# MPCI PRODUCTION
CLAIM CHECKLIST

Contact your FMH agent if you think you might have a production claim. To prepare for your adjuster appointment, use this checklist to organize your records and speed up the claim adjustment process.

BEFORE YOUR **APPOINTMENT**

- **Send Records:** If you can provide records electronically (e-mail or texting a clear photo) before your farm visit, your adjuster can key information beforehand and save time.

- **Farm Names:** Farm names are often different than what's listed on your crop insurance. Do your best to get farm names updated or have records labeled to easily identify units.

- **Contact Info:** Let your adjuster know if you have any changes to your phone, address, or entity/person type/marital status.
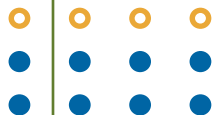
DURING THE **APPOINTMENT**

- **Share Records:** Have a copy of any record type on hand during your adjuster's farm visit OR you can call the elevator and ask them to email proof of yield in a spreadsheet to your adjuster.

- **Authorized Individual:** Make sure that an individual authorized by the policy to sign claim documents is available to sign.

- **Direct Deposit:** Ask your agent or adjuster about signing up for direct deposit or set direct deposit up in your FMH Policyholder Center account, accessible at **www.fmh.com/policyholder-center**.

- **Electronically Sign:** If you want to finalize your claim with DocuSign, let your adjuster know you are interested, and share your correct email and phone number to have on file.

PRODUCTION **RECORD TYPE**

Find the production type that applies to your farm or operation and what records you'll need to provide.

STORED ON-FARM

Notify the adjuster before your claims appointment if you have any production stored on farm including bins, wagons, feed, saved for seed, or old crop remaining.

Record Examples: Harvest data from a combine, handwritten load logs, or printed scale records can be used to separate production by crop insurance unit.

Bin Identification: If production is in bins and your way of separating production is by marking the bins yourself, make sure to include the year, farm name or unit number, if it was leveled or not, and +/- cone estimate.

Bin Measurement Required: Adjusters are required to measure all farm-stored production even if you have load records available. All production from previous years must be measured by FMH prior to adding any new crop into the storage structure. Ask your agent for our MPCI Claim Reminders list for more information on non-portable farm scale requirements.

SOLD AT ELEVATOR

Proof of Production is required for all grain sent to commercial storage, and records need to marked by crop insurance unit number. **File Format:** Provide records in Excel format if able, or PDF format.

Record Examples: Acceptable records include proof of yield such as elevator or load tickets; assembly sheet; delivery sheet; or settlement sheet.

- **Settlement Sheets -** Can only be used if grain has been sold and NOT on delayed pricing. Settlement sheets sometimes only provide your share. If the crop is a share crop, provide all shareholders settlement sheets regardless of if they have insurance.

- **Elevator Ticket Numbers -** If production was kept separate by crop insurance unit when hauling grain to elevator, have those tickets numbers available so we can assign ticket numbers directly to the correct unit.

- **Load Records -** If production was all hauled to elevator and you DID NOT keep tickets separated by crop insurance unit BUT have an acceptable type of load records available, we may be able to use those to separate production out. Split tickets also require a load record. Ask your agent for details on acceptable load record requirements.

No Records: If production was not kept separate and load logs/records are not available, your adjuster will explain that process if needed.

PRECISION DATA

Map Records: When using precision data for crop insurance reporting, you'll need to include acceptable planting and harvest maps.

> **Seeding Map** – The report must include the word "seeding" and insured's name, unit number, legal description, crop, plant date, acres planted and variable rate.

> **Harvest Wet-Weight Map** – The report needs to include the crop, harvest date, acres harvested, total wet weight, average moisture, and farm name.

Calibration Reports: Provide calibration reports that show the machine was calibrated within 3% of the machine displayed weight compared to scale measured weight, per RMA requirements. These are required yearly (per crop, per combine).

Download Forms

Need a calibration report? Scan QR code for our electronic forms.

BLUETOOTH GRAIN CART

Scale Required: Must be equipped with an integrated scale that is calibrated per the manufacturer's specifications.

Electronic Records by Field: Equipment needs to be capable of electronically recording and storing weight records on a field-by-field basis from which printed or electronic records can be produced. An Excel-formatted report is preferred.

Record Details: Records need to include insured's name, load number, crop, date weighed, unit and/or field identification, and gross weight excluding grain cart.

UNHARVESTED OR DAMAGED ACRES

If you are able, go with the adjuster or show them the fields and damage in question.

Spray Damage: Spray damage must be reported as soon as it's discovered.

Appraising Acres: If you wish to destroy, put acreage to another use, or have production being taken early for silage/feed, you MUST have the acreage first appraised before doing so.

Unharvested Acres or Wildlife Damage: If you have any unharvested acres or extensive wildlife damage, please make sure your adjuster is aware of that before the farm visit. If wildlife is the cause of loss, you will need to show proof of mitigation efforts for any subsequent years.

Quality Samples: Any samples for quality adjustment must be taken by an FMH adjuster or other disinterested third party. Mycotoxin samples must be pulled by an adjuster (or trained disinterested third party approved by the adjuster). Vomitoxin samples may be pulled from a storage structure, but all other mycotoxins must have the sample pulled prior to entering any storage structure.

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