

VOLUME 13 Spring 2026



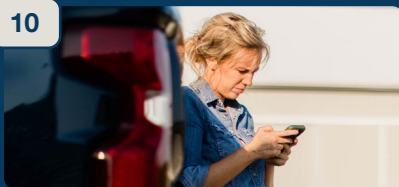
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Our priority is to support agents and growers with practical tools, trusted insights and dependable service—well before challenges emerge in the field.

DALE PERRY





Letter from the President

Spring is always a season of optimism in agriculture—but as the 2026 growing cycle begins, it's also one that calls for careful attention and preparation.

Much of the country entered spring with lingering dryness following a winter that provided limited soil moisture recharge, particularly across the Central and Western United States. Early season rainfall will be important in shaping growing conditions as planting progresses, especially as the global climate patterns signal a shift away from La Niña and the potential development of El Niño. In years like this, staying informed and engaging proactively can make a meaningful difference.

That reality reinforces our focus at Great American—where our priority is to support agents and growers with practical tools, trusted insights and dependable service—well before challenges emerge in the field. In this issue of GrAIN, you'll see how Farm Insights brings field level weather and crop health data directly into everyday conversations, helping keep decisions grounded in objective information. We offer guidance on early, proactive discussions that provide value to our shared customers, helping to set expectations and support a smoother claims season when timing and conditions matter most.

You'll also find updates on the Farm Bill and the broader policy environment which continue to add complexity to an already challenging landscape. Through it all, our commitment remains steady: As the only American owned Approved Insurance Provider among the top five multi peril writers, we take pride in delivering long term stability, strong relationships and consistent support to our agents, growers and ranchers.

I'm proud of the work highlighted throughout this issue and of the teams who serve our customers with integrity and expertise every day. As the season unfolds, we look forward to working alongside our agencies—focused on preparation, communication and responsiveness - when it matters most.

Dale Perry

DID YOU KNOW?

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



For now, the 2026 growing season begins with a watchful eye on spring rainfall, evolving ocean patterns and the ever-present question:

Will the rains come in time?

Weather Outlook: 2026 Growing Season

Eric Snodgrass, Sr. Science Fellow, Nutrien Agronomy

As the 2026 growing season begins, a familiar theme is emerging across U.S. agriculture: uncertainty. The biggest concern right now is drought, and the numbers are striking. Roughly 75% of the Lower 48 is currently experiencing some level of drought, the highest coverage for late March since the modern U.S. Drought Monitor began in 2000.

