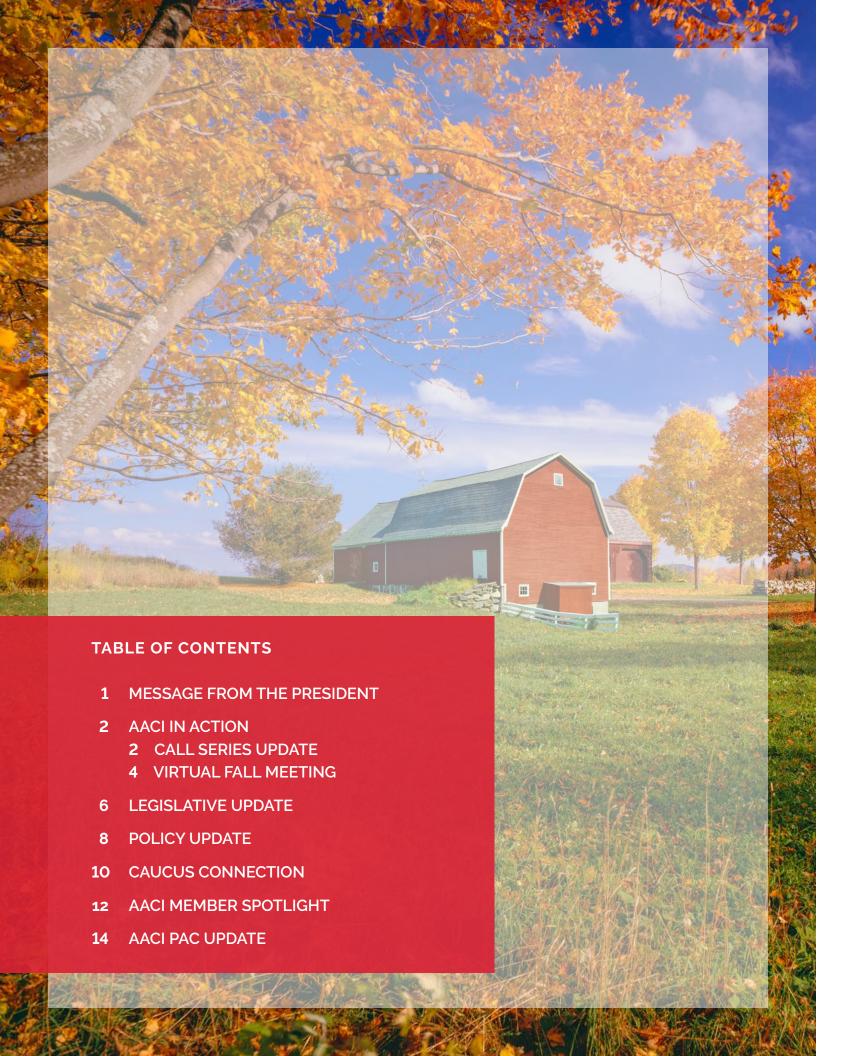
Quarterly Report AACI in Action

AMERICAN ASSOCIATION OF CROP INSURERS







In this quarterly edition, we are highlighting the great work that AACI continues to accomplish as we wrap up a particularly unique and challenging year.

For the first time in AACI's history, we held a two-day, virtual fly-in for the fall season. We are proud of the effort and grateful for the participation that went into making it a success. We want our members to continue to feel connected to the organization and to decisionmakers.

To that end, we have expanded our weekly call series to include Zoom calls with specific members of Congress. These calls allow for more personal interaction and conversation about the issues across the countryside.

We are days away from Election 2020. The AACI team will be keeping a watchful eye on the returns and any new developments on election night. We will be providing updates and analysis to our AACI members accordingly.

We hope that you and your families continue to stay safe. Please reach out to us if you have any questions or feedback to share.

Sincerely,

SCOTT GRAVES

President

Call Series Update

In addition to the weekly call series, AACI staff have also scheduled additional Zoom video calls between Members of Congress and AACI members. During these video calls, small groups were able to interact on a more personal level and discuss issues that pertain directly to the participants' and Member's home state or district.



