



Don't wait to turn in your claim

Many producers across the country are facing record breaking temperatures and dry conditions as we start the summer months with little relief in sight. ProAg takes aggressive steps to expedite all claims. Agents and insureds can assist in this effort by making sure losses are reported as soon as damage has occurred during the summer months. This will allow your ProAg adjuster to visit with you about all the options available even if the crop will be harvested. *It is preferred that one notice/claim no. be submitted per crop.*

Turning in a claim early will also allow the ProAg Compliance Department to get a jump on any reviews that may be required by the USDA Federal Crop Insurance Corporation Standard Reinsurance Agreement. An example of this would be the review that is required for any indemnity that is over \$200,000. These reviews require the production history to be verified by the ProAg Compliance Department. For the first year in which a crop is insured, all years of records used to support the APH will need to be reviewed to ensure the records are complete and were reported and certified as required by FCIC procedure. As an example, if a producer has five years of actual production history all five years will need to be verified. For continuous eligible crop insurance contracts up to three years of prior records may need to be verified. Agents should collect these records from policyholders and scan them into the computer system or contact your Regional Compliance Supervisor for further assistance.

Due to the anticipated higher commodity prices, a small production loss on several units of a crop can lead to a large loss when the units are added together. This is something that should be discussed between the agent and policyholder at the time the notice of loss is submitted and again when the adjuster contacts the insured, to begin the record collection process.

Reminders when considering a loss

1. A notice of loss must be submitted and consent obtained prior to the crop being put to another use or destroyed.
2. Only a ProAg adjuster can authorize an insured to leave strips.
3. A notice of loss must be submitted 72 hours after discovery of a loss and no later than 15 days after the end of the insurance period. (45 days after the latest date the harvest price is released for revenue policies)
4. The insured is to continue to care for the crop just as they would normally.