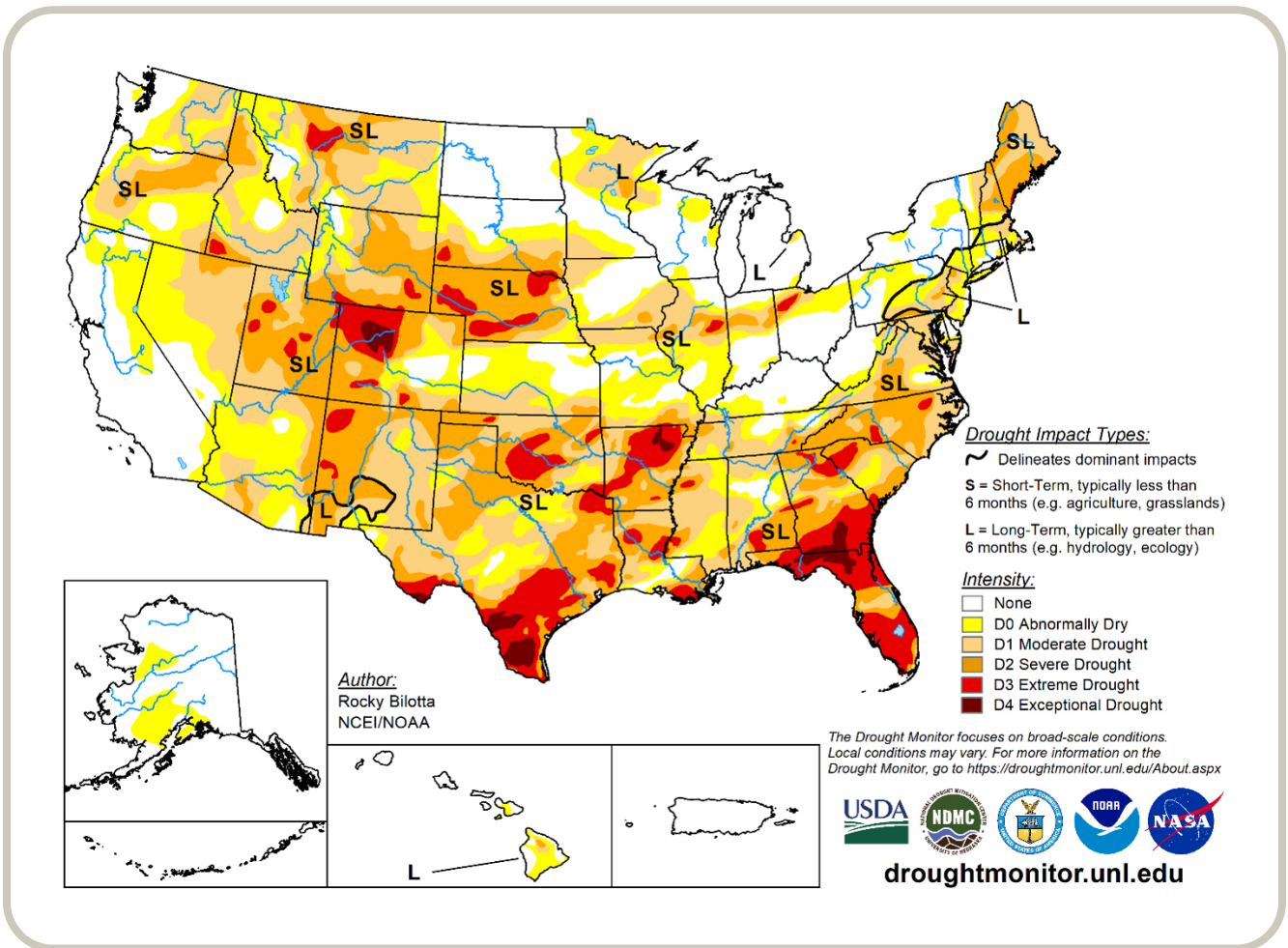


Figure 1. US Drought Monitor March 26, 2026, Source: <https://droughtmonitor.unl.edu/CurrentMap.aspx>

This widespread dryness developed over the winter and has persisted into early spring, particularly across the Central and Western United States. The concern is straightforward: If April and May fail to deliver meaningful rainfall, soil moisture recharge will be limited, setting the stage for a potentially hot and dry summer.

Winter conditions did little to ease those concerns. Snowpack across the Western U.S., especially in the Colorado Rockies, was well below normal. That has direct implications for key river systems like the Platte and Arkansas Rivers which supply water to major agricultural regions in the Plains. While parts of the Northeast and Great Lakes saw healthy snowfall, the western basins remain under significant stress, and river levels reflect that imbalance.