Congressman Tom Emmer (R-MN)

AACI staff helped coordinate a call between Congressman Tom Emmer (R-MN) and several employees of NAU Country, an

AACI member headquartered in the Congressman's district. The call participants updated Congressman Emmer on their business operations, complications resulting from the COVID-19 pandemic, and how the industry appreciates the necessary flexibilities put in place by USDA's Risk Management Agency to adapt to the constantly changing social distancing requirements. They also discussed the current state of the agriculture economy, and Rep. Emmer provided his thoughts on how the pandemic will impact the future of agriculture policy. He noted

that, despite all the problems the pandemic has caused, he thinks it will provide an opportunity for industries, such as crop insurance, to connect with offices that previously had no interest in agriculture. He added the pandemic has opened the eyes of some Members in urban areas to the importance of a safe and reliable domestic food system.

With Rep. Emmer currently serving as Chairman of the National Republican Congressional Committee, he also touched on some of the upcoming races in November and his work to recruit candidates across the country. The conversation closed with AACI participants thanking Rep. Emmer for his support for the agriculture community in Minnesota and in the U.S., and the Congressman in turn expressed his gratitude towards the work by the crop insurance industry to ensure our farmers and ranchers can continue to operate during these unprecedented times





Congressman Adrian Smith (R-NF)

At the request of the office of Congressman Adrian Smith (R-NE-3), AACI coordinated a call in August with AIP and agent representatives

who live and/or do business around Rep. Smith's district to update him on the state of agriculture and the crop insurance industry amidst the ongoing COVID-19 pandemic. After brief introductions by the AACI members, Rep. Smith gave an update on the current landscape in Congress, including the status of a future COVID-19 relief package and agriculture-related programs such as USDA's Coronavirus Food Assistance Program (CFAP) and the SBA's Paycheck Protection Program (PPP).

Following his remarks, AACI members highlighted some of their biggest concerns, which included the recent difference in boxed beef prices and fed cattle prices as well as the viability of the ethanol market. Rep. Smith was aware of both issues and provided insight into how Congress and the Administration plan to address those problems. Agents on the call also touched on changes made by USDA's Risk Management Agency (RMA) to give producers more flexibility to comply with socialdistancing requirements while they were unable to visit their local Farm Service Agency offices. However, participants also highlighted areas where they see opportunity for improvement, and Rep. Smith said his staff will gladly look into those issues and see if they can be addressed. In the end, Rep. Smith thanked the participants for the update as well as for their work to ensure producers receive the support they need to continue providing food and other essential products to those in need.

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Fall Meeting

On September 30 and October 1, AACI held its virtual fall meeting where members had a chance to engage with current and former elected officials, RMA Administrator Barbre and his staff, congressional staff, and political expert David Wasserman.

Day 1

AACI President Scott Graves kicked off the meeting with an association update and answered several questions related to the AACI-PAC and the current environment in D.C. Following Scott's comments, he welcomed the first speaker of the meeting, former-Senator Heidi Heitkamp (D-ND). Sen. Heitkamp used her time to touch on the challenges that agriculture is currently experiencing as well as to talk about the One Country Project, which is dedicated to reopening the dialogue with rural communities, rebuilding trust and respect, and advancing an opportunity agenda for rural Americans.

RMA Administrator Barbe and his staff were up next on the agenda and walked through the various updates that RMA has made because of COVID-19, including deferral of interest, changes to insurance and production reporting deadlines, self-certification on replant, and others.

They also provided updates on changes to prevented planting, enterprise units, potential PRF changes, and other 2020 FCIC Board Actions. RMA then used the remainder of their time to answer various questions from AACI members.

The last speaker was Skylar Sowder, who serves as the agriculture staffer for Senator John Boozman. Skylar provided an update from the Senate perspective, such as what to expect with the CR and funding for CCC, as well as the current status of more COVID relief. She also touched on what can be expected as we move into 2021, including how things could change if Democrats take control and what the prospects are for reopening the farm bill prior to 2023.



Day 2

AACI Chairman Mike Davenport welcomed everyone and gave a brief overview of the schedule. Scott Graves then introduced Congressman Rick Crawford (R-AR), who provided a lay of the land from a Member's perspective. Rep. Crawford explained how Congress needs to look at ways to prevent the normalization of reliance on ad hoc disaster payments, and at the same time, look for ways to improve our current farm programs to be able to address the problems we've seen in recent years without additional relief. He also gave his thoughts on reopening the farm bill next year, and noted that the one area that needs significant improvement is the stability and integrity of the food supply chain.

The last speaker of the day was David Wasserman, who is House Editor of the Cook Political Report and recognized as one of the nation's top election forecasters. Mr. Wasserman gave an in-depth update on the upcoming election, during which he touched on current polling for November, the difficulties of holding an election in this current climate, key House and Senate races, and his outlook for the Presidential election. In addition, Wasserman touched on several variables and how they could impact the outcome, such as the Supreme Court nomination, COVID response, mail-in ballots, and others.

