, RP-HPE

Grade Discounts:

Grade	DF	DF	DF	DF	DF
	HRW, HWW	SWW	HRS	DUM	SRW
<b>U.S. No. 5</b>	<u>0.112111</u>	<u>0.101095</u>	<u>0.119103</u>	<u>0.147127</u>	<u>0.288285</u>
<b>U.S. Sample Grade</b>	<u>0.224222</u>	<u>0.186180</u>	<u>0.220204</u>	<u>0.264237</u>	<u>0.321316</u>



Classified as General

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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Test Weight Discounts: (HRS & White Club Wheat)

Test Weight Pounds	DF
50 and above	None
49-49.99	0.006
48-48.99	0.013
47-47.99	0.019
46-46.99	0.026025
45-45.99	0.032
44-44.99	0.042041
Below 44	See Section B



Classified as General

487

## Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: (SRW, HRW, & HWW classes)

Defects %	DF	Defects %	DF	Defects %	DF
15 and below	None	23.01-24	0.087085	32.01-33	0.173171
15.01-16	0.010009	24.01-25	0.096095	33.01-34	0.183180
16.01-17	0.019	25.01-26	0.106104	34.01-35	0.192190
17.01-18	0.029028	26.01-27	0.115114	Above 35	See Section B
18.01-19	0.038	27.01-28	0.125123		
19.01-20	0.048047	28.01-29	0.135133		
20.01-21	0.058057	29.01-30	0.144142		
21.01-22	0.067066	30.01-31	0.154152		
22.01-23	0.077076	31.01-32	0.163161		



Classified as General

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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Defects Discounts: SWW, HRS, and DUM classes

Defects %	DF	Defects %	DF	Defects %	DF
<b>10 and below</b>	None	20.01-21	<u>0.179177</u>	31.01-32	<u>0.285282</u>
<b>10.01-11 *1</b>	<u>0.074070</u>	21.01-22	<u>0.189187</u>	32.01-33	<u>0.295291</u>
<b>11.01-12 *1</b>	<u>0.083082</u>	22.01-23	<u>0.199196</u>	33.01-34	<u>0.304301</u>
<b>12.01-13</b>	<u>0.096095</u>	23.01-24	<u>0.208206</u>	34.01-35	<u>0.314310</u>
<b>13.01-14</b>	<u>0.109108</u>	24.01-25	<u>0.218215</u>	Above 35	See section B
<b>14.01-15</b>	<u>0.122120</u>	25.01-26	<u>0.228225</u>		
<b>15.01-16</b>	<u>0.134130</u>	26.01-27	<u>0.237234</u>		
<b>16.01-17</b>	<u>0.144139</u>	27.01-28	<u>0.247244</u>		
<b>17.01-18</b>	<u>0.154149</u>	28.01-29	<u>0.256253</u>		
<b>18.01-19</b>	<u>0.160158</u>	29.01-30	<u>0.266263</u>		
<b>19.01-20</b>	<u>0.170168</u>	30.01-31	<u>0.276272</u>		



Classified as General

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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Sprout Damage Discounts:

Sprout Damage Percent	DF
<b>10 and below</b>	None
<b>10.01 - 11.0</b>	<u>0.144116</u>
<b>11.01 - 12.0</b>	<u>0.125127</u>
<b>12.01 - 13.0</b>	<u>0.136138</u>
<b>13.01 - 14.0</b>	<u>0.147149</u>
<b>14.01 - 15.0</b>	<u>0.158160</u>
<b>Above 15.0</b>	See Section B



Classified as General

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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Falling Numbers Discounts:

Falling Number Range	DF
299-275	0.048047
274-250	0.080079
249-225	0.112111
224-200	0.144142
Below 200	See Section B

Falling Numbers Range	DF
299-275	0.080079
274-250	0.160158
249-225	0.240237
224-200	0.321316
Below 200	See Section B



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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Special Grade Discounts:

Ergoty Percentage	
.060 - .069	0.010009
.070 - .079	0.019
.080 - .089	0.029028
.090 - .099	0.038
.100 - .109	0.048047
.110 - .119	0.058057
.120 - .129	0.067066
.130 - .139	0.077076
.140 - .150	0.087085
> .150	0.240237

Light Smutty	0.032
Smutty	0.064063
Garlicky	0.065067



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## Wheat – QA Factor Updates – YP, RP, RP-HPE

Sample Grade Discounts:

<b>Musty Odor</b>	<u>0.048047</u>
<b>Sour Odor</b>	<u>0.048047</u>
<b>COFO</b>	<u>0.099081</u>



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## 11/30 Crops Without Rate & T-Yield Reviews

- T-Yields: No changes
- Rates: May be moving towards target set during prior year reviews
- Affected Crops:

Barley	Hybrid Sweet Corn Seed
Buckwheat	Oats
Corn	Processing Beans
Dry Beans	Safflower (12/30)
Flax	Soybeans
Green Peas	Sugar Beets
Hemp	Sweet Corn
Hybrid Popcorn Seed	Wheat

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