Western US Late March Snow Analysis

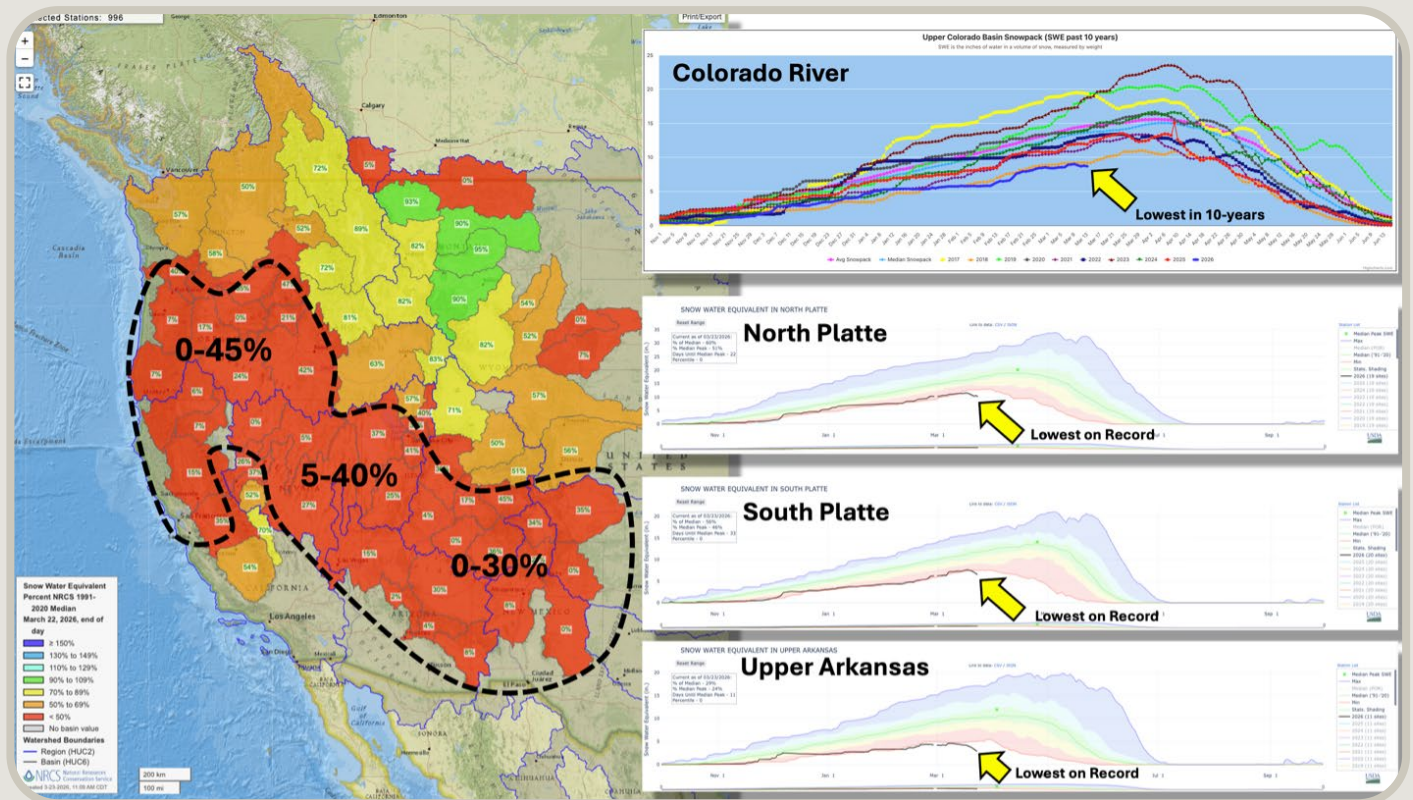


Figure 2. Late-March 2026 snow analysis across key basins in the Western US.

Source: <https://nwcc-apps.sc.egov.usda.gov/>

Precipitation Outlook

One of the most important early-season indicators of summer drought risk is what we refer to as the “Elvis Rule”. This concept focuses on how much rainfall the Mid-South receives during April and May. When that region is wet, it provides a source of recycled moisture that helps fuel thunderstorms across the Corn Belt in early summer. In contrast, a dry Mid-South often leads to reduced atmospheric moisture and a higher risk of drought spreading into the heart of the Corn Belt.

So far, there is some encouraging news. Early forecasts suggest a wetter-than-normal pattern across the Delta and Ohio River Valley in April. If that trend holds, it could significantly reduce early-season drought concerns and improve the outlook heading into June and July.

