

# Preparing for a Federal Crop Insurance APH (Actual Production History) Review



## Why have I been selected for an APH Review?

APH reviews are used to ensure an insured's production records are correct. The federal crop insurance program, offered through COUNTRY Mutual, has certain criteria under which crop production must be reviewed. These include but are not limited to, claims over **\$200,000** on a **crop and county** basis, any Conflict of Interest (COI), and Data Mining claims.

## What are the criteria for an APH review?

The most important thing to remember is to keep good crop production records from all acreage on a unit basis. Please have the following items (if applicable) below, by insurance unit, ready for the last **3 years**:

- ◆ FSA 578/Maps
- ◆ Settlement Sheets
- ◆ Load Records
- ◆ Loss Papers
- ◆ Livestock Feeding Records
- ◆ Bin Measurements

## What are the different Production Records Requirements?

### Bin Measurements

For farm-stored grain, the measurements must be taken by the Farm Service Agency (FSA), a COUNTRY crop insurance adjuster, an authorized insurance provider, or a disinterested third party we approve. Make sure to provide:

- ◆ Measurements on a **unit by unit basis**
- ◆ FSA Farm Number(s)
- ◆ Location (legal description) of acreage where production came from

### Weight Tickets/Records

Weight tickets for each individual load must be provided. Federal Crop Insurance Corporation (FCIC) will not accept a summary record of tickets. The tickets must include the following:

- ◆ Insured's Name
- ◆ Load or Ticket Number
- ◆ Crop
- ◆ Gross Weight
- ◆ Field Identification from which the production was harvested
- ◆ Tare Weight
- ◆ Date Weighed
- ◆ Net Weight of Production

### Fed Production on Farm

Maintaining a formal written record system of fed production including:

- ◆ Amount of grain fed each day
- ◆ Bin ID from which production was taken, if applicable
- ◆ Number and kind of livestock
- ◆ Estimated average weight livestock per head
- ◆ Unit number from which the fed production was taken
- ◆ Indication whether fed production was from previous year's production or fed directly from the field or truck.



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### **COUNTRY Financial: Our Commitment to Excellence**

- ◆ We have offered farm insurance since 1925 and crop hail insurance since 1926. Today we're still providing the coverage you need with the service you deserve.
- ◆ We employ over 100 exclusive, well-trained crop adjusters, and all claims are responded to within 24 hours.
- ◆ COUNTRY Life and COUNTRY Mutual are among 11 life/health and 59 property/casualty insurers maintaining an A or higher rating from A.M. Best for more than 75 years.

### **Combine Monitor Records**

The yield monitoring system must be calibrated, by crop, in accordance with the owner's manual specifications. The calibration must result in an error rate of **3% or less**. Records must show:

- ◆ Insured's Name
- ◆ Unit Number
- ◆ Legal Description
- ◆ Crop
- ◆ Acres Harvested
- ◆ Harvest Date
- ◆ FSA farm/tract/field number
- ◆ Total Production (unadjusted for moisture)
- ◆ Average Moisture content
- ◆ Yield maps & acreage/production summary records

### **Sold Production**

If crop is taken directly to the elevator from the field, production records must reflect **100%** of your production (all shares). Records include:

- ◆ Settlement Sheets or Weight Tickets
- ◆ Ledger Sheets
- ◆ Sales or Load Receipts

### **Third-Party Summary/Settlement Sheets:**

For all crops, the third-party records you submit must include at least the following:

- ◆ Buyer's Name and Address
- ◆ Insured's Name
- ◆ Load or Ticket Number
- ◆ Crop
- ◆ Gross Weight
- ◆ Date Weighed
- ◆ Tare Weight

Loads cannot be split between units. This is considered commingled production and must be handled as such.



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