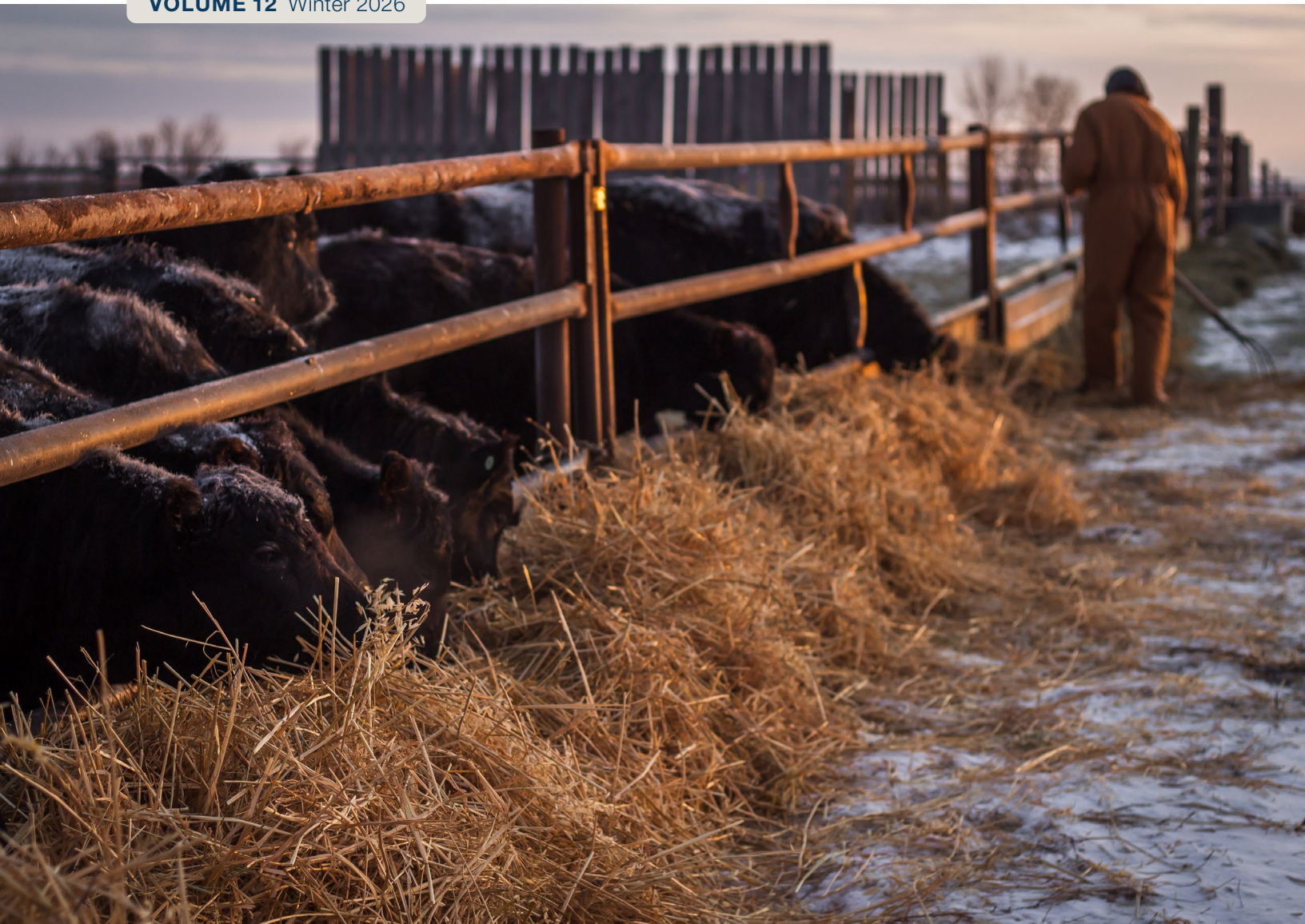




Great American Insurance Newsletter



VOLUME 12 Winter 2026



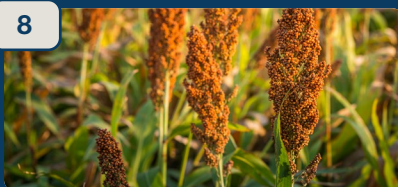
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Across policy, product, technology and service, our commitment is the same: equip you to make confident decisions and deliver exceptional outcomes for growers and ranchers.