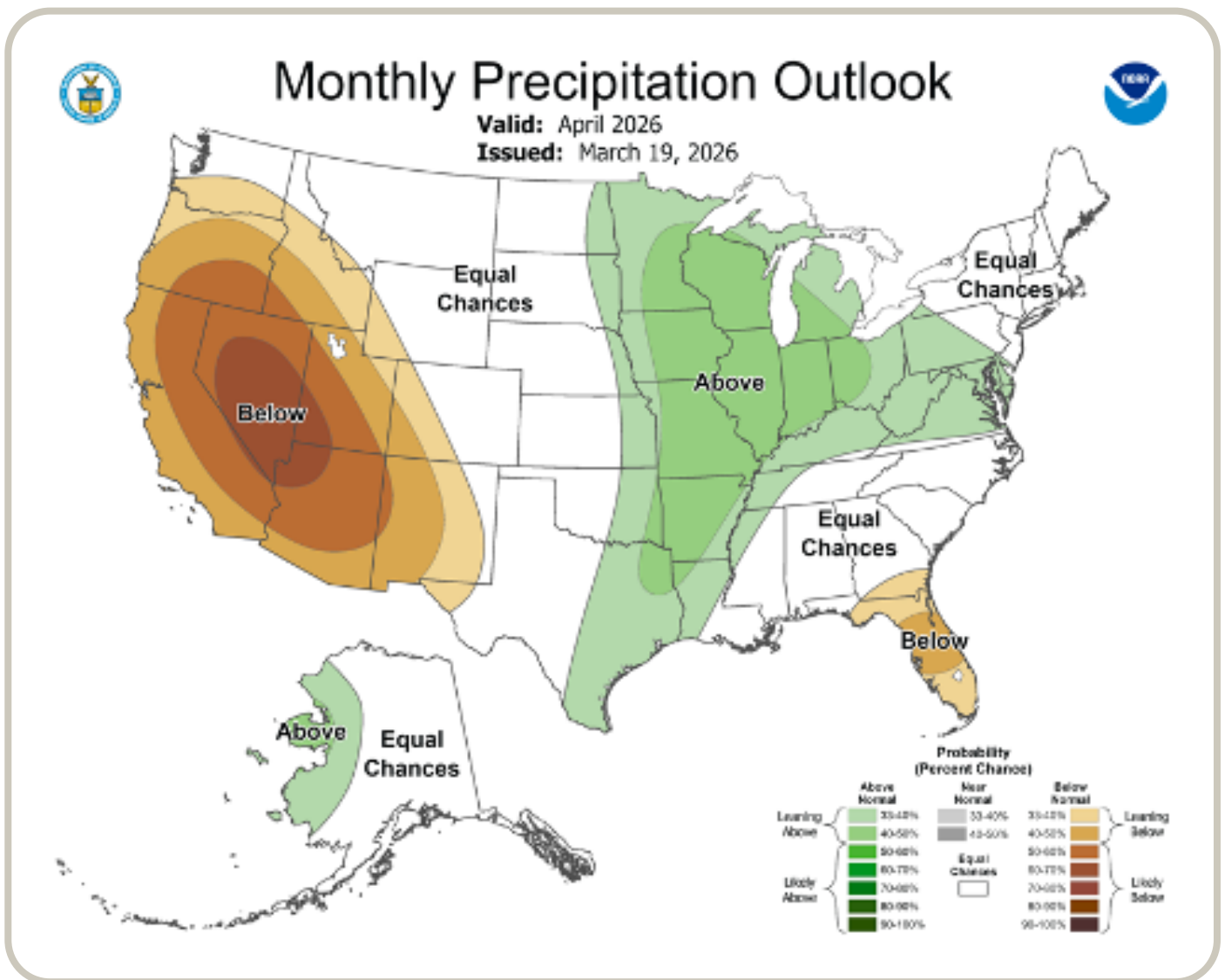


Figure 3. April precipitation forecast from NOAA. Source: <https://www.cpc.ncep.noaa.gov/>

Late-March Sea Surface Temperature Anomalies

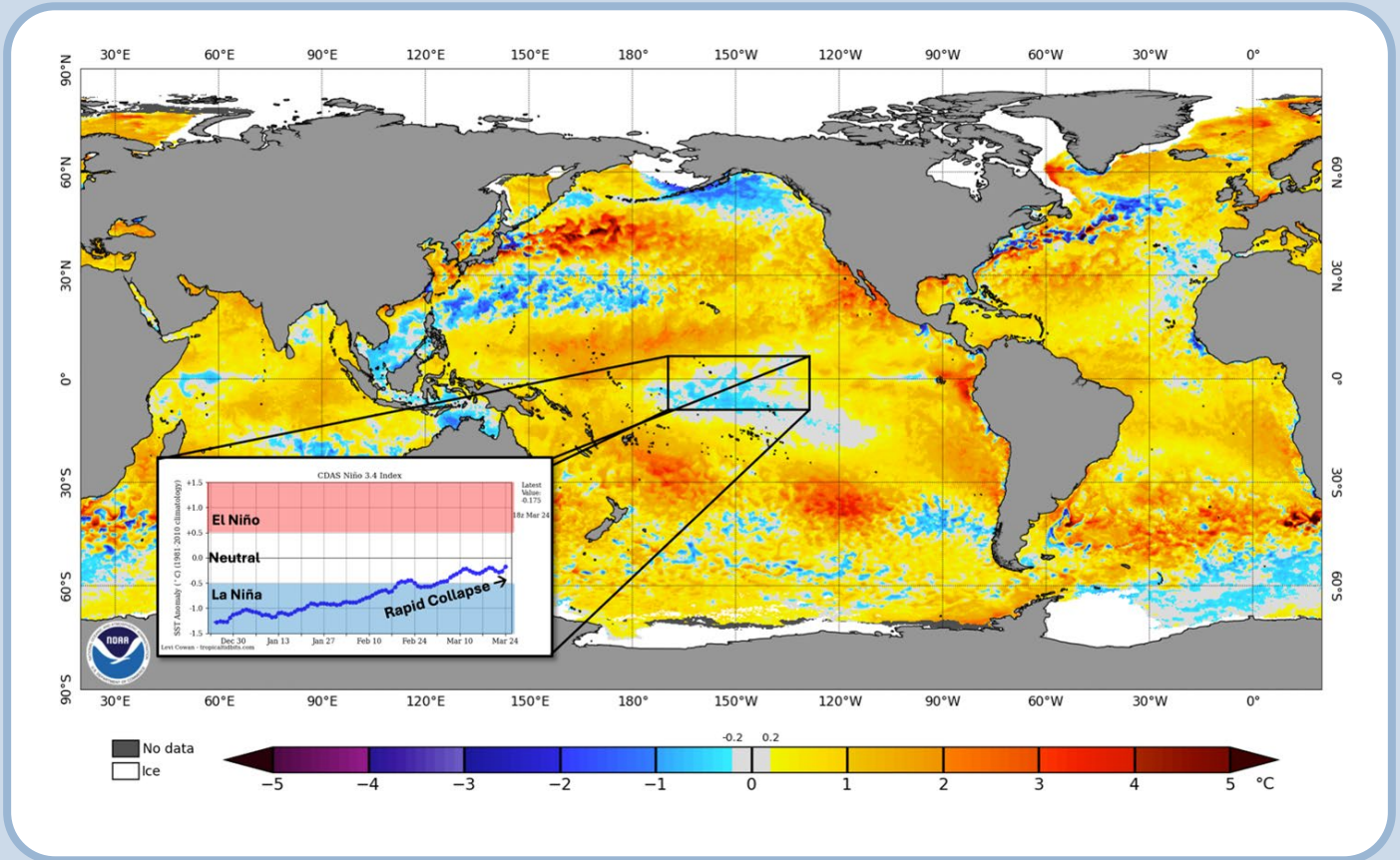


Figure 4. Late-March Sea Surface Temperature Anomalies with embedded Niño Region 3.4 analysis.
Source: <https://coralreefwatch.noaa.gov/product/5km/index.php>

At the same time, the broader global climate pattern is undergoing a rapid shift. The **La Niña** that dominated recent winters has collapsed quickly. In fact, it is one of the fastest transitions in recent memory, and the developing **El Niño** could be a big one. This transition introduces additional uncertainty. The strength and location of El Niño's warming in the Pacific Ocean will play a major role in shaping North American weather patterns later this year.