The recordings of the virtual meeting are archived at the following links:

Day 1 - https://www.youtube.com/watch?v=s4xZFbEptvw

Day 2 - https://www.youtube.com/watch?v=IFJtxnG-fac&t=2s



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COVID-19

Relief Update

Early in the negotiation process, there were rumors that a COVID-19 relief package could be attached to a continuing resolution (CR), but in early September it was reported that Secretary of Treasury Steve Mnuchin and Speaker Pelosi agreed to keep the CR free of any COVID related provisions, giving Congress and the White House more time to negotiate the specifics of the bill. On September 21, Speaker Pelosi released language for her caucus's CR, and to the surprise of many, the legislation did not include a replenishment of USDA's Commodity Credit Corporation (CCC). As a result, House Democratic leadership received immediate pushback from the White House, Republicans, and even some of their fellow Democrats who wanted funding for the CCC included in the measure. The next day Speaker Pelosi went back to the negotiating table and agreed to include the replenishment of CCC funds along with additional funding for nutrition aid. In the end, the House passed the CR on a vote of 359-57, which includes \$21 billion for CCC as well as \$8 billion for nutrition. After passing in the House, the CR was sent to the Senate, where the upper chamber approved the bill on a vote of 84-10 avoiding a shutdown and keeping the government funded through December 11, 2020.

Since discussion on the next round of COVID-19 relief began, Republicans and Democrats have been far apart on what the package should include as well as the total price tag of the legislation. Speaker Pelosi and House Democrats have said the bill needs to be at least \$2.2 trillion, which is less than the \$3.4 trillion they proposed in their original package (HEROES Act), but Senate Republicans and the White House are pushing for a deal closer to the \$1 trillion mark. On September 28, negotiations on a potential COVID package heated up again after House Democrats unveiled their "smaller" aid package costing \$2.2 trillion, which included some of the ag provisions from the larger package but did not include the additional \$16 billion in direct aid to all ag producers. A few days later, Secretary Mnuchin came back with a proposal from the Administration with a price tag of \$1.62 trillion, which did include \$20 billion in in direct aid to producers and processors. However, Democratic leadership was still displeased with a handful of provisions and the overall amount, so Speaker Pelosi brought her \$2.2 trillion package to the House floor, which narrowly passed on a vote of 214-207. The bill is all but dead as it heads over to the GOP Senate and prospects for agreement coming together before the end of the year continue to dwindle.



CFAP Update

As of October 4, USDA had distributed over \$10.2 billion to roughly 644,000 producers through their Coronavirus Food Assistance Program (CFAP-1). According to data from USDA, the \$10.2 billion has been distributed as follows: \$4.3 billion to cattle, \$1.76 billion to corn, \$1.75 billion to dairy, \$598 million to hogs, \$509 billion to soybeans, \$260 billion to upland cotton, and \$744 million for specialty crops. At the state level, Iowa continues to be the top recipient of funds with \$969 million, followed by Nebraska which has received \$715 million. Other states that have received over \$500 million are the following: California (\$662 million), Texas (\$630 million), Minnesota (\$608 million), and Wisconsin (\$522 million). On August 11, USDA announced that they would be extending the deadline to apply for CFAP to September 11, and producers with approved applications would receive the remaining 20% of their calculated payment. In the same press release, USDA also announced that additional commodities would be covered under the program.

On September 18, USDA announced that it will provide up to an additional \$14 billion for agricultural

producers who continue to face market disruptions and associated costs because of the COVID-19 pandemic. Sign up for the new program, known as CFAP-2, began on September 21 and will run through December 11. The \$14 billion that USDA will be tapping into is being made available from the CCC and was provided through the CARES Act that passed back in March. According to USDA's press release, CFAP-2 payments will be made for three categories of commodities—Price Trigger Commodities, Flat-rate Crops, and Sales Commodities—and producers can apply for the program at their county FSA office. There is also a payment limitation of \$250,000 per person or entity for all commodities combined (some exceptions apply) as well as an Adjusted Gross Income limitation of \$900,000 unless at least 75% or more of one's income is derived from farming, ranching, or forestry-related activities.