DALE PERRY





Letter from the President

Happy New Year! I hope you all are doing well and were able to take time to celebrate the holidays with family and friends. As we wind down the 2025 reinsurance year and gear up for the spring 2026 sales season, I want to thank our agents and policyholders for the trust you place in Great American. We are proud to be the only American owned Approved Insurance Provider in the top five writing Multi Peril Crop Insurance today and we remain focused on delivering the tools, programs, and advocacy needed to serve our growers and ranchers well.

Every year seems to bring forth some unique challenges and 2025 was no different. Hail and wind events, disease pressure due to above average precipitation in places followed by late season drought conditions would be the main talking points of this year. Even with those challenges, we ended up with a pretty good growing season. USDA's latest yield projections estimate both corn and soybeans will exceed their respective trendline yields. As we work to wrap up the year, we are expecting our division to produce an above average result for Great American.

As we look ahead to 2026, we've enhanced our product lineup to help producers manage risk within their operation:

- Great American Plus (GAP) adds new bands and aligns when paired with area based endorsements like SCO/ECO/MCO, bringing affordable protection at meaningful coverage levels.
- RPowerD™ can now offset SCO/ECO indemnities without matching coverage levels, giving growers flexible pricing and timing while maintaining robust protection.
- Our new 110 Wind option provides sustainable wind protection, delivering coverage that reflects real production outcomes at a more affordable price.
- We're also investing in your daily experience. Watch for our refreshed Crop website in early 2026: a sleeker, faster portal with streamlined navigation, mobile optimization, updated training registration, and new digital marketing resources.

Across policy, product, technology and service, our commitment is the same: equip you to make confident decisions and deliver exceptional outcomes for growers and ranchers. If you have questions or want help tailoring coverage, please connect with your Business Developer. We're here to support you.

Thank you for the continued trust you put in Great American.

Dale Perry

DID YOU KNOW?

Great American is the only American-Owned AIP in the top 5 today writing Multi-Peril Crop Insurance.

American Owned



Navigating the 2026 Sales Season:

GAP Changes, RPowerD enhancements, 110 Wind, ECO/SCO Subsidy changes, ARC/PLC & SCO

As farmers prepare for the 2026 crop insurance sales season, sweeping updates from the One Big Beautiful Bill Act (OBBBA) as well as enhancements to Great American's own product line-up are reshaping coverage options. This article recaps the most impactful changes—from expanded GAP bands and premium subsidies to ARC & PLC updates —be sure to review the below to help support producers through a volatile market landscape.

Great American Plus (GAP)	Area-Based Program Support
<p>CHANGES FOR 2026</p> <ul style="list-style-type: none"> Added new bands of coverage: <div> <div>75% to 85%</div> <div>75% to 90%</div> </div> More affordable and cost-effective coverage when electing GAP with an ECO and/or SCO coverage. A GAP Yield and/or GAP Revenue policy can now be purchased with an MPCl application that includes the Enhanced Coverage Option (ECO), provided the GAP coverage band selected is 90%–95%. 	<ul style="list-style-type: none"> SCO, ECO, MCO, HIP-WI & FIP-SI now offer an 80% premium subsidy across all bands of coverage. SCO Policy Timeline <ul style="list-style-type: none"> For the 2026 crop year, the maximum coverage level remains 86%. For the 2027 crop year, this will increase to 90%.
110 Wind	
<ul style="list-style-type: none"> 110 Wind is a new wind offering that functions similarly to traditional wind policies but introduces a backstop so indemnities reflect actual production losses. The indemnity calculation uses the lesser of: <ul style="list-style-type: none"> The adjusted wind loss percentage, or The percentage of actual bushels lost, as measured against 110% of the producer's Rate Yield. 	<ul style="list-style-type: none"> Uses Rate Yield, instead of adjusted APHs. Does not replace traditional wind or green snap policies; 110 Wind is offered as an additional option that correlates back to actual bushels produced. Robust coverage at a more accessible rate means farmers can protect their crops and their bottom line—without sacrificing peace of mind.
Reach out to your BD for coverage & plan availability.	



