

CROP INSURANCE

today

Fourth Quarter 2021 | VOL. 54, NO. 4

Industry Welcomes
New RMA Administrator

**Virtual Loss
Adjuster Schools**

DEDICATED TEAM
Tools and Training

**DEPTH OF
EXPERIENCE**

*Customer
Focus*

*Ease of
Doing Business*

**RESPONSIVE
CLAIMS SERVICE**

**INNOVATIVE
TECHNOLOGY**

PRIVATE COVERAGE OPTIONS

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Tom Zacharias, NCIS President

The U.S. crop insurance program is a model for the integration of incentives in achieving a successful public-private partnership. Can the system be improved?

Considerations 9 Through 12: Redux

The final piece in a four-part series

This is the fourth and final piece in a series titled “Reconsidering the Considerations.” Followers of TODAY® magazine should recall that the motivation for this series was to revisit earlier “Considerations”¹ of the crop insurance program that took place during the deliberations of the 2014 Farm Bill. In our last issue we addressed Considerations 5-8 which were: 5) Is the safety net income support or risk management? 6) Is current risk sharing optimal? 7) What is the role of area versus individual plans? And 8) Should the safety net be incentivized?

Now we head for home, in this final edition for 2021 we will discuss Considerations nine through twelve: 9) Can the current incentive structure be improved? 10) Is crop insurance distortionary? 11) Can crop insurance be used to achieve multiple policy objectives? and 12) Do crop insurance and ad hoc disaster assistance programs work together or are they mutually exclusive?

9. Can the current incentive structure be improved?

Perhaps the most fundamental characteristic of the modern-day crop insurance system is its underlying incentive structure. Essentially each level of the delivery system is incentivized. Starting with premium support, which keeps crop insurance affordable and incentivizes wide-scale participation, to public/private risk sharing, which deters fraud, waste and abuse and con-

tributes to actuarial soundness. The U.S. crop insurance program is a model for the integration of incentives in achieving a successful public-private partnership. Can the system be improved? Of this, there is no doubt. At issue are the collective policy objectives to be achieved and the willingness and ability of both the public and private sector to achieve said objectives.

Over time, we have witnessed the successful expansion of crop insurance; its improved actuarial performance; increased risk-bearing on the part of the private sector; the improved efficiency of the program measured by the Improper Payment Rate, and the introduction of conservation initiatives through increased premium support for cover crops. All of this accomplished through the role of incentives. Going forward, it will be incumbent on policy makers and stakeholders alike to ensure that federal crop insurance remain incentive based and that further enhancements to the existing program continue to employ the use of incentives to achieve future policy objectives.

10. Is crop insurance distortionary?

Casual inspection of the literature still indicates that any acreage effects associated with publicly supported crop insurance are small with product price being the primary driver of acreage shifts.

Some recent efforts have attempted to “tease out” perceived distortions with highly complex

Continued on page 32

¹ Zacharias, Thomas P. and Keith J. Collins, “Ten Considerations Regarding the Role of Crop Insurance in the Agricultural Safety Net.” The piece was published in Choices Magazine, a publication of the AAEE.

CROP INSURANCE

Laurie Langstraat, Editor

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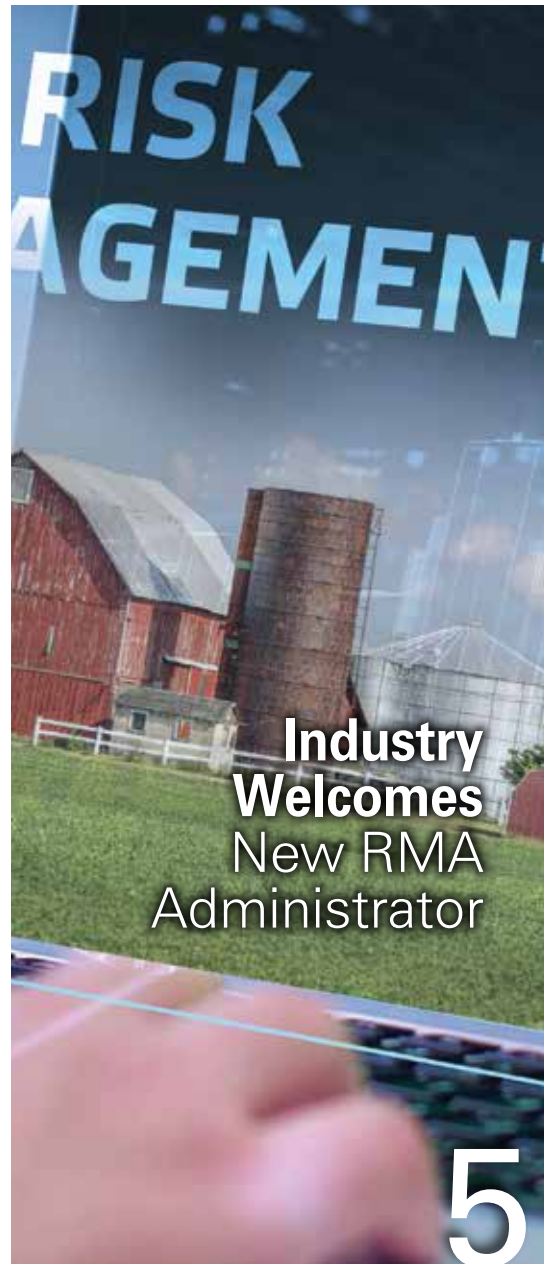
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Considerations 9 Through 12: Redux



RISK MANAGEMENT

Industry
Welcomes
New RMA
Administrator



**CROP INSURANCE**
Keeps America Growing

today Table of Contents

Fourth Quarter 2021 | VOL. 54, NO. 4

Virtual Loss Adjuster Schools

8

NCIS Scholarship Program Helps Deserving Students

Careers in Agriculture

14

Iowa Farm Strengthens Legacy

20

Crop Insurance PLAN COMPARISON

NCIS
Crop Insurance TODAY
CROP Insurance

	YP	RP	RP HPE
Plan Code	01	02	03
Coverage	Individual yield	Individual revenue	Individual revenue
Insures Against	production loss	revenue loss due to increase or decrease in price, low yield, or combination of those	revenue loss due to decrease in price, yield, or combination of those
Admission price fee	\$30/acre CAT	\$30/acre CAT available	\$30/acre CAT available
Available Loss Reduction	basic, optional, categorical, whole-farm	basic, optional, categorical, whole-farm	basic, optional, categorical, whole-farm
Applicable Premium Reduction	percentage elected by insured; all premium prices defined by CFPF	projected price and harvest price defined by CFPF	insured price and harvest price defined by CFPF
Maximum Price Movement	not applicable	harvest price may increase projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	harvest price may increase projected price x 2.00 for corn silage and rapeseed for which the harvest price = projected price
Coverage Limit (percent of insured revenue)	50%, 60%, 70%, 80%, 90%	50%, 60%, 65%, 70%, 75%, 80%, 90%	50%, 60%, 65%, 70%, 75%, 80%, 90%
Harvesting Rights	required	optional	at insured's option

24

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Industry Welcomes New RMA Administrator

On November 15, 2021, Marcia Bunger was named Administrator for the United States Department of Agriculture's Risk Management Agency (RMA). Bunger's experience includes more than 25 years with the Farm Service Agency, time spent at the Farm Credit Services of America, and in addition, has operated and managed her family farm in South Dakota. We have included her full biography in the sidebar.

Bunger brings a unique perspective to her role as Administrator. In addition to her work with FSA, crop insurance, and the family farm, she brings a wealth of experience working with the underserved. This includes her work with the Pine Ridge Tribal Government and serving on the South Dakota Advisory Council to the U.S. Commission on Civil Rights.

Administrator Bunger graciously responded to our request to answer a few questions in her new role and provide her perspectives and priorities for the crop insurance industry.

Q: What are your top priorities/initiatives for the agency?

Bunger: One of my top priorities for RMA is to collaborate with stakeholders—AIPs, agents, and all ag producers to determine how we can make sure no one is left behind with regards to program access. It's then incumbent upon RMA and deliverers of crop insurance products to ensure customers understand how crop insurance works to mitigate losses and how crop insurance can be used as a tool to market their products.

We also want to advance our commitment to addressing climate change, ensuring equity and inclusion, and supporting local and regional food systems. Recently, RMA offered small-scale farms who sell locally a new Micro Farm policy, which simplifies recordkeeping and covers post-production costs like washing and value-added products. This policy builds on additional efforts



to better serve specialty and organic crop growers and is offered through Whole-Farm Revenue Protection (WFRP), which provides coverage for producers with larger operations that may not be eligible for Micro Farm. RMA recently made improvements to WFRP as part of a broader set of

new policies and expanded policies to assist specialty crop and organic producers.

In September, RMA announced the Post Application Coverage Endorsement (PACE), which promotes environmentally friendly agricultural practices. "Split application" of nitrogen can

lead to lower input costs and helps prevent nutrient runoff or leaching into waterways and groundwater because it is used in more targeted amounts over multiple applications, rather than one large application. We are excited to offer this innovative policy that benefits the environment and producers' bottom lines.

