Scenario #1:
Rush County producer has been farming since 1970 and paid producer premium during the 1996-1998 collection for the Indiana Grain Indemnity Fund. Upon reinstitution of producer premium collection based on House Enrolled Act 1549, producer pays the producer premiums until collections cease.

→ Producer would be covered under the Indiana Grain Indemnity Program. *See*, IC 26-4-1-16.

Scenario #2:
Carroll County producer started farming operation in 2010. Upon reinstitution of producer premium based on House Enrolled Act 1549, producer pays the producer premiums until collections cease.

→ Producer would be covered by the Indiana Grain Indemnity Program. *See*, IC 26-4-1-16.

Scenario #3:
Pike County producer has been farming since 1980. Producer obtained refunds of producer premiums from 1996-1998 pursuant to the refund requirements in IC 26-4-5-1. In 2010, producer wanted to reenter and be covered by the Indiana Grain Indemnity Program in the event of future failure of licensed grain buyer or warehouse operator. The Indiana Grain Indemnity Corporation Board approves the request for reentry into the program, and producer repays all refunded premiums plus applicable interest.

→ Producer would be covered by the Indiana Grain Indemnity Program. *See*, IC 26-4-1-16 and IC 26-4-5-2.

Scenario #4:
Wells County producer has been farming since 1990. From 1990 through 2000, producer farmed as an unincorporated sole proprietor. Producer obtained refunds of producer premiums from 1996-1998 pursuant to the refund requirements in IC 26-4-5-1. In 2000, producer creates a limited liability corporation (LLC). Producer has transferred all land and equipment to the new legal entity and conducts all farming operations under the LLC.

→ Producer operating under the LLC would be covered by the Indiana Grain Indemnity Program and does not have to repay refunded premiums plus applicable interest. *See*, IC 26-4-1-16, IC 26-4-1-18, and legal principles recognizing corporations and LLC's as distinct and separate legal entities.

Scenario #5:
Noble County producer farmed from 1990 through 2005. In 2005, producer retired and gave the farming operation to his son, who currently manages the farm. Father obtained producer premium refunds from 1996-1998 pursuant to the refund requirements in IC 26-4-5-1. The son uses a separate employer identification number (EIN) for tax reporting and other business purposes and has never requested a producer premium refund.

→ Son is covered by the Indiana Grain Indemnity Program without having to file for reentry and pay all refunded producer premiums and applicable interest, so long as there are no indications of fraud or misrepresentation. *See*, IC 26-4-1-16 and IC 26-4-1-18.