RPowerD™ SCO & ECO Offsets

- Insureds have the option to credit any SCO (Supplemental Coverage Option) or ECO (Enhanced Coverage Option) indemnity(ies) toward their RPowerD indemnity. This offset reduces the premium cost of RPowerD while taking advantage of flexible pricing options alongside higher coverage levels available through area-based endorsements.
- Keep in mind, SCO and ECO indemnities can't be calculated until the USDA's Risk Management Agency (RMA) releases county-level yield data—usually around June 1 of the following year. Once that data is available, any approved RPowerD indemnity will be issued within 30 days.
- All SCO and ECO offsets are calculated using a 100% protection factor, regardless of the protection factor elected by the insured on their endorsement.

NEW FOR 2026

- Starting with the 2026 reinsurance year, growers no longer need to match their RPowerD coverage level to qualify for SCO or ECO offsets. For example, a grower can choose a lower RPowerD coverage level (like 70% or 75%) and still elect:
 - an SCO offset,
 - an ECO offset at 86–90%, or an ECO offset at 86–95%.

Whole-Farm Revenue Protection

- Whole-Farm Revenue Protection (WFRP) policies now offer a maximum coverage level of 90%, up from 85%.

Beginning Farmer & Rancher

- Extends beginning farmer and rancher benefits from five years to ten years, with a stair-step down in the premium assistance benefits, and increased subsidy rates in the first four years.

Premium Subsidies

- Premium subsidies have been increased for policies that use the Common Crop Insurance Policy (CCIP) Basic Provisions. The updated subsidy rates are as follows:

PREMIUM SUBSIDY RATE BY COVERAGE LEVEL

	50%	55%	60%	65%	70%	75%	80%	85%
Optional Unit	67%	69%	69%	64%	64%	60%	51%	41%
Basic Unit	67%	69%	69%	64%	64%	60%	51%	41%
Enterprise Unit	80%	80%	80%	80%	80%	80%	71%	56%

ARC & PLC

- Through the OBBBA, both PLC & ARC have been extended through crop year 2031.
- 2025 Election: Farmers will receive the higher of ARC or PLC.
- 2026 Election: Producers need to make annual election.
- Farmers can now purchase the Supplemental Coverage Option (SCO) crop insurance product even if they are enrolled in ARC.
- Effective Reference Price calculation formula has increased from 85% of the 5 Olympic 5-year average MYA Prices, to **88%**.
- ARC guarantee is now calculated as **90 percent of the benchmark** revenue, an increase from 85%.
- The ARC-CO payment cap has increased to 12% of the ARC-CO benchmark, up from 10% cap in prior years.
- Reference Prices increased** 10-20% for covered commodities.
 - 115% of the Reference Price and
 - Higher of (the Reference Price or 88% of the Olympic Average of the past 5-year MYAs).
 - Wheat - \$6.35/bushel
 - Corn - \$4.10/bushel
 - Grain Sorghum - \$4.40/bushel
 - Barley - \$5.45/bushel
 - Oats - \$2.65/bushel
 - Long Grain Rice - \$16.90/cwt
 - Medium Grain Rice - \$16.90/cwt
 - Soybeans - \$10.00/bushel
 - Other Oilseeds - \$23.75/cwt
 - Peanuts - \$630/ton
 - Dry Peas - \$13.10/cwt
 - Lentils - \$23.75/cwt
 - Small Chickpeas - \$22.65/cwt
 - Large Chickpeas - \$25.65/cwt
 - Seed Cotton - \$0.42/pound

Crop Website Refresh

A Fresh Way to Navigate Crop Insurance – Sleek. Simple. Informed.

Discover the newly refreshed Great American Crop website—designed with agents in mind and built for farmer convenience. With a sleek modern look, streamlined navigation, and powerful self-service tools, it's easier than ever to access the information you need, support your customers, and stay ahead in a fast-moving ag landscape.