RMA also provided premium support for producers who planted cover crops to help offset impacts from the pandemic and updated the policy to allow producers with crop insurance to hay, graze or chop cover crops at any time and still receive 100 percent of the prevented planting payment. This policy change supports use of cover crops, which is a key part of promoting climate smart agriculture.

Q: How do you see your unique background of working for FSA, as a crop insurance agent, and as a farmer help you as you lead the agency?

Bunger: As a farmer I ask myself, does this decision make sense? Farming is complex, a lot of hard work, and takes a considerable amount of capital and human resources. I always try to consider if I have enough resources to pay for my inputs, if the return on my investment is profitable, and if I have the capacity to accomplish all that needs to be done.

As a crop insurance agent, it was very important to not oversell to customers and that they understood what their premium dollars were going to cover. This involved establishing a relationship with the customer to better understand what their operation's risks were, so in the event of a catastrophic weather event, their operation could sustain the loss to then be able to farm another year.

While working at FSA, I gained the necessary knowledge to comprehend regulations needed to administer programs while ensuring program integrity was maintained. The responsibility of spending taxpayer dollars was always top of mind. I'll use all this gained experience and knowledge as I lead RMA.

Q: In addressing the audiences of this publication, is there anything you want to highlight or say specifically to each group—agents, adjusters, congress?

Bunger: I would ask agents to know their customer's operations, so they can explain what the best options are to manage the risks unique to their specific operations. I would also remind agents as they explain to cus-

Marsha Bunger was a County Executive Director for USDA's Farm Service Agency (FSA) for 18 years. In total, she has over 25 years of experience working for USDA in the Farm Service Agency. In her role as County Executive Director, Bunger worked closely with Pine Ridge Tribal Government leaders and personnel to administer FSA programs on the second largest land based Indian Reservation in the U.S. She served 15 years on the South Dakota Advisory Council to the U.S. Commission on Civil Rights and previously held positions at Farm Credit Services of America, including Crop Insurance Specialist and Crop Insurance Officer. Recently, she founded an agriculture consulting limited liability company providing assistance to area farmers & ranchers and to work with a local crop insurance agency selling and servicing crop insurance policies. Bunger is also the owner and operator of a 2000-acre, family-owned farm in South Dakota. Bunger graduated cum laude and received her bachelor's degree from Augustana College (South Dakota). She will be the first person who is a member of the Asian American and Pacific Islander community and the first woman to serve as Administrator for RMA.

tomers that crop insurance is a way to mitigate losses, it can be used as a marketing tool as well.

I would tell adjusters to always remember that you are at the heart of maintaining the integrity of crop insurance. By following RMA standards, when there are losses and indemnities to be paid, the American public will always view crop insurance as having a high level of integrity.

I would ask Congress to keep in mind that the number of farmers and ranchers continues to shrink, and that the number of people in this country that need food continues to grow. As a result, farmers and ranchers will always need our support through legislation to continue to sustain and provide the safest and most abundant food supply.

Q: There are many new products being introduced by RMA, is there a specific product or coverage that you would like to see offered to farmers that isn't already being addressed?

Bunger: I would like to see improved subsidy levels for small operations that only have eligibility for a basic/optional unit structure.

Q: The Administration's focus on improving access to USDA programs for all farmers is very important. How do you see RMA and

the crop insurance industry improving its outreach to all growers?

Bunger: We can improve by collaborating and working together to brainstorm the best ways to reach all growers, so that no one is left behind and all growers have access to the best risk management tools available. Under Secretary Vilsack's leadership, USDA is working to build programming inclusive to all our customers. We've actively sought out opportunities that help ensure historically underserved groups can more fully access and participate in programs and services.

In July, RMA invested nearly \$1 million in funding for universities and nonprofits to develop risk management training and educational tools aimed to assist historically underserved farmers and ranchers. In previous years, RMA provided annual funding for risk management education projects, supporting more than \$126 million worth of projects in historically underserved communities from 2002 to 2018. This year's investment marks a restart of this effort.

Thank you to Administrator Bunger for taking the time to share your views with us. The industry looks forward to working with you and your staff as we continue to provide effective risk management tools for America's farmers and ranchers.



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Virtual Loss Adjuster Schools

By Laurie Langstraat, NCIS

After the cancellation of all NCIS sponsored loss adjuster schools in 2020, NCIS staff was determined to find a way to effectively train adjusters in a safe and efficient way. With the help of many Approved Insurance Provider (AIP) employees and NCIS staff, NCIS held 12 virtual loss adjuster schools from June through November. More than 1,200 people participated in these events that covered Crop-Hail and Federal procedures on cotton, wheat, oats, soybeans, apples, corn, dry beans, hemp, and sunflowers.

Preparation for the virtual schools started in early 2021 with planning calls, filming schedules, and practice sessions taking place almost weekly.

“There were so many details to figure out since we had not done virtual loss adjustment training before,” said Lynnette Dillon, Director of Training for NCIS. “Our staff worked really hard, and we couldn’t have done this without all of the volunteers from the AIPs who provided their time and expertise to this process.”

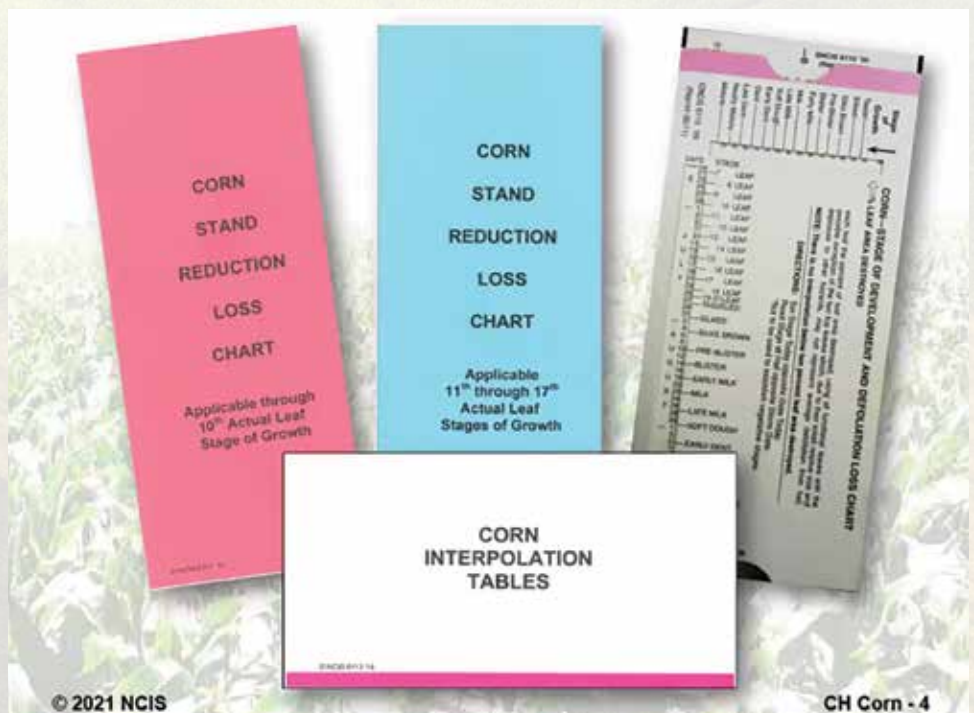
Each school offered information on the crop policy and loss adjustment procedures and many included videos of the loss adjustment process that were filmed in the weeks and months leading up to the school. These videos are available to all NCIS members and will be an invaluable resource for their company training programs going forward.

“The NCIS schools are an important part of an adjuster’s overall training and we needed to ensure that they were offered this year,” said Tom Zacharias, president of NCIS. “I am very proud of our staff for implementing this new process and am grateful for the help of everyone who participated in either teaching a portion of the school or filming a video of the loss adjustment process.”

The schools would not have been successful without the help of many people over the last year. Those who participated in providing training or filming the loss adjustment process can be found on page 9. Thank you for your expertise,



Kyle Gannon, AgriSampo N.A.:, demonstrates how to select a representative sample of apples as part of the appraisal process for assessing hail damage. Gannon’s pre-recorded video was shown during the MPC I Apple school on July 29.



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CH Corn - 4

Meg Yandell, Rural Community Insurance Services, talked about the important documents, including interpolation tables, a camera, and forms that adjusters need to have before adjusting losses on corn during the Crop-Hail Corn School on August 11.

your time, and your hard work in preparing presentations and videos, as well as participating in the day of training sessions.

NCIS regional/state committee liaisons and other employees who were instrumental in the success of the schools includes: Lynnette Dillon, Mollie Dvorak, Chris Fisher, Mark Flohr, Kevin Halverson, James Houx, Don Hutsell, Rachel Morgan, Ashleigh Russell, Sherri Scharff, Loretta Sobba, Janet Field-Straley, Dean Strasser, Anna Walters, Roxanne Wise, and Mark Zarnstorff.