Anomalies

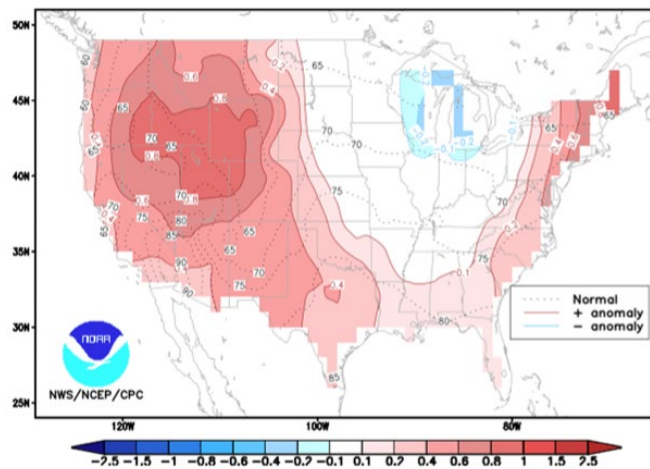
However, summer weather in the U.S. is often driven by two key oceanic influences. The first is sea surface temperatures in the Gulf of Alaska. Cooler-than-normal waters there tend to promote high-pressure ridges over the central U.S., increasing drought risk similar to what was seen in major drought years like 1988 and 2012. Warmer waters, on the other hand, can support a more active storm track and improved rainfall.

The second factor is the position of the Bermuda High in the Atlantic. When this high-pressure system is properly positioned, it helps transport moisture from the Gulf into the central U.S. If it shifts eastward or weakens, that moisture supply can diminish, increasing the likelihood of dry conditions. Unfortunately, forecasting its behavior months in advance remains extremely difficult.

Adding to the challenge, long-term trends show that spring planting windows are becoming tighter. Since 1980, the Eastern Corn Belt has lost about five workable field days during April and May due to increased precipitation and variability. This puts added pressure on producers to take advantage of short windows for planting.

Looking ahead, the greatest concern remains across the Plains, from southern Texas to Nebraska, where dryness is already entrenched and wildfire activity has been elevated. That said, conditions can change quickly during the peak storm season in May and June.

July - Sept 2026 Average Temperature Anomalies



July - Sept 2026 Average Precipitation Anomalies

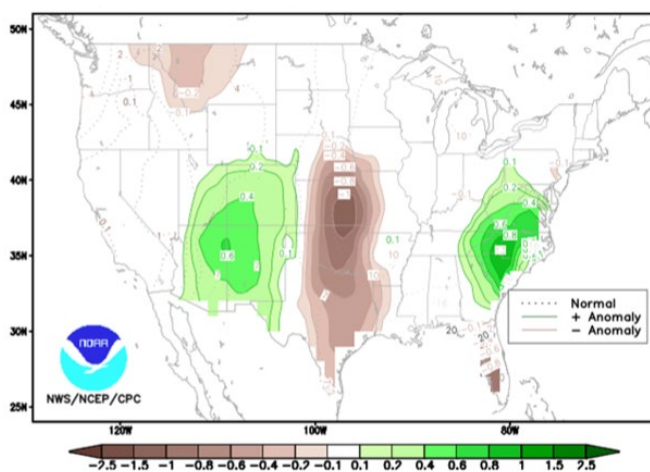


Figure 5. NOAA's forecast for July-August-September 2026 Temperature and Precipitation Anomalies. Source: <https://www.cpc.ncep.noaa.gov/>

*For now, the 2026 growing season begins with a watchful eye on spring rainfall, evolving ocean patterns and the ever-present question: **Will the rains come in time?***

Farm Insights: Turning Field Data into Practical Insights for Agents and Growers

John Ryles, Senior Application Engineer

Growers want timely information they can act on—and agents want tools that help strengthen relationships. Farm Insights brings crop health and weather data right to growers' fingertips, giving agents a practical resource to support informed decisions and meaningful conversations.

Farm Insights is an analytics capability available across Grower Mobile, Adjuster Mobile and the GreatAg web platform. It provides field-level satellite imagery and weather data tied directly to insured acres.

Unlike regional or county-level reporting, Farm Insights visualizes conditions by individual field using the same mapped geometry already leveraged for acreage, production and claims workflows. This helps to keep conversations grounded in objective, consistent data.