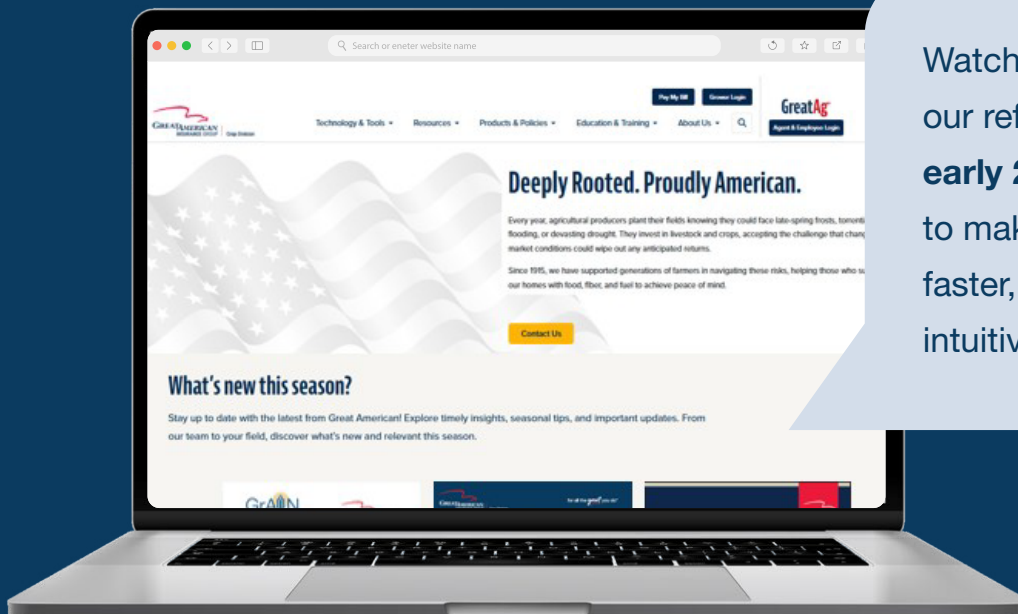
The same powerful access remains:

- GreatAg Login
- Online Bill Pay
- Grower Login
- Direct Deposit Set Up



New features include:

- Refreshed Training Registration Page
- Access to Digital Marketing Materials
- Employee & Departmental Features
- Policy Resources
- Optimized for Mobile



Watch for the launch of our refreshed website in **early 2026**—designed to make your experience faster, easier, and more intuitive than ever.



As grain sorghum continues to rise in both agricultural and consumer markets, it presents a unique opportunity for producers and agents alike.

Sorghum Rising: The Gluten-Free Grain with Insurance Backing

Kristen Weiss, Business Project Specialist

As dietary awareness grows across the country, so does the demand for crops that support specialized nutrition. Grain sorghum—once a staple sweetener in the South and a reliable feed crop—is now gaining recognition as a gluten-free powerhouse, with insurance coverage to match.

Agronomic Background: Why Sorghum is Gluten-Free?

Grain sorghum (*Sorghum bicolor*) belongs to the grass family Poaceae, like wheat and corn. However, unlike wheat, rye, and barley, sorghum does not contain gluten proteins such as gliadin and glutenin. Instead, its primary storage proteins are kafirins, which do not trigger autoimmune responses in individuals with celiac disease. This makes sorghum a safe and nutritious option for gluten-sensitive consumers.

Its drought tolerance and low input requirements also make it a sustainable crop choice. Sorghum thrives in hot, dry climates and requires significantly less water than corn or wheat, making it ideal for regions facing climate variability.

The majority of U.S. sorghum is grown in the area known as the Sorghum Belt, which stretches from South Dakota to the Texas Panhandle. Different varieties of sorghum are cultivated for specific end uses, with the most common including:



GRAIN SORGHUM

Used in gluten-free baking products, ethanol production, and pet food.



FORAGE SORGHUM

Used in livestock feed rations, particularly for beef and dairy cattle.



SWEET SORGHUM

Harvested for its stalk to produce a syrup similar to molasses.

Kansas, Texas and Oklahoma lead the nation in grain sorghum production. According to Territory Manager Brian Johnson, over 570,000 acres of grain sorghum are currently insured across their region—with 85% of those acres concentrated in these three states.

Over the past three years, grain sorghum has shown a more favorable loss ratio than corn in the same areas, making it an increasingly attractive crop. Its resilience to weather extremes has helped ensure consistent crop yields, and its appeal continues to grow as farmers seek niche markets that offer potential profitability.

Grain Sorghum in the Kitchen

According to Beyond Celiac, sorghum is a nutritionally dense whole grain that provides more protein, iron, and a variety of vitamins and minerals than other gluten-free grains—even the much-praised quinoa. In the kitchen, it can be prepared as a whole grain, flour or syrup.