A copy of the apple grading standards is a helpful tool for all adjusters who work apple claims.



Cheryl Richmond-Witwer, Rural Community Insurance Services, talked about the components of the apple policy during the MPCJ Apple school on July 29.

Policy Information -Insurability

4

Insured Crop

The crop insured will be all apples in the county:

- Which the insured has a share;
- That are grown on tree varieties adapted to the area;
- In at least one of the previous four years has produced:
 - 10 bins of apples per acre in Area A, or
 - 150 bushels of apples per acre in Area B, or
 - 200 bushels of apples per acre in Area C;
- Grown in an orchard that, if inspected, is acceptable to the AIP; and
- Grown for fresh apple production or processing apple production.

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Virtual Loss Adjuster Schools Organizers

Thank you to everyone who helped make the 2021 NCIS virtual loss adjuster schools a success!

AgiSompo N.A.

Butch Barton
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Kyle Gannon
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Derrick Haseloff
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Rusty Deaton
Rob McHenry

Rural Community Ins.

Jim Baldwin
Jon Clark
Roy Luna
David Meylor
Cheryl Richmond-Witwer
Robert Seal
Meghan Yandell

● Stages Of Growth

Early Milk Stage..... Beginning of roasting ear stage. Kernels changing in color from white to yellow. Kernels of seed coat starting to show slight yellow appearance. Thin (chalky or milky) substance in kernels.



Average Time → **4 DAYS**
Interval

Milk Stage..... Prime roasting ear stage. Full yellow color. Cob has reached its maximum length. Milky fluid in kernel – no solid substance.



Average Time → **5 DAYS**
Interval

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CH Corn - 25

The Crop-Hail Corn loss adjuster virtual school included information on stand reduction, defoliation, deferred claims, re-inspections, stage modification, second and multiple losses to the same field, and many others.



An adjuster demonstrates using a "skip stick" during the first cotton school on June 8. A second cotton virtual event took place on September 21 to discuss boll count methods.



A prerecorded video shown during the September 21 cotton school showed the tools and materials needed to properly conduct an open boll and green boll count appraisal.

Ryan Johnston, AgriSampo N.A., explains some of the adjuster responsibilities during the second cotton school on September 21.

Adjusters Responsibilities Verifying Row-Widths and Planting Patterns

2) Establishing Planting Patterns Before and After the FPD

When planted acres are destroyed or damaged and replanted to a different planting pattern, for AR and claim indemnity purposes, the planting pattern established on the FPD is used for determining acreage and yield.

For any acreage replanted that was not defined and reported correctly, according to FSA rules and the before or after the FPD examples listed in the Cotton LASH, adjusters are to revise the AR to correct the acreage and yield.

Identifying the stage of development is an important part of any loss determination no matter what crop the adjuster is evaluating. Pre-adjustment preparation and review of the loss procedures for dry beans in the vegetative stages was part of the training during the August 31 crop-hail school.

STAGE IDENTIFICATION

	R6 50% Seed	R7 Full Seed	R8 Beginning Maturity	R9 Full Maturity	Ready to Harvest
Dehiscence	66	72	90	105	
Days After Planting		6	18	15	
Days Between Stages					
Description	Seeds at least 1/2 inch long and 1/4 inch wide.	Other pods have developed seeds, other parts of plants still have full length pods with seeds almost as large as first pods. Pods will be dehiscent over the whole plant.	Leaves yellowing over half of plant, very few small pods and trace to ends of secondary branches, small pods may be drying. Point of maximum production has been reached.	Mature, at least 80% of the pods showing yellow color and mostly ripe. Only 20% of leaves are green color.	All pods are ripe. 15-18% seed moisture.
Dehiscence	60	70	94	60	
Days After Planting		10	12	12	
Days Between Stages					
Description	Pods 4-6 inches long with spots (maximum length). Seeds at least 1/2 inch in long and 1/4 inch wide.	Other pods have fully developed green seeds. Other parts of plant still have full length pods with seeds near same size. Pods to the top and 3/4 inches on bottom, nodes 10-12.	Leaves yellowing over half of plant, very few small new pods however, developing, small pods may be drying. Point of maximum production has been reached.	Mature, at least 80% of the pods showing yellow color and mostly ripe. Only 40% of leaves are all green.	All pods are ripe. 15-18% seed moisture.

Dr. Juan Osorno, North Dakota State University, presented on the influence of stresses on dry beans during the crop-hail dry bean school on August 31.

Main Market Classes in USA

Pinto	Navy	Black	Great Northern
Red	Pink	Dark Red Kidney	Light Red Kidney

All market classes belong to the same species (*P. vulgaris*)

Linson Stegall, NAU Country, was one of many presenters during the MPCl and Crop-Hail Hemp loss adjustment school on September 14. There were several video demonstrations of loss examples involving stand reductions, plant damage and seed count.



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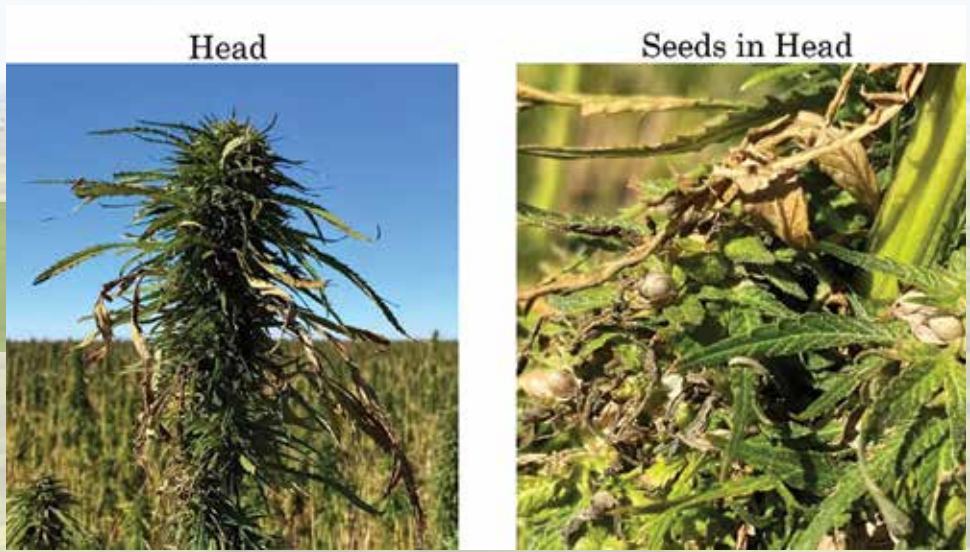
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A slide shown during the hemp school shows a picture of the head of a hemp plant and a close up of the seeds located on the head.




Mark Opp, Crop Risk Services, talked through the various stages of sunflower plant development during the school on November 3.


Description of Stages

B. Reproductive Stages


- R - 5 This stage is the beginning of flowering. The mature ray flowers are fully extended and all disk flowers are visible. This stage can be divided into sub-stages depending on the percent of the head area that has completed or is flowering. For example: if 50% of the disk flowers have completed or are flowering, the stage would be R-5.5; if 80%: R-5.8. This determination should be estimated, or calculated, on a total head area basis and not on head-diameter or radius.



R-5.1




R-5.5



R-5.9

Color Separations provided by Cooperative Extension Service NORTH DAKOTA STATE UNIVERSITY Fargo, North Dakota 58106

© 2021 NCIS Sunflower - 18



Mark Opp

Uta McKelvy, Montana State University, presented on pests and diseases that affect wheat production during the MPCl wheat school on June 23.

1. Short and yellow wheat – Wheat streak mosaic

AWaRe – Assessment of Wheat Streak Mosaic Risk in the Northern Great Plains

- Online learning tool
- Which factors contribute to WSM risk?

Find AWaRe here:

MSU Extension / Plant Pathology / Plant Pathology Resources

Plant Pathology Resources

Research-based resources and helpful links.

MONTANA EXTENSION https://tim-msu-ecol.shinyapps.io/Wheat_Streak_Mosaic_Risk_MT/

Virtual Loss Adjuster Schools

NCIS Scholarship Program Helps Deserving Students

By Dr. Laurence M. Crane, NCIS

Careers in Agriculture

The objective of the NCIS 1890 Scholarship Program, is to help qualified students at the 1890 Land Grant Universities complete their education and prepare them for careers in agriculture. The crop insurance industry is working to increase the diversity in its workforce, reflecting the diversity of the farmers they serve, and the NCIS scholarship program is a key building block in preparing and delivering an educated and diverse workforce.

Commenting on her scholarship experience, a previous scholarship recipient wrote: “John Holmes once said ‘There is no exercise better for the heart than reaching down and lifting people up.’ To the phenomenal people and scholarship committee of NCIS, thank you. Thank you for reaching down, lifting me up and helping me accomplish my goals!”