For more information on CFAP click here: https://www.usda.gov/media/pressreleases/2020/09/18/usda-provide-additionaldirect-assistance-farmers-and-ranchers



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POLICY UPDATES

USDA UPDATES

USDA Improves Crop Insurance Policies with New Options

July 6, 2020 — USDA's Risk Management Agency issued a press release announcing changes to several crop insurance policies improving options for producers, including introducing a new Quality Loss Option, a new unit structure assignment option for Enterprise Units (EU) and new procedures for Multi-County Enterprise Units (MCEU). The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Improves-Crop-Insurance-Policies-with-New-Options

USDA Announces Improvements to the Livestock Gross Margin Insurance Program for Cattle and Swine

July 20, 2020 – USDA's Risk Management Agency (RMA) issued a press release announcing changes to the Livestock Gross Margin (LGM) insurance program for cattle and swine beginning in the 2021 crop year. Changes include adding premium subsidies to assist producers and moving premium due dates to the end of the endorsement period for cattle. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Announces-Improvements-to-the-Livestock-Gross-Margin--Insurance-Program-for-Cattle-and-Swine

USDA Extends Deadlines, Defers Interest Accrual Due to COVID-19

August 5, 2020 – USDA's Risk Management Agency issued a press release announcing it will authorize Approved Insurance Providers (AIPs) to extend deadlines for premium and administrative fee payments, defer the resulting interest accrual and allow other flexibilities to help farmers, ranchers, and insurance providers due to the COVID-19 pandemic.. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Extends-Deadlines-Defers-Interest-Accrual-Due-to-COVID-19

USDA Announces Changes to Emergency Haying and Grazing Provisions

August 7, 2020 — USDA's Farm Service Agency issued a press release announcing changes for emergency haying and grazing of acres enrolled in the Conservation Reserve Program (CRP). This includes changes outlined in the 2018 Farm Bill that streamlines the authorization process for farmers and ranchers. The full press release can be found here: https://www.fsa.usda.gov/news-room/news-releases/2020/usda-announces-changes-to-emergency-haying-and-grazing-provisions

USDA Allows Some Farmers to Hay, Graze or Crop Cover Crops Early This Year

August 17, 2020 – USDA's Risk Management Agency issued a press release announcing that this year farmers who planted cover crops on prevented plant acres in select counties in North and South Dakota will be permitted to hay, graze or chop those fields beginning Sept. 1 rather than Nov. 1. The change is being made because of excessive moisture and flooding in 42 counties in the two states. The full press release and list of counties can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Allows-Some-Farmers-to-Hay-Graze-or-Chop-Cover-Crops-Early-This-Year

USDA Works with Stakeholders to Improve Prevent Plant Coverage

August 19, 2020 – USDA's Risk Management Agency issued a press release announcing it will make several improvements to Federal crop insurance prevented planting coverage. RMA will implement these changes for most spring crops with prevented planting coverage, starting in the 2021 crop year, and for all crops with preventing plant coverage, starting in the 2022 crop year. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Works-with-Stakeholders-to-Improve-Prevented-Planting-Coverage

USDA Announces Increased Subsidies and Other Improvements to the Livestock Risk Protection Insurance Program

September 14, 2020 – USDA's Risk Management Agency issued a press release announcing it is increasing premium subsidies and will make other improvements to the Livestock Risk Protection (LRP) plan of insurance for feeder cattle, fed cattle, and swine starting with the 2021 crop year. The increased premium subsidy is retroactive to the beginning of the 2021 crop year and is based on the coverage selected by the livestock producer. RMA will implement the other improvements later this year. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Announces-Increased-Subsidies-and-Other-Improvements-to-the-LRP-Program

USDA Announces Whole-Farm Revenue Protection Program Improvements

September 16, 2020 – USDA's Risk Management Agency announced modifications to the Whole-Farm Revenue Protection (WFRP) program to decrease paperwork and recordkeeping burdens for direct marketers beginning with the 2021 crop year. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Announces-Whole-Farm-Revenue-Protection-Program-Improvements

USDA Seeks Public Comment on Recommendations for PRF-RI Crop Insurance Program

September 21, 2020 – USDA's Risk Management Agency issued a press release announcing it is seeking public comments on recommended improvements to the Pasture, Rangeland, Forage (PRF) Rainfall Index Crop Insurance Program by November 5, 2020. RMA contracted for an independent evaluation of the PRF program to determine its effectiveness as a risk management tool for livestock producers. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Seeks-Comments-on-Recs-for-PRF-Rainfall-Index-Crop-Insurance-Prog