Enjoy as a:



WHOLE GRAIN

- Boiled or simmered like rice or quinoa
- Added to grain bowls or salads
- Included in stews or soups
- Popped like popcorn for a crunchy snack



FLOUR

- Baked into breads, cakes, and cookies
- Used in pastries and crusts
- Featured in fruit-based crumbles and crisps



SYRUP

- Used as a sweetener in sauces and glazes

SPOTLIGHT: LIVING GLUTEN-FREE

Kelsey Johnson, daughter of Territory Manager Brian Johnson, was diagnosed with a gluten allergy at a young age after undergoing numerous medical procedures. She recalls experiencing severe stomach pain during grade school, which led to a series of tests—including gallbladder removal—but no relief.

Eventually, after some dedicated research by her and her family, they decided to eliminate gluten from her diet. The results were almost immediate—her symptoms began to fade.

Kelsey shared that one of her biggest challenges living gluten-free is eating out. While many restaurants offer gluten-free options, cross-contamination in the kitchen can still pose a risk. She also noted that some cosmetics and medications contain gluten by-products, which adds another layer of complexity to her daily routine.

One bright spot? Kelsey says she's always happy when she sees grain sorghum listed on a label—it's a gluten-free ingredient she trusts.

Insurance Coverage Considerations

Grain sorghum is officially covered under the Coarse Grain Crop Provisions, offering producers a solid foundation for risk management. Currently, only combine-type hybrid grain sorghum—planted specifically for grain harvest—is eligible for standard insurance policies. Producers growing dual-purpose varieties (used for both forage and grain) may still secure coverage, but typically need to pursue a written agreement.

Sorghum offers a wide range of coverage options—similar to other major row crops—including:

- Revenue Protection (RP)
- Yield Protection (YP)
- Area Risk Protection Insurance (ARPI)
- Enhanced Coverage Option (ECO)
- Supplemental Coverage Option (SCO)

This flexibility allows sorghum growers to tailor their coverage to match both market volatility and agronomic risk. Whether focused on yield stability, price fluctuations, or regional weather impacts, sorghum producers have access to a robust insurance toolkit that supports their evolving needs.

Summary

As grain sorghum continues to rise in both agricultural and consumer markets, it presents a unique opportunity for producers and agents alike. Its gluten-free appeal, climate resilience and favorable insurance performance may make it a smart choice for growers looking to diversify and strengthen their operations.





Our role goes beyond advice —
helping clients build productive
relationships with policymakers and
influencers who drive change.

FGS GLOBAL

Introducing FGS Global: Navigating Complexity, Driving Outcomes

FGS Global is the world's leading stakeholder strategy firm, guiding organizations through the complex intersections of business, policy, and society. Central to our approach is a deep understanding of the public policy environment and the key decision-makers who shape it. The FGS Global Food Team stands out for its expertise in food and agriculture policy, serving as trusted advisors to clients in this dynamic sector. Our role goes beyond advice—helping clients build productive relationships with policymakers and influencers who drive change.

Our integrated approach combines policy insight, media expertise, and strong stakeholder networks to deliver results. By anticipating trends and understanding the regulatory landscape, we help clients shape critical conversations and respond effectively to emerging issues. Our experience spans the full spectrum of food, agriculture, nutrition, sustainability, and consumer interests—including niche topics that may surprise organizations. Whether supporting multinational corporations or innovative startups, we enable clients to communicate authentically, build lasting trust, and position themselves as leaders in the sector.

From mapping the stakeholder landscape to managing critical relationships with policymakers, regulators, and industry audiences, FGS Global serves as a strategic partner at every stage. Our holistic support empowers clients to be heard, respected, and influential in policy dialogs that shape the future.

MEET THE TEAM



Kevin Bailey, an Iowa native, is Managing Director of FGS Global's Food & Agriculture practice in Washington, D.C. With over a decade of Capitol Hill experience—including as senior staff for the Senate Agriculture Committee—Kevin has built consensus among stakeholders and helped shape major legislation like the 2018 Farm Bill. His collaborative style and policy expertise make him a trusted advisor for clients navigating federal agricultural policy.



Thomas Mills, a Mississippi native, brings hands-on agricultural experience and government relations expertise. Before joining FGS Global, he led federal advocacy at CropLife America and held senior roles at the EPA and on Capitol Hill. Thomas is known for his solutions-oriented approach and commitment to ensuring agricultural voices are heard in Washington's policy debates.