What Farm Insights Shows

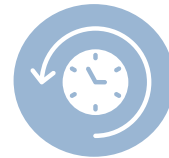
Growers access these Farm Insights directly in Grower Mobile through the Map experience:



Satellite-based vegetation imagery (NDVI)



Weather trends, including temperature, wind and precipitation



Historical views using adjustable date ranges to understand change over time

Supplying growers with the ability to easily drill into weather data and plant health is another valuable tool provided by Great American. Growers can obtain data related to temperature, precipitation and wind within Farm Insights available through the Grower Mobile App. We encourage agents to highlight this tool to provide growers an option to gain intel throughout the growing season!

Cody Schultes, Business Developer, Iowa

What Is NDVI — and Why It Matters

NDVI (Normalized Difference Vegetation Index) is a satellite-derived measurement that reflects plant vigor and vegetation density by analyzing how vegetation absorbs and reflects light.

- Higher NDVI values generally indicate healthier, more robust vegetation
- Lower NDVI values may indicate stress, delayed emergence, damage or dormancy

For insureds, NDVI offers a visual way to track crop progress.

What Farm Insights Is — and Is Not



Farm Insights is:

- A decision-supported capability that helps growers better understand crop health and weather conditions on their fields
- A shared, trusted data foundation which agents, growers and adjusters can reference together—keeping conversations aligned and transparent



Farm Insights is not:

- A loss determination system
- A replacement for field inspections, adjuster expertise or professional judgment

Why This Matters

By embedding Farm Insights directly into Grower Mobile, Great American equips agents with a practical, data-driven tool they can confidently offer to growers. The result is clearer communication, stronger relationships and more productive conversations—without introducing new systems or workflows.

Farm Insights helps reinforce the value agents bring to the relationship by pairing trusted guidance with timely crop health and weather data across the entire crop insurance lifecycle.



Supporting a Smoother Claims Season: How Agents Set the Tone Before the First Claim

Claims season can be one of the most stressful times of the year for insureds—and for the adjusters working alongside them. While weather and field conditions are often out of everyone's control, preparation and early communication are factors we can influence. As an agent, the conversations you have before the planter ever leaves the shed can make a meaningful difference in how smoothly a claim unfolds later.

Start Early: Conversations That Matter

Early conversations with insureds set expectations, enable timely adjuster involvement and reduce stress when critical decisions arise. Proactive communication keeps everyone aligned and helps issues get addressed before they escalate in the field.



Agents can support these early touchpoints by using **Grower Communications in GreatAg** to stay connected with producers through mass email or text—keeping expectations clear and conversations going all season long.

Know Coverage Before Planting

Insureds who understand their coverage before planting are better prepared if a claim becomes necessary. Reviewing policy details early helps minimize surprises, builds confidence and supports a smoother claims experience—especially when weather delays or stand issues add pressure. Understanding key items like coverage, documentation needs and important plant dates allows insureds to respond quickly and decisively when replants occur.



Agents can empower growers by encouraging use of the **Grower Mobile App**, where they can access plant dates, policy information and other critical data at their fingertips—anytime, anywhere - all while knowing they are backed by their agent's expertise.



Complete Information Drives Faster Claims

Efficient claims handling starts right when the information is provided, and streamlined technology helps drive that. Adjusters rely on mobile tools to quickly review claim details, policy information, acreage maps and notes—allowing for faster outreach and coordination during high-pressure periods like replant season. Clear, detailed claim notes can reduce back-and-forth, prevent delays and help insureds move forward sooner.

Helpful claim details include urgency, preferred contact method and timing and any shared or companion interests on the acreage. When this information is complete, adjusters can act quickly and confidently.

Examples of Helpful Claim Notes:

- *“Insured received 4 inches of rain two days after planting. He estimates about 200 acres may need replanted once fields dry. Please text 111 111 1111 after 5 PM.”*
- *“Insured needs to replant a 90 acre field today or tomorrow. Please call 111 111 1111 as soon as possible. Acres are farmed on shares with neighbor; insured is point of contact for both claims.”*



Agents can streamline this process by using **GreatAg Mobile/Agent Mobile** to submit claims directly from a mobile device—capturing detailed notes and accurate contact information right from the field - when timing matters most.

Setting Expectations Makes Tough Times Easier

Adjusters are often involved during some of the most difficult moments for insureds—times that directly impact their livelihood. Setting expectations before the season starts helps those conversations go more smoothly, builds trust and ultimately supports faster, more efficient claim resolutions.

A smoother claims season starts long before the first claim is filed—and agents are key to making that happen.



They remain committed to monitoring these challenges and stand ready to provide further support to ensure farmers can manage rising costs and market instability.

Farm Bill Stalled Despite Committee Win

Thomas Mills & Kevin Bailey – FGS Global

As we head toward cherry blossom season in Washington, the future of the Farm Bill remains uncertain. The House Agriculture Committee's recent markup of the Farm, Food and National Security Act of 2026 marked a significant step forward, but the path ahead is fraught with legislative and political obstacles. Over the coming months, the fate of the Farm Bill, which includes critical programs on nutrition, agricultural research and rural development initiatives, will be shaped not only by congressional maneuvering but also by the priorities of the Trump Administration and the realities of the 2026 midterm election cycle.