The NCIS scholarship recipients are all academically strong and well-rounded students who participate in extracurricular activities giving back to their communities. They have an established track record of excellence in the classroom and a sense of community citizenship that extends beyond campus borders. They truly are exceptional young men and women, and NCIS is honored to know them.

NCIS 1890 Scholarship Recipients for 2021-2023

Aja’Naeia Workman is from Kalamazoo, Mich., and is majoring in Biology at Alabama A&M University in Normal. She has always loved science and is fascinated with the process of applying lessons from the classroom to real life situations. Aja has a passion for helping other people and believes she can make a difference in the world by preparing herself with knowledge to match her aspirations.

Aja is a member of Melanated Doctors of



Aja’Naeia Workman

America—an organization that provides virtual shadowing opportunities and the chance to gain applied experience within her biology major. She actively participates in the Young Women Emerge program, introducing high school juniors to the many opportunities at Historically Black Colleges and Universities. She is a former member of the Alabama A&M University cheer team, belongs to the Gamma Mu chapter of Alpha Kappa Alpha Sorority, and networks with the women of W.A.V.E—Women of Ambition, Virtue, and Excellence.

As a student at AAMU, she had been involved in the community actively volunteering at Girls on the Run events, Breast Cancer and Autism Walks, and a housing community for adults with mental and physical disabilities. She has a very caring heart and love for those in the community. Her goal is to eventually receive a medical degree and become a Physicians Associate, helping people make wise health decisions and live healthy lives.

Erikton Goodloe is from Rockford, Ill., majoring in Agricultural Business Manage-

ment at the University of Arkansas—Pine Bluff. He is fascinated with agriculture and the opportunities it offers to solve problems and benefit the community. He views agriculture as the bedrock of a successful society, and a degree in agriculture as the bedrock of a successful career. Erikton is well rounded; he is an outstanding student who is a quick learner, as well as an accomplished athlete. In high school he played football for four years, was the second fastest at running track his senior year, and played goalie in hockey four years for the junior Rockford Ice Hogs.

Erikton volunteers with senior citizens. He enjoyed watching his grandmother devoting her time working with senior citizens and it left an impact on him, so he is following her example. Specifically, he visits nursing homes in the community listening to music with the elderly, assisting with holiday parties, organizing activities, games, arts and crafts, and taking some of the residents on walks outside, or just visiting and giving them someone to talk to.

Erikton volunteered with the Rockford Park District teaching young men how to ice skate and learn how to play ice hockey. He also volunteered helping coaches teach the fundamentals of football and mentor young men how to deal with peer pressure and give them someone to talk to. He still keeps in contact with the young men he helped mentor. On campus he volunteers with The Male Achiever's, helping organize and promote campus community functions such as passing out masks helping students to be aware of the importance of wearing masks.

His goal is to be the best he can be at whatever direction his education and life experience



Erikton Goodloe

takes him. He will be the first in his family to graduate from college.

Tiffani Patterson is from Fayetteville, Tenn., and is majoring in Agricultural Sciences with a concentration in Agricultural Leadership, Education and Communication at Tennessee State University. Her interest in agriculture blossomed as she actively participated in FFA in high school applying her natural leadership and communication skills. She is a motivated student, with a strong work ethic. In high school she started working summers for an insurance company in her hometown and continues working there during breaks now that she is in college. Tiffani credits this work experience as helping her to hone her people skills and broaden her horizons on careers in agriculture. It also has contributed significantly to her goal of graduating from college debt free.



Tiffani Patterson

She is very family oriented and looks forward to balancing motherhood and a career when that time comes. She loves spending time with her three nephews.

Even before enrolling us at TSU, Tiffani was deeply committed to developing her agricultural and leadership knowledge and skills, while serving others. She was a leader in Beta Club, Future Business Leaders of America, her FFA Chapter and other organizations. She competed in the FFA Opening and Closing, Ag Issues, Ag Marketing, and Vet Science Career Development events. Tiffani is known for her willingness to serve and help others, as she engages in community and service activities.

Agricultural policy is a special interest of hers. She has always wanted to be a teacher, and her agriscience teacher inspired her to prepare for a career in agricultural education.



Paris Jordan Williams

Paris Jordan Williams is from Dallas, Texas, and is majoring in agricultural business at Prairie View A&M University in Prairie View, Texas. Paris became interested in agriculture at an early age and that interest has grown as she has increased her knowledge by excelling in courses in soil science, horticulture, food distribution systems, marketing, and nutrition. She is no stranger to hard work and dedication. A tenacious student, she wants to do her best and is always considering how the information she is learning can be applied to improve the life of others.

As an active volunteer, she worked at the BCTEA Academy, tutoring children and assisting them in determining an educational path after high school. At North Dallas High School, her senior year, she was nominated for homecoming court. She was on the Student Council and was appointed the Varsity Captain of the Girls Basketball team, where she helped underclassmen on and off the court, with drills, homework, and motivation to stay in class. She learned that being a leader takes responsibility and selflessness to bring yourself and others to a level of success you couldn't reach alone. In the last year she has spoken to the USDA Office of Partnerships and Public Engagement on the Texas Youth Summit Panel as a 4-H alumna and scholarship recipient, became the secretary of the Minorities in Agriculture Natural Resources and Related Sciences, and joined the agribusiness club.

Her goal is to pursue a career in horticulture and agricultural research. She also plans to secure a small farm where she can demonstrate how to grow healthy food products to others in her community.



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Samaya Brooks

Samaya Brooks is from Durham, N.C., and is majoring in Agribusiness at North Carolina A&T State University. She began studying Agriculture her freshman year of high school and it has been the main focus of her studies ever since. Growing up in Durham gave her the opportunity to observe how agricultural trends change and the effect it has on producers and

consumers when they do change. Durham has a large variety of farm-to table restaurants, farmer’s markets and local agribusiness companies which allowed her to receive firsthand knowledge on local agriculture.

She is a member of the Collegiate Farm Bureau and MANRRS (Minorities in Agriculture, Natural Resources and Related Sciences), both of which focus on professional and academic development. Recently she performed community service with The Scrap Exchange, a consignment shop that repurposes old clothes, electronics, crafting materials, etc., and sells them for a discounted price. She mentors through The Mentor Collective group and is an undergraduate research assistant, researching “Small Farmers’ Readiness to Adopt and Consumers’ Willingness to Pay for Value Added.”

Her goal is to attend graduate school and pursue a Ph.D., in preparation to conduct research in agribusiness. Her ultimate goal is to help farmers live an improved lifestyle as well as protect them from being exploited.

Scholarship Specifics and Requirements

Amount: (\$3,000)–\$750/semester for four semesters

Funding: Provided by National Crop Insurance Services (NCIS).

NCIS is a 503(c) not-for-profit crop insurance trade association whose membership includes all of the private companies offering federal multiple peril crop insurance.

Qualifications:

- Continuing status as a full-time undergraduate student at an 1890 Land Grant University.
- Have completed the sophomore year in college and are considered a junior (four semesters to graduate).
- Have a declared major in an agricultural discipline.
- Minimum cumulative 3.0 GPA.
- U.S. Citizen.

The scholarship program is just one of several activities NCIS engages in to build relationships and strengthen the association between the crop insurance industry and the minority community engaged in agriculture.

Whereas most Federal programs are delivered to citizens through a Federal agency, the Federal crop insurance program is delivered to farmers through the private insurance industry. There are 13 Approved Insurance Providers who have a contract (Standard Reinsurance Agreement) with USDA to deliver (sell) crop insurance to farmers. As the not-for-profit trade association for those 13 companies, NCIS provides services to and for these insurance companies. Because crop insurance is a Federal program the industry has an obligation to reach out to “under-served audiences.” In practice this means small, limited-resource and socially disadvantaged farmers. On behalf of the crop insurance industry, NCIS’ outreach activities work with the Historically Black Colleges and Universities (HBCU) that have agricultural programs, Non-governmental Organizations (NGO), Community Based Organizations (CBO), and other allied professionals who work with and serve minority farmers across the country.

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Iowa Farm Strengthens Legacy

By Laurie Langstraat, NCIS

“I enjoy the rewards of hard work. When you’re able to put in a hard day and see the benefits of your labor, there’s an innate reward to that.”

Third-generation Iowa farmer Dustin Johnson enjoys being able to share the rewards of his labor with his children and expose them to the first-hand educational experiences that a working farm provides.

“In a world where technology has kind of taken over, it’s still nice to be able to bring the kids out, ride around in the tractor, and get to see

first-hand what Dad does every day,” he noted.

Johnson started his farm from scratch. Growing up near both of his grandfathers, he watched each find balance in farming, while staying involved with the community and making time for family.

“Watching those men as I grew led me down the path I’m on today,” said Johnson. “I knew I needed to work hard and save if I ever wanted to farm.”