Washington Policy Update: Agriculture at a Crossroads

As 2026 begins, agriculture remains a top priority in Washington. With Republicans controlling both chambers and the White House, the 119th Congress has passed the landmark “One Big Beautiful Bill,” enhancing and expanding agricultural provisions. Starting in 2026, it will provide an average of \$5 billion annually in new direct payments to growers, along with streamlined disaster relief, improved conservation incentives, and expanded insurance options. With the bill now law, the Administration is now focused on implementation.

Additionally, the USDA, under Secretary Brooke Rollins, has announced details of a new Farmer Bridge Assistance (FBA) Program, a one-time bridge payment initiative designed to provide immediate relief for farmers facing cash-flow challenges ahead of the full rollout of Farm Bill programs. The program will deliver **approximately \$12 billion in assistance**, including **up to \$11 billion in per-acre payments for 19 eligible commodity crops based on 2025 planted acres**, with payments expected to reach producers by **February 28, 2026**.

These targeted payments aim to stabilize farm finances amid market volatility, trade disruptions, adverse weather, and rising production costs. Secretary Rollins emphasized that the bridge payments are intended to help producers maintain operations and avoid layoffs while longer-term safety-net programs are finalized. USDA is coordinating with state agencies and local offices to ensure **rapid disbursement and clear eligibility requirements**.

Looking ahead, the 2026 midterm elections will be pivotal for U.S. agriculture. Rural voters will play a decisive role, and the election outcome could reshape the regulatory and financial landscape.

FGS Global stands ready to help the Great American team interpret these changes and advocate for solutions that protect America’s farms and future.

Starting in 2026:

- 1 An average of \$5 billion annually in new direct payments to growers.
- 2 Streamlined disaster relief.
- 3 Improved conservations incentives.
- 4 Expanded insurance options.



Satellite Imagery: How Crop Claims is Piloting Technology to Improve Efficiency and Accuracy

Matthew Garrod, Divisional Assistant Vice President, Crop IT

The Claims Department is piloting an exciting new technology that could reshape how we respond to large-scale crop damage: **Advanced satellite imagery**. This initiative is part of our ongoing effort to deliver faster, smarter claims support—especially in rural areas or during widespread disasters.

This technology uses a network of satellites orbiting Earth at 475 km. For context, the International Space Station orbits at about 400 km above Earth, at just a bit higher up they can see huge areas—up to 4,000 km² at a time—while still capturing details as small as 50 cm per pixel.

Many row crops (like corn or soybeans) are planted with rows spaced about 75 cm (30 inches) apart. With imagery as sharp as 50 cm per pixel resolution, each pixel covers a space just a bit smaller than the distance between crop rows. This means you can distinguish individual rows and spot gaps, damage or changes in plant health across the field.

After a storm, you could spot debris piles, downed crop areas or flooded sections, since each pixel is about the size of a large plant or a small patch of ground. This helps adjusters quickly assess the extent and pattern of damage without necessarily needing to walk the entire field. Just as impressive, these satellites can capture detailed images up to 10 times day or night.

In Field Imaging

By using multispectral imaging, we can capture data in several different wavelengths—such as blue, green, red and near-infrared. This allows us to see beyond what the human eye can detect. For example, healthy crops reflect more near-infrared light, while stressed or damaged plants reflect less. By analyzing these spectral bands, we can identify areas of crop stress, disease or water damage across entire fields, even if the problems aren't visible in standard photos.

Then, orthorectified images are processed to remove distortions caused by the satellite's angle, terrain elevation or camera lens. This ensures that every feature in the image—like crop rows, field boundaries or buildings—is shown in its true position and scale. For claims documentation, this accuracy is critical: adjusters and agents can trust that measurements taken from the imagery (such as the size of a damaged area) are precise and reliable.