USDA Announces New Federal Crop Insurance Corporation Board Members

September 28, 2020 – USDA's Risk Management Agency announced that four new members were selected for the Federal Crop Insurance Corporation (FCIC) Board of Directors. Nicole Nerg, Kenneth Selzer, Scott Silveus and Pat Swanson will serve four-year terms starting November 2020. The full press release can be found here: https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2020-News/USDA-Announces-New-Federal-Crop-Insurance-Corporation-Board-Members

Q3 REPORT 2020

Connecting with Congressional Crop Insurance Caucus Members

We are continuing our series in this quarterly edition to learn more about our Congressional Crop Insurance Caucus members. There are more than 35 members and the caucus continues to grow since its launch in 2019.



Rep. Austin Scott (R-GA-8)

Elected: 2010

Committees: Agriculture; Armed Services

Leadership: Ranking Member of the Commodity Exchanges, Energy & Credit Subcommittee; Co-Chair of the Congressional Sportsmen's Caucus

Agriculture is the largest and oldest industry in the state of Georgia, and the 8th Congressional District is no exception. Middle and South Georgia are blessed with some of the most fertile soil and technologically advanced agricultural operations in the United States. As a member of the House Committee on Agriculture, I work tirelessly to advocate on behalf of our ranchers and farmers in rural America. Promoting successful agriculture production is not only critical to the Eighth District of Georgia, but also to the United States and the rest of the world.

America's farmers are resilient when faced with challenges from natural disasters like Hurricane Michael, unfair trade practices from other countries, and market disruptions from pandemics but they need the tools to help them get back on their feet when times are tough. When we talk about the long-term impact of COVID-19 on our national economy, we cannot forget the negative effects it will have on our food supply chain. That is why I am continually working to strengthen the farm safety net by authoring legislation like H.R. 6728 which increases USDA's ability to implement and maintain critical farm bill programs and farm assistance programs like CFAP and MFP by raising the Commodity Credit Corporation's borrowing authority.

I'm thankful for the crop insurance industry and AACI for their continued commitment to advocate for the needs of rural America and I look forward to working with them as we find new ways to help our farmers clothe, feed, and power the world.



Rep. Salud Carbajal (D-CA-24)

Elected: 2016

Committees: Armed Services; Transportation & Infrastructure; Agriculture

Leadership: Vice Chair, Committee on Transportation & Infrastructure

The strength of our Central Coast economy is tied to the success of our agriculture industry. At \$2.54 billion, the 24th District of California is the 3rd-highest crop producing congressional district in California, and the 15th-highest in the country.

As incessant wildfires and COVID-19 challenge our growers and crop insurers, reliable risk-

management programs for our farmers are more important than ever. I am glad Congress was able to secure funding for the Coronavirus Food Assistance Program (CFAP), which has helped our farmers and ranchers continue to sustain our agricultural economy and to provide food for our nation.

Growing up in a farmworker family, I know the hard work that goes into putting food on the table. That is why I'm proud to be part of the successful bipartisan collaboration to pass the Farm Workforce Modernization Act to meet the needs of our farmers and ranchers. I also co-led an effort requesting Congressional leadership provide support and protections for farmworkers in future coronavirus relief packages.

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Scott Silveus Silveus Insurance Group, Inc.

Scott Silveus of Silveus Insurance Group, Inc. has been selected by the U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) to serve on the Federal Crop Insurance Corporation (FCIC) Board of Directors. The FCIC board oversees the Federal crop insurance program, managed by RMA.

Silveus has been a crop insurance agent with Silveus Insurance Group, Inc. for 30 years in Indiana. During that time, Silveus has worked with producers from around the country, including apple growers in Michigan, rice growers in Arkansas, wheat growers in Kansas and cotton growers in Texas. Silveus has collaborated with RMA for years and has been instrumental in the development of many Federal and private crop insurance products, including

PRF, Margin Protection, ARP and Price Flex. Scott is currently a Board Member at Lakeland Christian Academy and is on the Board of Trustees at Grace College.

The Federal Crop Insurance Act requires that non-USDA FCIC board members represent core groups involved in managing farm risk. This includes four producers, at least one of whom is a specialty crop producer; one individual involved in insurance (often an agent); and one individual knowledgeable about reinsurance or regulation. The Act also requires that the four producer board members come from diverse geographic areas and represent a crosssection of agricultural commodities.

Silveus begins his four-year term in November 2020.



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