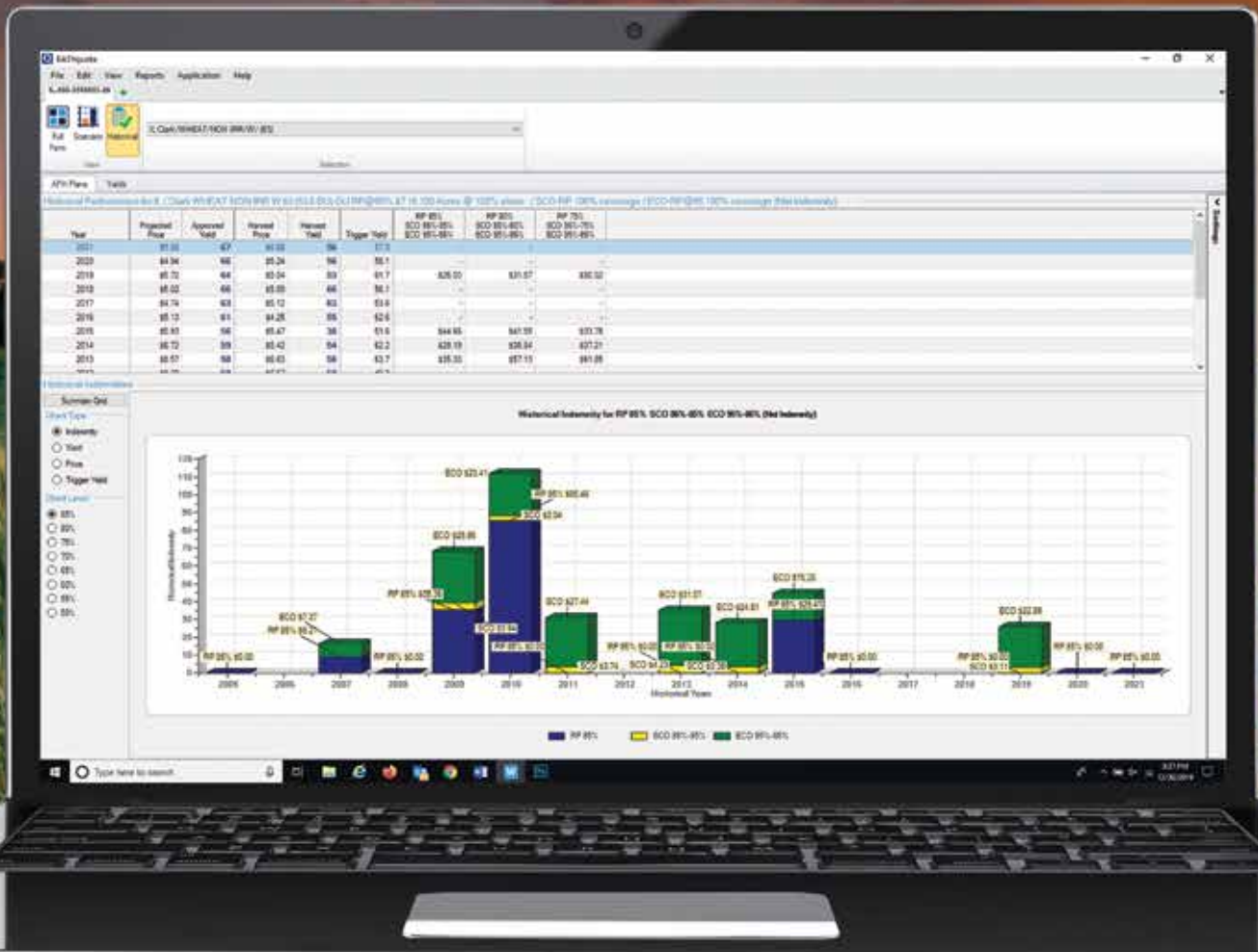
Johnson went to school to study robotics and saved money after college by working at a factory. He rented his first acres of farm ground

from his grandpa and bought seven steers. The Johnson family then bought sheep, which their two young daughters show at county fairs. Today he farms more than 1,000 acres of corn, soybeans, wheat, and cover crop seed on his farm near Andover, Iowa.

When he started farming, the amount of capital required for essential items was daunting. Especially when his income relied not



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Source for RCIS statistics - based on internal RCIS data 2020-2021. | Crop Hail Ranking - Statistic from report prepared by National Crop Insurance Services for Dec. 2020 board meeting materials. | The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS® 2020. NPS (Net Promoter Score®) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld. RCIS is a registered trade name of Rural Community Insurance Company. RCIC is an equal opportunity provider. © 2021 Rural Community Insurance Company. All rights reserved.

only on his hard work, but the hazards of unpredictable weather, and market fluctuations.

“The risks go way beyond anything that I can control,” Johnson explained. “Which is a really good thing to have crop insurance for.”

Crop insurance gives him peace knowing that even in a down year, “we’re still going to have a safety there that we’re going to be able to farm next year.”

In 2017, Johnson received the Iowa Farm Bureau Young Farmer Achievement Award, which honors young farmers who show outstanding management ability in their farming operation.

“We need to be very dedicated to conservation and taking care of the land and raising the best crop that we possibly could,” Johnson said. “We owe that to those who went before us, we owe that to those who come after us, and we owe that to those who consume what we produce.”

The Johnson’s farm is called Legacy Valley Farm because of those who came before him who shaped the opportunities he has today.



Johnson raises sheep for his daughters to show for 4H.

And he wants to pass those same values on to his children and grandchildren someday.

“It’s more than just dollars. It’s the effort that you put in. It’s the reputation that you have. We want to make sure we do a good job and are able to do it again next year.”



In Memory of **Ray Sneed**

Kenneth Ray Sneed, who served on the Federal Crop Insurance Corporation’s Board of Directors from 2013-2020, passed away on December 23, 2021.

Mr. Sneed was a third-generation farmer who, in partnership with his brothers, grew soybeans, cotton, corn, and wheat on their farm, Sneed Farms, Inc. in Drummonds, Tennessee. Ray was a member of the National Black Growers Council, a member of the Tennessee Farm Bureau, a member of the Tennessee State Soil Conservation Committee, a board member of Agricenter International, and a member of the Tennessee Farm Service Agency State Committee.

Our thoughts and deepest sympathy to the Sneed Family.

In Memory

CROP INSURANCE

	Yield Protection	Revenue Protection	RP w/Harvest Price Exclusion
Abbreviation Code	YP – Plan 01	RP – Plan 02	RP-HPE – Plan 03
	<p>Yield Protection (YP) provides protection against a loss in yield due to unavoidable, naturally occurring events. For most crops that includes adverse weather, fire, insects, plant disease, wildlife, earthquake, volcanic eruption, and failure of the irrigation water supply due to a naturally occurring event. Like the APH (Actual Production History) plan of insurance, YP guarantees a production yield based on the individual farmer’s APH. Unlike the APH plan of insurance, a price for YP is established according to the crop’s applicable commodity board of trade/exchange as defined in the Commodity Exchange Price Provisions (CEPP). The projected price is used to determine the yield protection guarantee, premium, any replant payment or prevented planting payment, and to value the production to count. The coverage and exclusions of YP are similar to those for the APH plan of insurance. An indemnity is due when the value of the production to count is less than the yield protection guarantee. The main crops covered under this plan include barley (includes malting type), canola/rapeseed, corn, cotton, grain sorghum, peanuts, rice, soybeans, sunflowers, and wheat.</p>	<p>Revenue Protection (RP) provides protection against a loss of revenue caused by price increase or decrease, low yields or a combination of both (for corn silage and rapeseed, protection is only provided for production losses). This coverage guarantees an amount based on the individual farmer’s APH and the greater of the projected price or harvest price. Both the projected price and harvest price are established according to the crop’s applicable commodity board of trade/exchange as defined in the Commodity Exchange Price Provisions (CEPP). While the revenue protection guarantee may increase, the premium will not. The projected price is used to calculate the premium and replant payment or prevented planting payment. An indemnity is due when the calculated revenue (production to count x harvest price) is less than the revenue protection guarantee for the crop acreage. Crops covered under this plan include barley (includes malting type), canola/rapeseed, corn, cotton, grain sorghum, peanuts, rice, soybeans, sunflowers, and wheat. (Please note the “Maximum Price Movement” for rapeseed and corn silage on page 26.)</p>	<p>Revenue Protection Harvest Price Exclusion (RP HPE) is similar to Revenue Protection (RP), however RP HPE coverage provides protection against loss of revenue caused by price decrease, low yields or a combination of both. Unlike RP, the revenue protection guarantee for RP HPE is based on the projected price only and it does not increase based on a harvest price. Crops covered under this plan include barley (includes malting type), canola/rapeseed, corn, cotton, grain sorghum, peanuts, rice, soybeans, sunflowers, and wheat.</p>



PLAN COMPARISON

The NCIS Crop Insurance Plan Comparison and the new Livestock Plan Comparison are current as of October 2021. These documents are designed for use as a quick reference job aid for crop insurance company personnel, crop insurance agents, and farmers.