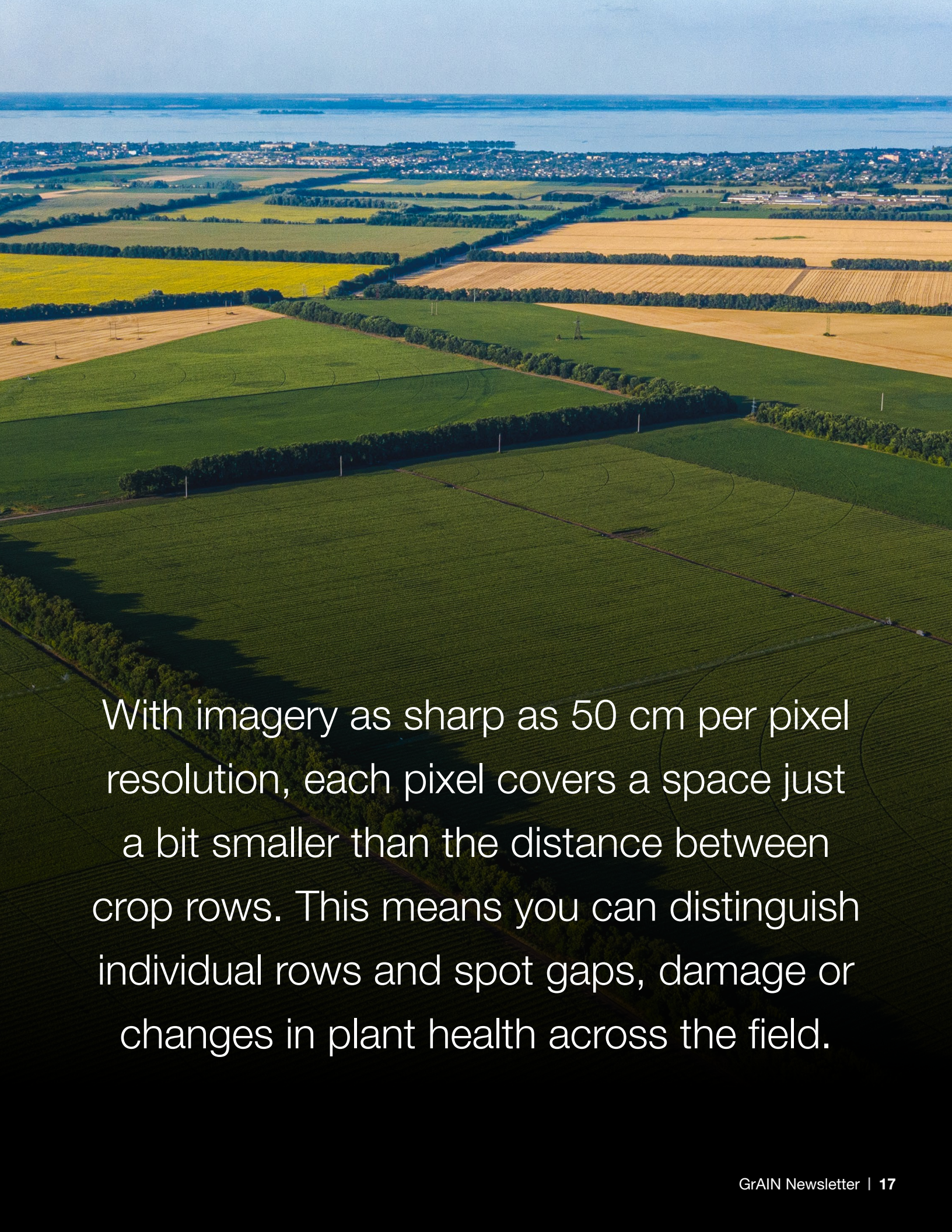
Why It Matters for Agents & Insureds

We're testing satellite imagery alongside our current drone-based imagery system, GreatAg Flight, to see how it compares in terms of speed and coverage. While drones are excellent for close-up views, they can be limited by battery life, regulations or terrain. On the other hand, satellites can be tasked to capture images, across vast regions, and even in hard-to-reach places. For agents and insureds, this means we may soon have access to near-real-time visuals of storm damage, flooding or crop loss—without waiting for drone deployment or field visits.

This pilot marks an important move toward scalable, high-tech claims support. While advanced satellite imagery has the potential to streamline field assessments and the claims process, our claims staff remains the backbone of our adjusting—bringing expertise, judgment and personal service to every claim.

By integrating these innovations into our workflow, we're empowering our team to deliver faster, more accurate service—helping to ensure our customers receive the support they need when they need it most.