In early March, the House Agriculture Committee advanced its version of the Farm Bill on a bipartisan vote, with Democrats Jim Costa (CA), Sharice Davids (KS), Don Davis (NC), Gabe Vasquez (NM), Adam Gray (CA), Kristen McDonald Rivet (MI), and Josh Riley (NY) joining Republicans to pass the bill out of committee. The bill incorporated amendments to strengthen conservation, rural development and energy program efficiency. However, most Democrats remain opposed due to unresolved cuts to the Supplemental Nutrition Assistance Program (SNAP) in the 2025 One Big Beautiful Act (OBBA), while some Republicans continue to object to the bill's overall cost. Specifically, the crop insurance title remained nearly the same as the 2018 Farm Bill except for the improvement of coverage for veteran farmers.

House Agriculture Committee Chairman Glenn "GT" Thompson (R-PA) has expressed a desire to bring the bill to a House floor vote by early April. With only nine House session days before mid-April and pressing national priorities ranging from Homeland Security funding to foreign policy crises, floor time for the Farm Bill remains uncertain. With the current farm bill extension set to expire on September 30, 2026, the most probable scenario is another short-term extension as lawmakers punt major decisions to the next Congress. This would mark a continuation of the status quo, leaving producers, nutrition advocates and rural stakeholders in limbo.

Across the Capitol, the Senate Agriculture Committee, led by Chairman John Boozman (R-AR), is preparing to unveil its own Farm Bill proposal later this spring. While Senate leaders are closely monitoring House developments, the Senate bill is expected to mirror many of the House's provisions. However, Senate Democrats have signaled they will withhold support absent major changes to SNAP and other nutrition programs making bipartisan passage a steep climb in an evenly divided chamber.

As Congress approaches the summer, campaigning for the November elections will further reduce legislative bandwidth. Primaries and general election contests will dominate lawmakers' attention, making bipartisan dealmaking on complex issues like the Farm Bill even more challenging.

Lastly, the Administration and Congressional Republicans are actively considering additional aid for growers as ongoing trade disruptions, tariffs, and international conflicts, such as the Iran crisis driving up fertilizer and gas prices, continue to impact the agricultural economy. They remain committed to monitoring these challenges and stand ready to provide further support to ensure farmers can manage rising costs and market instability.

A Smarter Way to Get Support: Introducing the Crop Digital Assistant

Clay Tinnell – Divisional Vice President of Technology

When you visit www.GreatAmericanCrop.com, keep an eye on the bottom-right corner of the page. A new Engage with Us icon just launched, and it represents a meaningful step forward in how we support our agents, insureds and employees.

We're excited to introduce the Crop Digital Assistant, an intelligent support tool built directly into our public website - support designed to meet you where you are.

What Can It Do?

We built this tool around the real questions we hear every day — authentication issues, device configuration, policy data, claims status and general support requests. Rather than typing an email or picking up the phone, users can now get answers immediately, right from the site.



Agents can use the Crop Digital Assistant to access key information right within the chat window — from looking up producers and active accounts within their agency, to retrieving accounting data, DocuSign document statuses and claims information for their insureds.

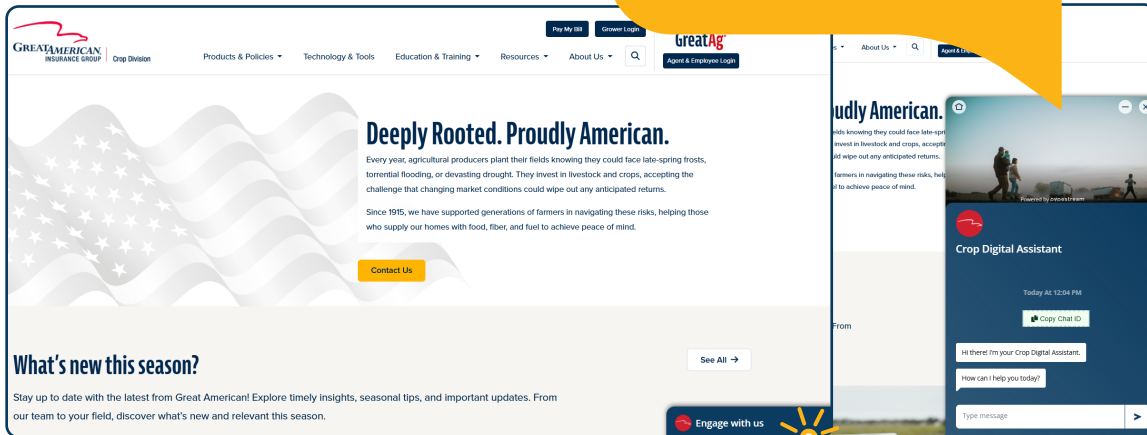


Insureds can get help onboarding onto our GreatAg Insured Portal and Grower Mobile; and once they're up and running, they can access accounting details, claims information, key crop dates, Direct Deposit signup, online bill pay and a full crop list — all tied to their policy and pulled from accurate, up-to-date data.



