FMH PRECISION SOLUTIONS

FMH PRECISION CROP INSURANCE SOLUTIONS:

Equipment Checklist | Planting Checklist

EQUIPMENT QUALIFICATIONS CHECKLIST

Does my operation meet the right precision ag equipment requirements to use my precision data for crop insurance?

For Planting:

- ☐ Tractor(s) capable of recording precision data using a GPS receiver and display that collects GPS points and planting data.
- ☐ Ability to export data from the monitor or Farm Management Software or both.

For Harvest:

- ☐ Combine(s) capable of recording precision data using a GPS receiver and display.
- ☐ Combine(s) with a mass flow sensor and moisture sensor.
- ☐ Understanding of calibration procedures for your operation.
- ☐ Ability to export data from the monitor or Farm Management Software or both.

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PLANTING SET UP CHECKLISTS

How do I set up my precision equipment during planting to use my data for acreage reporting and a claim settlement in case of a loss?

Before Planting

- ☐ Set up your tractor display by following the manufacturer's instructions.
- ☐ Set up to capture grower, farm and field information.
- ☐ Set up Client, Farm, and Field Names, also known as boundaries.
- ☐ Transfer or share your boundaries with your FMH agent.
- ☐ Indicate the crop you are planting.

While Planting

- ☐ Just hit record! If you record it, we can use it.
- ☐ Change set-up between fields so data will indicate the field and crop information.
- ☐ **Wireless Data Transfer (WDT) Option:** Some precision monitors have the option to transfer data wirelessly. If you have this, turn it on now and your data will be sent when switching fields, saving a step!

Farmers Mutual Hail Insurance Company of Iowa

Farmers Mutual Hail
Insurance Company of Iowa

QUESTIONS?

If you have any questions during the Precision Solutions process, please contact your agent or the Farmers Mutual Hail precision team at precision@fmh.com or 1-800-260-8366.

FMH | PRECISION SOLUTIONS

FMH PRECISION CROP INSURANCE SOLUTIONS:

Qualifying Crops | Harvest Checklist

WHAT CROPS QUALIFY?

When planting or harvesting the following crops, precision equipment can capture enough information to be used for crop insurance. If you have questions about other types of crops, talk to your agent about your options.

- Corn
- Soybeans
- Grain Sorghum
- Wheat
- Cotton
- Rice
- Dry Peas
- Dry Beans
- Peanuts
- Millet
- Barley
- Flax
- Sugar Beets
- Potatoes
- Hemp
- Canola
- Drilled crops including alfalfa, cover crops, etc.

HARVEST SET UP CHECKLISTS

How do I set up my precision equipment during harvest to use my data for production reporting and a claim settlement in case of a loss?

Before Harvest

- ☐ Set up your combine display following the manufacturer's instructions.
- ☐ Set up Client, Farms, and Field Names to be consistent with planting data.
- ☐ Verify your combine is set up with correct width and offsets for the selected header.

While Harvesting

- ☐ Record calibration measurements at least once per crop per year for each combine being used (for more details, see the Calibration section of this guide):
  1. Calibrate your yield monitor system according to manufacturer recommendations.
  2. Final calibration for your combine needs to be within 3% accuracy to meet RMA guidelines.
  3. You must keep a record of calibration activity to use the data for claims. Use a free FMH Calibration Report form to make this step easy.
- ☐ Just hit record! If you record it, we can use it.
- ☐ Change set-up between fields so data will indicate the field and crop information.
- ☐ **Wireless Data Transfer (WDT) Option:** Some precision monitors have the option to transfer data wirelessly. If you have this, turn it on now and your data will be sent when switching fields, saving a step!

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FMH PRECISION SOLUTIONS

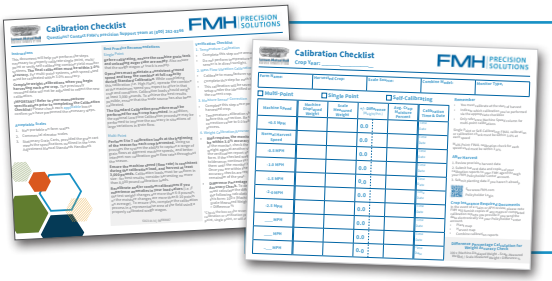
FMH PRECISION CROP INSURANCE SOLUTIONS:

Calibration Requirements & Recommendations

CALIBRATION REQUIREMENTS

To meet the calibration requirements set by RMA, you should record the following during each yield monitor calibration:

- ☐ Calibration Date and Time
- ☐ Crop Harvested
- ☐ Field Name – List the common field name (e.g., “Bob’s North 40”)
- ☐ Scale Source – Source of the grain measurement (i.e., grain elevator, grain cart, etc.)
- ☐ Flow rates – Verify these are completed to manufacturer specifications
- ☐ Machine Measured Weight – What is the combine showing for weight?
- ☐ Scale Measured Weight – As measured by the scale source
- ☐ Positive or Negative Weight Difference – Calculate the difference in weight
- ☐ Average Crop Moisture Percent - Average moisture for this load
- ☐ Perform a vibration and moisture calibration prior to starting the harvest season/performing any yield calibrations for the season.