These two comparison charts are a thorough, yet compact list of major crop insurance and livestock plans of coverage. They include a general overview and a side-by-side comparison of the insurance products which are available on a national or almost-national basis.

The products and product topics summarized are NOT all-encompassing and do NOT substitute for the policy provisions. See the policy provisions and/or contact an agent or company for a complete description of the available coverages and their terms and conditions.

Area Yield Protection	Area Revenue Protection	Area Revenue Protection ^w /Harvest Price Exclusion	Actual Production History
AYP – Plan 04	ARP – Plan 05	ARP-HPE – Plan 06	APH – Plan 90
<p>Area Yield Protection (AYP) coverage is based on the experience of the county rather than individual farms. Maintaining the insured’s actual production history is now mandatory and may be used by RMA as a data source to establish and maintain the area programs. AYP indemnifies the insured in the event the final county yield falls below the insured’s trigger yield. The Federal Crop Insurance Corporation (FCIC) will issue the final county yield in the calendar year following the crop year insured. Since this plan is based on county yields and not individual yields, the insured may have a low yield on their farm and not receive payment under AYP.</p>	<p>Like the other area plans, Area Revenue Protection (ARP) is based on the experience of the county rather than individual farms. Coverage is provided against loss of revenue due to a county level production loss, a price decline, or a combination of both. Upside harvest price protection is included which increases the policy protection at the end of the insurance period if the harvest price is greater than the projected price and if there is a production loss. ARP will pay a loss when the final county revenue is less than the trigger revenue which is calculated using the higher of the projected price or harvest price.</p>	<p>Like Area Yield Protection, Area Revenue Protection Harvest Price Exclusion (AYP, ARP-HPE) is based on the experience of the county rather than individual farms. Maintaining the insured’s actual production history is now mandatory and may be used by RMA as a data source to establish and maintain the area programs. An ARP-HPE policy provides protection against loss of revenue due to a county level production loss, price decline, or a combination of both. This plan only uses the projected price and does not provide upside harvest price protection. An indemnity is due under ARP-HPE when the final county revenues published by FCIC are less than the trigger revenue. Since this plan is based on county revenue and not individual revenue, the insured may have a loss in revenue on their farm and not receive payment under ARP-HPE.</p>	<p>Actual Production History (APH) is the oldest insurance product listed on this comparison chart. The APH plan of insurance provides protection against a loss in yield due to nearly all natural disasters. For most crops, that includes drought, excess moisture, cold and frost, wind, flood and unavoidable damage from insects and disease. Like YP, the APH plan of insurance guarantees a yield based on the individual farmer’s actual production history. Unlike YP, the available price elections are established by the Risk Management Agency. An indemnity is due when the value of the production to count is less than the liability. Of the small grain crops, only oats, rye, flax, and buckwheat remain covered under the APH plan of insurance.</p>



Crop Insurance TODAY

CROP Insurance PLAN COMPARISON

	YP	RP	RP HPE	AYP	ARP	ARP-HPE	APH
Plan Code	01	02	03	04	05	06	90
Coverage	individual yield	individual revenue	individual revenue	area yield	area revenue	area revenue	individual yield
Insures Against	production loss	revenue loss due to increase or decrease in price, low yield, or combination of these	revenue loss due to decrease in price, low yield, or combination of these	county-wide production loss	county-wide revenue loss	county-wide revenue loss	production loss
Administrative Fee	\$30/\$655 CAT	\$30/no CAT available	\$30/no CAT available	\$30/\$655 CAT	\$30/no CAT available	\$30/no CAT available	\$30/\$655 CAT
Available Unit Structure	basic, optional, enterprise, whole-farm	basic, optional, enterprise, whole-farm	basic, optional, enterprise, whole-farm	N/A	N/A	N/A	basic, optional, enterprise, whole-farm
Applicable Price(s)/Price Election(s)	percentage elected by insured of projected price defined by CEPP	projected price and harvest price defined by CEPP	projected price and harvest price defined by CEPP	45% (CAT), or projected price defined by CEPP	projected and harvest price defined by CEPP	projected price defined by CEPP	percentage elected by insured of price election determined by the Risk Management Agency
Maximum Price Movement	not applicable	harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	not applicable	Harvest price not to exceed projected price x 2.00	harvest price not to exceed projected price x 2.00	not applicable
Coverage Level Percent Available	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	65% (CAT), 70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%
Production Report	required	required	required	required	required	required	required
Acreage Report	required	required	required	required	required	required	required
Written Agreement	available	available, but cannot establish revenue protection when coverage for crop is not provided in the state	available, but cannot establish revenue protection when coverage for crop is not provided in the state	not available	not available	not available	available
Guarantee	yield protection guarantee = APH approved yield x coverage level x projected price	revenue protection guarantee = APH approved yield x coverage level x greater of projected price or harvest price	revenue protection guarantee = APH approved yield x coverage level x projected price	policy protection = dollar amount of insurance per acre x acres x share	policy protection = dollar amount of insurance per acre x acres x share	policy protection = dollar amount of insurance per acre x acres x share	production guarantee = APH approved yield x coverage level
Rating	continuous individual yield rated	continuous individual yield rated	continuous individual yield rated	area yield rated	area yield rated	area yield rated	continuous individual yield rated

¹See the County Actuarial information to determine availability.

Plan Code	YP	RP	RP HPE	AYP	ARP	ARP-HPE	APH
Premium	01 (1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	02 (1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	03 (1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	04 (policy protection x rate) - subsidy	05 (policy protection x rate) - subsidy	06 (policy protection x rate) - subsidy	90 (1) rate x liability x applicable factor(s) (2) result of 1 x subsidy (3) result of 1 - 2
Subsidy Amount	CAT = 1.00; basic & optional units @ 50% coverage level = .67; 55-60% = .64; 65-70% = .59; 75% = .55; 80% = .48; 85% = .38; for enterprise units @ 50-70% coverage level = .80; 75% = .77; 80% = .68; 85% = .53; * whole-farm unit	basic & optional units @ 50% coverage level = .67; 55-60% = .64; 65-70% = .59; 75% = .55; 80% = .48; 85% = .38; for enterprise units @ 50-70% coverage level = .80; 75% = .77; 80% = .68; 85% = .53; for whole-farm units @ 50-75% coverage level = .80; 80% = .71; 85% = .56	basic & optional units @ 50% coverage level = .67; 55-60% = .64; 65-70% = .59; 75% = .55; 80% = .48; 85% = .38; for enterprise units @ 50-70% coverage level = .80; 75% = .77; 80% = .68; 85% = .53; for whole-farm units @ 50-75% coverage level = .80; 80% = .71; 85% = .56	CAT = 1.00; @ 70-75% coverage level = .59; 75-80% = .55; 85% = .49; 90% = .44	@ 70% coverage level = .59; 75-80% = .55; 85% = .49; 90% = .44	@ 70% coverage level = .59; 75-80% = .55; 85% = .49; 90% = .44	CAT = 1.00, basic & optional units @ 50% coverage level = .67; 55-60% = .64; 65-70% = .59; 75% = .55; 80% = .48; 85% = .38; for enterprise units @ 50-70% coverage level = .80; 75% = .77; 80% = .68; 85% = .53; * whole-farm unit
High-Risk Land	eligible for coverage	eligible for coverage	eligible for coverage	insurable as long as the acreage meets all other requirements	insurable as long as the acreage meets all other requirements	insurable as long as the acreage meets all other requirements	eligible for coverage
High-Risk Land Exclusion	available	available	available	not available	not available	not available	available
Hail and Fire Exclusion	available; however, restricted for a whole-farm unit	available; however, restricted for a whole-farm unit	available; however, restricted for a whole-farm unit	not available	not available	not available	available; however, restricted for a whole-farm unit
Replanting Requirements	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Replanting Payments	available	available	available	not available	not available	not available	available
Late Planting Provisions	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Prevented Planting Provisions	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Notice of Loss	required	required	required	not required	not required	not required	required
Loss Adjustment Procedure Required	yes	yes	yes	no	no	no	yes
Indemnity If	the production to count x projected price is less than the yield protection guarantee x insured acres	the production to count x harvest price is less than the revenue protection guarantee x insured acres	the production to count x harvest price is less than the revenue protection guarantee x insured acres	the final county yield is less than the trigger yield (expected county yield x coverage level)	the final county revenue is less than the trigger revenue (expected county yield x projected price or harvest price x coverage level)	the final county revenue is less than the trigger revenue (expected county yield x projected price x coverage level)	the production to count x price election is less than the value of the production guarantee x insured acres

*Currently there are no commodities filed and insured under this insurance plan for which coverage is offered based on whole-farm units. so no subsidy factors are filed as of the date shown here.