An aerial photograph of a vast agricultural landscape. The foreground and middle ground are dominated by large, rectangular fields. Some fields are a vibrant green, while others are a golden yellow, indicating different crops or stages of harvest. The fields are separated by narrow, dark green hedgerows or tree lines. In the far distance, a small town or village is visible, followed by a large body of water under a clear blue sky. The text is overlaid on the lower half of the image, specifically over the green fields.

With imagery as sharp as 50 cm per pixel resolution, each pixel covers a space just a bit smaller than the distance between crop rows. This means you can distinguish individual rows and spot gaps, damage or changes in plant health across the field.

Employee Spotlight



Sunny Atwal

Business Developer

📍 Fresno, CA

Sunny calls Fresno, California home. What he loves most about his community is the hard-working farmers who grow over 400 different crops throughout the state. When Sunny is not at work, he enjoys playing basketball with friends, trying new craft brews and any Fresno State sports. Go Bulldogs! “It gets hot in Fresno over the summer, so we spend a lot of time on the amazing CA coast.”



Lynn Beutz

Senior Business Developer

📍 Eau Claire, WI

Lynn grew up on a dairy farm in southern Minnesota as the youngest of six siblings. Life on the farm was busy, with everyone pitching in to care for crops like corn, soybeans, alfalfa, and oats, and livestock including dairy cattle, sheep, pigs, poultry, and rabbits. At its peak, the family milked 100 cows using a step saver system.

Although she loved farm life, Lynn moved to Mankato for college and later settled in Eau Claire, Wisconsin after marrying her husband. She began working at North Central Crop Insurance in 2000, excited to reconnect with agriculture. Over the years, she learned extensively from many mentors and built a rewarding career. Lynn is married with two children, a son-in-law, and a granddaughter.

Outside of work, she enjoys baking, crafting, sewing, gardening, and spending time with family and friends. As a child, she was active in 4-H, FHA, and band, and later encouraged her own children to join 4-H. Lynn is also involved in her church, recently helping deliver gifts to homebound and assisted living residents. At work, she participates in fundraising events like taco feeds to support local causes, pet shelters, and cancer walks.

Q How did you first get involved in crop insurance?

A SA: I started my crop insurance career in 2010. I had been laid off from my corporate finance job and saw the job opening and thought to myself, 'Ag is the backbone of the Central Valley/CA' and took interest in it, as I have a lot of family members who farm.

LB: I was working with a friend at a local retail store, and she would talk about her daughter who just loved her job in the industry. I was ready for a change and was a chance to get back into farm life. It was the best job change in my life.

Q What roles have you held, and how has your career evolved over time?

A SA: I spent 9 years in underwriting and the last 6 on the business development/marketing side. The relationships I built with my CA agents in UW made the transition to business development very smooth for me. I'm able to use my experience in UW to help answer a lot of crop policy/procedure/system questions from agents.

LB: I started as an auditor of MPCl claims for NE and IA. I slowly learned about other crops, prevent planting, etc. as at that time we oversaw many states in the US. The company merged and became Farmers Crop Insurance. I was still working on claims in the office, however, I started talking with agents and more field staff, even the other offices. In 2005, I became part of the Great American family. I will say it was a bit scary at first but has worked out well. I have had many great experiences with managers, coworkers, field staff, agents and even a few insureds. I continued to learn more parts of the claim activity and becoming a supervisor. This has included learning different systems, accounting, and some underwriting procedures. This is also diving into provisions, special provisions, and the LAM for all sorts of crops. In the last few years, I have and continue to learn about livestock claims.

Q What's your favorite winter tradition or activity?

A SA: I have two young kids, so anything that involves candy or dessert is a huge deal in our house. We love spending the holidays with family and friends. We also like finding new Christmas markets/lighting events in and around where we live every year.

LB: One of the first things after Thanksgiving is driving and/or walking through Irvin Park in Chippewa Falls, WI. The lights are just amazing throughout the park. This also must be done with Christmas music playing of course! As our kids grew up, we went to a local tree farm and picked a tree (sometimes cutting it down too). This included a wagon ride to the trees and hot cider when we were all done. And of course, you can't live in WI and not ice fish – it may not be my favorite activity, but it is pretty cool when you pull a fish out of a ice small hole.

Is your preferred crop insurance carrier American-owned?

American Owned



Online portals may not be available at all times. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group® and GreatAg® are registered service marks of Great American Insurance Company. © 2026 Great American Insurance Company. All rights reserved. 5651-CRP (01/26)