Recording calibration is easy with a **FREE** FMH Calibration Report Form

Go to **fmh.com/calibration** to access an electronic version of the form to download or print.

CALIBRATION RECOMMENDATIONS

If you have any questions about calibrating your equipment, please contact your equipment dealer. The following are some general things to keep in mind when calibrating to help achieve the most accurate results:

- Before calibrating, be sure the grain tank and auger tube are completely empty. Be sure that the weigh wagon or truck hauling grain away from the combine is also empty.
- Calibrate moisture sensors when harvest season is underway.
- Initially calibrate mass flow sensor at the beginning of the season for each crop, then calibrate as needed.
- Re-calibrate as crop conditions change significantly over the season (e.g., crop dry down, test weight, variety/hybrid change, crop field conditions change).
- Calibration loads should be similar in size to the manufacturer’s selected weight.
- Use the same weight scales during calibration process.

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FMH PRECISION SOLUTIONS

FMH PRECISION CROP INSURANCE SOLUTIONS:

Claim Checklist

PRECISION CLAIM CHECKLISTS

If you have not already submitted these records for reporting, be sure to upload your maps and reports into your FMH Policyholder Center account for easy access by your adjuster and electronic record keeping.

ONLY 3 DOCUMENTS ARE NEEDED FOR A CLAIM:

☐ **Seeding Map***

Seeding measured rate maps or the seeding field summary are required. (A larger seeding measured rate map may be requested to clarify the thumbnail maps.) The report must include the word "seeding" and the following:

- ☐ Insured's name
- ☐ Unit number
- ☐ Legal Description
- ☐ Crop
- ☐ Plant Date
- ☐ Acres Planted
- ☐ Variable rate

☐ **Harvest Wet-Weight Map***

Harvest wet-weight maps or the harvest field summary are required. (A larger wet-weight map may be requested to clarify the thumbnail maps.) The report must include the following:

- ☐ Crop
- ☐ Harvest Date
- ☐ Acres Harvested
- ☐ Total Wet Weight
- ☐ Average Moisture
- ☐ Farm Name

☐ **Calibration Report**

You may provide FMH's Calibration Report where calibration is recorded manually or a software generated report for each crop. Reports must show the machine was calibrated within 3% of machine displayed weight compared to scale measured weight, per RMA requirements.

Recording calibration is easy with a **FREE** FMH Calibration Report Form

Go to **fmh.com/calibration** to access an electronic version of the form to download or print.

That's all! There is no need for scale tickets, bin measurements, feed records, or settlement sheets. Less paperwork means less time spent adjusting the loss — and a faster claim payment to you!

**If you use your precision data to report your acreage and production, FMH can generate these maps for you.*

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FMH PRECISION SOLUTIONS

FMH PRECISION CROP INSURANCE SOLUTIONS:

Precision Harvest Best Practices Guide

When utilizing your precision farm equipment for crop insurance, use these best practices to experience the benefits of streamlined reporting and an easier claim process this season. The steps to use your precision data for crop insurance are similar with or without a claim.*

Harvest

Collect & record production data while harvesting

Claim

- ☐ Submit Notice of Loss (NOL)
- ☐ Submit electronic precision harvest data
- ☐ Provide copies of combine calibration report(s) to adjuster and/or submit them using your FMH Policyholder Center account

If you've recorded precision data while planting and harvesting, only a few pieces of documentation are needed to complete your claim. FMH can generate precision plant or harvest maps already submitted in the event of a claim or future APH review.

No Claim

- ☐ Submit electronic precision harvest data
- ☐ Provide copies of combine calibration report(s) to your agent and/or submit them using your FMH Policyholder Center account.
- ☐ Review and sign production report

Reporting your precision harvest data and providing calibration reports to your agent consistently each year will allow those records to be used in case of an APH review which takes much less time than using traditional records.

FMH CALIBRATION REPORT

www.fmh.com/precision

**This document is to be used as a guideline. Each claim situation is unique and additional information may be needed to process a claim.*