CropInsurance**TODAY**

LIVESTOCK Insurance PLAN COMPARISON

	Livestock Gross Margin LGM—Plan 82			Livestock Risk Protection LRP—Plan 81			
Dairy Revenue Protection DRP—Plan 83	LGM covers the difference between the gross margin guarantee and the actual gross margin. LGM does not insure against death or any other loss or damage to livestock or milk production.						
Abbreviation Code	LGM—Plan 82			LRP—Plan 81			
	DRP 83	LGM-Cattle 82	LGM-Dairy Cattle 82	LGM-Swine 82	LRP-Fed Cattle 81	LRP-Feeder Cattle 81	LRP-Swine 81
Plan Code	83	82	82	82	81	81	81
Coverage On	Milk production from dairy cattle, insured under: <ul style="list-style-type: none"> Class Pricing Option (considers CME futures for Class III and Class IV milk) or Component Pricing Option (considers CME futures for butterfat, protein, other solids, nonfat solids) 	Steer and heifer cattle operations, primarily for beef production: <ul style="list-style-type: none"> Calf Finishing Yearling Finishing 	Milk production from dairy cattle. Milk should be sold for commercial or private sale primarily for human consumption	Hog and pig operations: <ul style="list-style-type: none"> Farrow to Finish Feeder Pig Finishing Segregated Early Weaned (SEW) 	Fed Cattle (steers or heifers), already born	Calves, steers, heifers, predominantly Brahman, unborn calves (must also own cow and calves must be born by endorsement end date)	Lean hogs. Like Feeder Cattle, can insure swine as unborn, provided own sow also and will be born by endorsement end date
Weight Categories	N/A	Started around 550 lbs or 1-year-old and raised to slaughter weight	N/A	260 lbs at end date (or as stated in the special provisions)	1,000 to 1,400 lbs at end date	Two categories: <ul style="list-style-type: none"> Under 600 lbs 600-900 lbs 	1.50 to 2.25 lean hundred-weight (~203 to 304 lbs on a live basis)
Available In (States)	All states	20 states (CO, IA, IL, IN, KS, MI, MN, MO, MT, ND, NE, NV, OH, OK, SD, TX, UT, WV, WI, and WY)	48 contiguous states (excludes AK & HI)	48 contiguous states (excludes AK & HI)	All states	All states	All states

LRP programs are designed to insure against declining market prices. All coverage is for livestock the insured has a share in as an owner as defined by the LRP policy. For all active LRP commodities (excludes lamb), an insured can purchase Specific Coverage Endorsements (SCEs) year-round, with a new sales period occurring each business day, unless markets are closed or trading of associated futures contracts are suspended as indicated in the LRP policy.

Plan Code	DRP		LGM-Cattle	LGM-Dairy Cattle	LGM-Swine	LRP-Fed Cattle	LRP-Feeder Cattle	LRP-Swine
	83		82	82	82	81	81	81
Expected Ending Disposition of Insured Head or Milk	Milk sold (requires settlement sheets, other sales documents)	Expected to be marketed for slaughter at end date (requires settlement sheets, other sales documents)	Expected to be marketed for slaughter at end date (requires settlement sheets, other sales documents)	Milk sold (requires settlement sheets, other sales documents)	Expected to be marketed for slaughter at end date (requires settlement sheets, other sales documents)	Expected to be marketed for slaughter at end date	Ownership may be retained	Ownership may be retained OR for slaughter at end date
Insures Against	Declines in quarterly revenue from milk sales relative to a guaranteed coverage level	Loss of gross margin, which is the market value of live-stock minus program-specified feed and feeder animal costs	Loss of gross margin, which is the market value of live-stock minus program-specified feed costs	Increase in program-specified feed costs or milk price decline	Loss of gross margin, which is the market value of live-stock minus program-specified feed costs	Decline in prices (published expected versus published actual)		
Does the Policy Application Attach Coverage?	No	No	No	No	No	No	No	No
Coverage Attaches Only After Insured Executes at Least One: <i>(see Sales Period for how often can purchase; see Available Insurance Period Lengths for additional details)</i>	Quarterly Coverage Endorsement (QCE), which establishes a Quarterly Insurance Period (QIP) Can purchase separate quarterly endorsements for the same quarterly insurance period, including those purchased in two different crop years, and each quarterly insurance period may have different elections.	Target Marketings	Target Marketings	Target Marketings	Target Marketings	Specific Coverage Endorsement (SCE)	Specific Coverage Endorsement (SCE)	Specific Coverage Endorsement (SCE)
Sales Period <i>(each acts as a separate sales closing date)</i>	Every business day, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). Begins when coverage prices and rates are posted on the RMA website (approximately 4:30 p.m. Central) and ends at 9 a.m. Central the following business day. Exception: sales beginning the last business day of a week continue through 9 a.m. Central on Sunday immediately following the business day.	Every week on Thursday, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). Begins when coverage prices and rates are posted on the RMA website (approximately 4:30 p.m. Central) and ends at 9 a.m. Central the following calendar day (e.g., Friday).	Every business day, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). Begins when coverage prices and rates are posted on the RMA website (approximately 4:30 p.m. Central) and ends at 9 a.m. Central the following business day.	“Every business day, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). Begins when coverage prices and rates are posted on the RMA website (approximately 4:30 p.m. Central) and ends at 9 a.m. Central the following business day.				





Plan Code	DRP	LGM-Cattle	LGM-Dairy Cattle	LGM-Swine	LRP-Fed Cattle	LRP-Feeder Cattle	LRP-Swine
Available Insurance Period Lengths	83 3-month periods (a calendar year quarter). May be able to purchase up to 5 quarters out during any given sales period.	82 Rolling 11-month insurance period with 10 coverage months (months 2-11)	82 Rolling 11-month insurance period with 10 coverage months (months 2-11)	82 Rolling 6-month insurance period with 5 coverage months (months 2-6)	81 13, 17, 21, 26, 30, 34, 39, 43, 47, 52	81 13, 17, 21, 26, 30, 34, 39, 43, 47, 52	81 13, 17, 21, 26, 30, 34, 39, 43, 47, 52
Elements Insured Chooses on a OCE Target Marketings Report, or SCE	If choose Class Pricing Option, report declared class price weighting factor, declared covered milk production, coverage level, protection factor, and insured share. If choose Component Pricing Option, report declared butterfat and protein test pounds, declared component price weighting factor, declared covered milk production, coverage level, protection factor, and insured share.	Report type of operation, total approved marketings and target marketings for each coverage month in the insurance period as hundredweight of milk (potential profit) and tons of corn and soybean/protein meal (reflected feed cost), and a dollar deductible. Also report effective date for sales period.	Report type of operation, total approved marketings, target marketings for each coverage month in the insurance period as hundredweight of milk (potential profit) and tons of corn and soybean/protein meal (reflected feed cost), and a dollar deductible. Also report effective date for sales period.	Report type of operation, total approved marketings and target marketings for each coverage month in the insurance period for the applicable type(s) of operation(s), and a dollar deductible. Also report effective date for sales period.	Report whether insuring Fed Cattle, Feeder Cattle, Lambs [SUSPENDED], Swine, or multiple classes of livestock. Provide legal description of the location of insured livestock or livestock product, including the state and zip code. For Feeder Cattle or Swine, if insuring unborn livestock, indicate livestock type as Unborn Swine, "Unborn Steers & Heifers," "Unborn Dairy," or "Unborn Brahman. If insuring born livestock, indicate livestock type as Heifers, Steers, Brahman, Dairy, or Swine-No Type Specified. Report the effective date and end date of insurance period, number of head insured, target weight at end date, coverage price, and insured's ownership share.	Report whether insuring Fed Cattle, Feeder Cattle, Lambs [SUSPENDED], Swine, or multiple classes of livestock. Provide legal description of the location of insured livestock or livestock product, including the state and zip code. For Feeder Cattle or Swine, if insuring unborn livestock, indicate livestock type as Unborn Swine, "Unborn Steers & Heifers," "Unborn Dairy," or "Unborn Brahman. If insuring born livestock, indicate livestock type as Heifers, Steers, Brahman, Dairy, or Swine-No Type Specified. Report the effective date and end date of insurance period, number of head insured, target weight at end date, coverage price, and insured's ownership share.	Report whether insuring Fed Cattle, Feeder Cattle, Lambs [SUSPENDED], Swine, or multiple classes of livestock. Provide legal description of the location of insured livestock or livestock product, including the state and zip code. For Feeder Cattle or Swine, if insuring unborn livestock, indicate livestock type as Unborn Swine, "Unborn Steers & Heifers," "Unborn Dairy," or "Unborn Brahman. If insuring born livestock, indicate livestock type as Heifers, Steers, Brahman, Dairy, or Swine-No Type Specified. Report the effective date and end date of insurance period, number of head insured, target weight at end date, coverage price, and insured's ownership share.
Coverage Level/ Price Percent OR Deductible	80-95%	Deductible: \$0 to \$150 in \$10 increments	Deductible: \$0 to \$2 in \$0.10 increments	Deductible: \$0 to \$20 in \$20 increments	70-100%, calculated based on selected coverage price. Coverage prices change each sales period.	70-100%, calculated based on selected coverage price. Coverage prices change each sales period.	70-100%, calculated based on selected coverage price. Coverage prices change each sales period.
Premium Subsidy Allowance <i>(all allow BFR/NFR additional premium subsidy, and all remove subsidy for conservation compliance violation)</i>	"Based on coverage level election: 80% CL = 0.55 85% CL = 0.49 90% CL = 0.44 95% CL = 0.44"	Available for policies that insure multiple months during an insurance period. Subsidy amount determined by dollar deductible insured selects. If insured selects a \$0 deductible, will have a lower premium subsidy (18 percent); if selects the maximum \$150 deductible, will have a higher premium subsidy (50 percent).	Available for policies that insure multiple months during an insurance period. Subsidy amount determined by dollar deductible insured selects. If insured selects a \$0 deductible, will have a lower premium subsidy (18 percent); if selects the maximum \$2 deductible, will have a higher premium subsidy (50 percent).	Available for policies that insure multiple months during an insurance period. Subsidy amount determined by dollar deductible insured selects. If insured selects a \$0 deductible, will have a lower premium subsidy (18 percent); if selects the maximum \$20 deductible, will have a higher premium subsidy (50 percent).	Subsidy amount determined by coverage price insured selects.	Subsidy amount determined by coverage price insured selects.	Subsidy amount determined by coverage price insured selects.
Maximum Per OCE/Target Marketings/SCE	N/A	N/A	N/A	N/A	6,000 head	6,000 head	40,000 head
Maximum Per CY	N/A	N/A	N/A	N/A	12,000 head	12,000 head	150,000 head

