

# FMH PRECISION CROP INSURANCE SOLUTIONS:

*Getting Started*



## 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
- A GPS receiver and signal (SF2 or better) are recommended for accuracy
- Farm Management Software capable of exporting the necessary data for crop insurance

### 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
- Farm Management Software capable of exporting the necessary data for crop insurance

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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 following the manufacturer's instructions, remembering some key components for crop insurance:

- Set up to record: many displays call this "Documentation"
- Set up Client, Farm, and Field Names that can later be sent to your agent
- Indicate the crop you are planting

### WHILE PLANTING

- Record your data: Make sure the display shows that data is being recorded, sometimes indicated by a red dot or other indicator.
- Change setup between fields: Make sure to set up between fields so data will indicate the field and crop information.
- If you have it, turn on Wireless Data Transfer (WDT). Once WDT is turned on, data will be sent when switching fields.

## 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](mailto:precision@fmh.com) or 1-800-247-5248.

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**Farmers Mutual Hail**  
Insurance Company of Iowa

## 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.

- Barley
- Corn
- Cotton
- Dry Beans
- Dry Peas
- Flax
- Grain Sorghum
- Millet
- Peanuts
- Potatoes
- Rice
- Soybeans
- Sugar Beets
- Wheat

## 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 HARVESTING

Set up your combine display following the manufacturer's instructions, remembering some key components for crop insurance:

- Verify your combine is set up properly with correct width and offsets for the selected header
- Verify your combine display is set up with the correct Client, Farms, and Field Names to be consistent with planting

### WHILE HARVESTING

- Record Calibration (see page 3 for calibration requirements and recommendations):
  - Calibrate your yield monitor system according to manufacturer recommendations
  - Calibrate your combine within 3% accuracy to meet RMA guidelines
  - 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.
- Record your data: Make sure the display shows that data is being recorded, sometimes indicated by a red dot or other indicator. Verify you are recording the correct crop.
- Change setup between fields: Make sure to set up between fields so data will indicate the field and crop information.

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## 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
- Original calibration number BEFORE entering the new weight and then the new calibration number AFTER entering the new weight (applies only to GreenStar™ monitors)
- Average Crop Moisture Percent - Average moisture for this load

Remember to provide a copy of your calibration records to your FMH agent in case they are needed for a claim settlement or APH review!

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

Go to [fmh.com/precision-solutions/harvest](http://fmh.com/precision-solutions/harvest) to access electronic versions of the forms to download or print.

## CALIBRATION RECOMMENDATIONS

- 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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## PRECISION CLAIM CHECKLISTS

How do I prepare my data for a claim settlement with my FMH adjuster?

### 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:

- |  |  |
|--|--|
| <input type="checkbox"/> Insured’s name    | <input type="checkbox"/> Plant Date    |
| <input type="checkbox"/> Unit number       | <input type="checkbox"/> Acres Planted |
| <input type="checkbox"/> Legal Description | <input type="checkbox"/> Variable rate |
| <input type="checkbox"/> Crop              |  |

**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:

- |  |   |
|--|---|
| <input type="checkbox"/> Crop            | <input type="checkbox"/> Total Wet Weight |
| <input type="checkbox"/> Harvest Date    | <input type="checkbox"/> Average Moisture |
| <input type="checkbox"/> Acres Harvested | <input type="checkbox"/> 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 Record Form**

Go to [fmh.com/precision-solutions/harvest](http://fmh.com/precision-solutions/harvest) to access electronic versions of the forms 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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