
How is my crop yield calculated?

For some crops, counting plants within a sample area of row feet or square feet at various locations in the field is a part of the appraisal process. For other crops determining the weight by counting the number of heads and kernels per head or counting the number of tubers is used to appraise yields. In some cases, the adjuster may have to determine the stages of growth of plants. Each crop has a specific process to determine yield.

Adjusters may take pictures of your fields. They may check with your neighbors on the condition of their crops. They may consult local weather service data. They may check with the local elevator operator for average yields in the area and they may check with your county extension office.

Calculating crop yield is not guess work. It is a disciplined process. Your adjuster has extensive classroom and field training and is constantly studying in order to maintain his or her certification.

Summary

Not all policies are handled in this fashion. For instance, if you have livestock policy, then your claim would be adjusted by the actual ending values based on weighted average prices as reported in the Chicago Mercantile. But for most types of crop insurance there are two good rules to remember.

- Contact your crop insurance agent as soon as you are aware of any crop damage.
- And ... Do not destroy any of your crop until you have permission from the crop insurance adjuster or insurance company representative.



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HOW TO FILE A CROP INSURANCE CLAIM

WHAT TO DO. WHAT NOT TO DO.



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How do you initiate a claim?

Call your crop insurance agent. Your crop insurance company will arrange for a crop insurance adjuster to inspect your crop. It is your responsibility to call the crop insurance agent and initiate the process.

How do you know when you are eligible?

Any time you have crop damage that will adversely affect your yield or the value of your crop, you may be eligible to file a claim. The loss adjuster will determine whether your yield falls below the yield guarantee stated in your Multiple Peril Crop Insurance policy. This applies to revenue guarantee policies, like Crop Revenue Coverage (CRC), as well as the traditional yield protection policies.

Most policies state that you (the insured) should notify your agent within 72 hours of the crop damage. As a practical matter, you should always contact your agent immediately upon discovery of crop damage.



How soon should you expect an adjuster?

In practice there are different levels of urgency for crop inspections.

If you are still within the window of opportunity to replant your crop, or switch to another crop, contact your crop insurance agent immediately. The insurance company will make every effort to get an appraiser out right away.

If, later in the growing season, your crop is wiped out by a frost or a hail storm for example, or if a severe flood or drought had damaged your crop, then you still need to contact your agent but the urgency for an inspection depends on your intentions.

If you want to destroy the crop, (perhaps to plant a cover crop) then an adjuster needs to come out first, before you do anything. If on the other hand, you intend to continue to care for the crop and harvest what you can, there is less urgency for the adjuster to make the inspection immediately. Even so, an assessment of damage should be done as soon as practical.

What should you do while you wait for the adjuster?

Do not destroy any of your crop! Do not disk. Do not plow. Do not replant. Do nothing to destroy your crop until you have permission from a claims adjuster or an insurance company representative. You must protect the crop from further damage by providing sufficient care.

Depending on the urgency of the situation, it may take a while for the adjuster to schedule an inspection. If you are in need of an adjuster there is a good chance that a lot of other producers are also waiting for the adjuster.

What should I expect from the adjuster?

The adjuster should contact you to schedule an inspection. He or she will inspect and welcome your presence and help during the inspection. The adjuster will be interested in what you have to say.

You can expect the adjuster to be familiar with your policy and to explain your options.

You should have your Farm Service Agency (FSA) documents ready to show the number of acres and the locations of your insured crops. Sometimes the crop insurance company will do this for you. Ask your adjuster when he or she calls to schedule an inspection.

The adjuster will have copies of your crop insurance policies and your Actual Production History (APH).

In certain situations the adjuster will conduct an appraisal of your crop, for instance, if your crop qualifies to be replanted, or there is no need to carry the crop to harvest, or if you want to plant a cover crop.