	DRP	LGM-Cattle	LGM-Dairy Cattle	LGM-Swine	LRP-Fed Cattle	LRP-Feeder Cattle	LRP-Swine
Plan Code	83	82	82	82	81	81	81
Written Agreements Allowed?	No	No	No	No	No	No	No
Premium Due	Billed after OCE ends	Billed after insurance period ends	Billed after insurance period ends	Billed after insurance period ends	Billed after SCE ends	Billed after SCE ends	Billed after SCE ends
Notice of Loss	If final prices for a quarter appear to show a loss for an insured's OCE(s), AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Milk Production Worksheet. Documents due from insured within 60 days of NOPL issuance.	Once there are no remaining non-zero target marketings within an 11-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. Documents due from insured within 15 days of receiving NOPL.	Once there are no remaining non-zero target marketings within an 11-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. Documents due from insured within 15 days of receiving NOPL.	Once there are no remaining non-zero target marketings within an 6-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. Documents due from insured within 15 days of receiving NOPL.	If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the SCE end date. No other documentation required unless AIP requests such documentation.	If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the SCE end date. No other documentation required unless AIP requests such documentation.	If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the SCE end date. No other documentation required unless AIP requests such documentation.
Loss Adjustment Procedure?	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department reviews the returned supporting documentation and completed Milk Production Worksheet, and verifies indemnity amount due (may be reduced if sales less than 85% of declared milk production). 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 75% of total target marketings for the insurance period). 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 75% of total target marketings for the insurance period). 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 75% of total target marketings for the insurance period). 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department review returned NOPL and verify indemnity due. 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department review returned NOPL and verify indemnity due. 	<ul style="list-style-type: none"> No required on-farm visit or on-site adjustment process. Underwriting or claims department review returned NOPL and verify indemnity due.
Indemnity Due If:	When market prices and yields in milk pooled production regions change due to natural market shifts, then a DRP indemnity is the final revenue guarantee and actual milk revenue times actual share and protection factor. Does not insure against death or other loss or destruction of dairy cattle, or against any other loss or damage.	If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. Does not insure against death or other loss or destruction of dairy cattle, unexpected decreases in milk production or increases in feed use, anticipated/multi-year declines in milk prices or increases in feed costs, or any other loss or damage.	If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. Does not insure against death or other loss or destruction of swine or any other related loss or damage.	If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. Does not insure against death or other loss or destruction of swine or any other related loss or damage.	Actual ending value is less than the coverage price for the insurance period	Actual ending value is less than the coverage price for the insurance period	Actual ending value is less than the coverage price for the insurance period

modeling approaches raise serious questions with respect to causality versus associative effects or correlation. Obviously, the incentive structure of crop insurance and the potential for distortionary effects are interrelated.

In any case, it is healthy to continue to examine the behavioral implications underlying crop insurance in order to better understand and improve upon the incentive structure of the program going forward.

11. Can crop insurance be used to achieve multiple policy objectives?

This question was not one of the original “Ten Considerations.” The notion of achieving multiple policy objectives through the federal crop insurance program has surfaced in large part due to the program’s wide-scale participation, its efficiency, and the role that incentives have played in the unqualified success of the program. Upon a bit of reflection, the question could be framed alternatively as “can crop insurance help support multiple policy objectives?” Yes, of course, and both RMA and the industry have responded to the challenge. In the early days of the transition of the new Administration, three priorities were made clear: 1) continued response to the Covid-19 pandemic; 2) climate initiatives; and 3) issues of racial equity and inclusion.

Beginning with the pandemic starting in March of 2020, both RMA and the AIPs have worked tirelessly in order that farmers and the delivery system were provided the flexibilities needed to ensure that crop insurance was made available safely and with as little disruption as possible. With respect to climate initiatives, the most obvious examples are the cover crop premium support programs. For the last several years, the states of Illinois, Iowa, and more recently Indiana, offer farmers a premium discount if they plant cover crops. Earlier this year, the USDA/Risk Management Agency announced the implementation of the Pandemic Cover Crop Program (PCCP) to provide crop insurance premium support to farmers who insured their spring crop and planted a qualifying cover crop during the 2021 crop year. Lastly, regarding issues of racial equity and inclusion, the AIPs, through their support of NCIS outreach activities, have been engaged in risk management education and outreach activi-

ties for underserved farmers for more than two decades. NCIS also has supported more than 30 1890 university students through scholarships and most recently, a summer internship program.

In the pursuit and support of multiple policy objectives, the challenge will be that of determining priorities while maintaining the primary focus on the essential mission of crop insurance—which is to provide risk management services to America’s farmers and ranchers.

12. Do crop insurance and ad hoc disaster assistance programs work together or are they mutually exclusive?

In the days following the 2012 drought—the worst disaster to befall U.S. agriculture since the Dust Bowl era—crop insurance was celebrated by policymakers for its effectiveness. Assistance was delivered quickly thanks to private-sector efficiency, and taxpayer expense was offset with investments from farmers and insurers. The fact that there were no calls for ad hoc disaster aid despite the more than \$17 billion in losses suffered was a testament to crop insurance’s popularity throughout the Midwest.

However, our recent past has demonstrated that additional disaster assistance is both an economic and political reality, most specifically in situations where the damage extends beyond insurable crops and wipes out equipment and structures essential to farming. In these situations, it may be prudent for lawmakers to supplement insurance with disaster aid, as they have in recent years. That does not mean insurance was ineffective, it just means farmers needed additional help to overcome Mother Nature’s wrath. That said, lawmakers typically want to minimize these occurrences, recognizing the speed, accuracy, and cost effectiveness in which crop insurance performs. That is why buying insurance coverage in the future is usually a prerequisite for farmers receiving ad hoc aid. At issue for the industry is not a binary choice between crop insurance and disaster aid. That choice will be made in the political space. At issue is what do we learn from catastrophic weather and market events that help us continue to improve crop insurance in the future.

Consideration 13 (Why not make it a Baker’s Dozen?)

As we reflect over the past year and the continuing pandemic, it is worth “considering” how much has been lost and sacrificed and how much has been learned. Losses and sacrifices have been both tragic and disproportionate. At the same time, much has been learned that can benefit all of us as we navigate the future. As we consider the New Year let us resolve to take the lessons learned in the past two years and build upon them.

In This Issue

In this issue we welcome the new RMA Administrator, Marcia Bunger and introduce her priorities to you in our first article. We look forward to working with Administrator Bunger and the rest of the RMA staff as we move into the new year.

The pandemic thwarted some of the association activities in 2020 but we were determined to find a way to present adjuster education sessions in 2021. And through the help of many people from the AIPs, staff was able to do just that. The virtual loss adjuster schools were a huge success, and you can read all about them starting on page 8. We are hopeful that the schools will be back to “normal” in 2022, but we are confident that we can provide valuable education in a virtual environment if we need to do so again.

There are several great training and informational resources in this issue. The popular Crop Plan Comparison chart is included, along with a new Livestock Plan Comparison chart that provides information about these programs that are growing in popularity.

Once again, NCIS has named five students to receive a scholarship for the next four semesters of college. These students all attend an 1890 University and are studying an agricultural discipline. You can learn more about these individuals in the article starting on page 14.

And lastly, we introduce you to Dustin Johnson, a farmer in eastern Iowa who works very hard to provide for his family, protect the land he farms, and uses crop insurance to ensure he can continue his family legacy for many years to come.

We hope that you enjoy all of the features in the magazine and wish you all the best in 2022!



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