Employees can use the Crop Digital Assistant for general software and hardware support, including new device onboarding, user account management, GreatAg assistance and answers to everyday questions.

It's live now – give it a try, and let us know what you think!



Find the Digital Assistant Here.

When You Need a Human

Not every question fits neatly into a chat window, and we designed for that reality. When the Crop Digital Assistant reaches the limits of what it can resolve automatically, it can escalate to a live support representative when one is available. If live help isn't on hand, it creates a support ticket, so the right person follows up with you directly — no question left unanswered.

Where We're Headed

This first release focuses on the support and data access use cases above, but we are thinking bigger. As we learn how agents, insureds and employees use the tool, we'll expand its capabilities — broader data integrations, a richer knowledge base and more sophisticated AI-driven assistance over time.

The Crop Digital Assistant is one visible piece of a broader commitment to thoughtful, practical AI adoption. At Great American, our goal isn't AI for its own sake — it's technology that makes your day a little easier and your answers a little faster.

Employee Spotlight



Jacob Partridge

First and foremost, I am a Christian. I married my high school sweetheart over 22 years ago, and we have a 17-year-old daughter, Emma, and 14-year-old son, Cody. As a deacon of Eastview Baptist Church, I enjoy spending time serving my church family. I also enjoy riding horses, deer hunting and fishing when I get the time.

I've been a member of the Tennessee Army National Guard for over 25 years, mostly as an engineer officer. I've deployed three times, twice to Iraq and once to Kuwait. I am currently the commander of the 230th Engineer Battalion.

My career path has not been typical. Shortly after my first deployment to Iraq, I became a high school agriculture teacher and assistant principal. A second deployment to Iraq took me away from teaching, and I then started working full-time for the national guard, which resulted in moving my family multiple times. My wife was very supportive of my full-time military career and said she was willing to move anywhere with me but wanted us to be stable once our children were in school. I was notified I needed to move again the year my daughter started kindergarten, so I started looking for another career. I had an offer to go back to teaching agriculture, but I also got a different job offer from a lifelong friend as a crop insurance adjuster with Great American.

I didn't know anything about crop insurance when I first started this job in 2014, but I soon found that it was one of the best careers available. Being able to help producers in their times of need, as well as every day being a different scenario and a different puzzle to solve, are both reasons I've never regretted this career change. As an adjuster, I've traveled to most of the states east of the Mississippi River and really enjoyed seeing the different agricultural practices used with different crops and locations from citrus in Florida and rice along the Mississippi River to tobacco in the mountains of East Tennessee. All these experiences are drastically different from the row crops I grew up around in West Tennessee.

Most recently, my National Guard unit and I were activated in November and assigned to the Memphis Safe Task Force. Since then, we have worked with law enforcement in Memphis, TN to help make Memphis a safer place to live and visit. I am very grateful for the support of the Great American team during this time I have been on active-duty orders. My leadership, fellow adjusters, the claims processing department and the HR department have all been great in working with me while I finalized the 2025 claims I had already been assigned. They often worked with me after normal work hours at the end of the day, when all my military duties were completed and even made field inspections in my absence. For this, I will forever be grateful.

"I didn't know anything about crop insurance when I first started this job in 2014, but I soon found that it was one of the best careers available. Being able to help producers in their times of need, as well as every day being a different scenario and a different puzzle to solve, are both reasons I've never regretted this career change."



Erich Stegmaier

I live in Anderson Township on the East side of Cincinnati. I love that it is suburban, yet an easy 20 minute drive to downtown/work. Cincinnati is such a great city with rich history, culture and arts. I'm a big fan of the home teams. I have been married for 27 years (Nancy) and have two wonderful children (Leah-25 and Ted-22).

I started in insurance accounting right out of college but quickly determined that my first company was not a good fit. Working temp positions while job searching, I landed a temp job at a subsidiary of Great American Life Insurance Company in 1997 that managed 403b retirement plans for non-profits. That subsidiary was dissolved in 2000, which is when I applied for the position in Crop Accounting. The rest is history. I'm very proud of our company and cherish the relationships I have made along the way.

Outside of work, I enjoy the great outdoors (backpacking, skiing, boating). I read a lot of non-fiction (history, biography), listen to a variety of music genres and enjoy exploring craft breweries. I have done extensive research on my genealogy and have visited my ancestral lands of Southern Germany and Cajun Louisiana, even meeting a fifth cousin in Germany who owns a Stegmaier Winery.

Fun Facts about Erich:

- 1. I was a harbormaster for a boat club on the Ohio River for a few years while in college.*
- 2. My grandfather was a renowned UFO researcher in the 1950s – 1990s, specializing in crash retrievals.*

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 (04/26)