



THE RAIN AND HAIL DIFFERENCE

The Rain and Hail Difference is what sets us apart from other agricultural insurance providers. Our commitment to always provide the best service possible to the American farmer and rural America, and our belief in a strong safety net for America's agricultural communities, make us a leader in the industry.

UNMATCHED CLAIMS SERVICE

Response in a loss situation brings out the true character of the company. Time and time again, Rain and Hail is there for our customers when they need us by providing: tools to quickly and easily submit claims, prompt and accurate claims adjustment, and expedited claim payments.

FULL RANGE OF PRODUCTS AND SERVICES

Rain and Hail offers the agricultural insurance products you need to properly protect your operation, including:

Multiple Peril, Crop-Hail, and Specialty Crop Lines.

For more information, visit www.RainHail.com or contact your local Rain and Hail Insurance Professional.

ABOUT US

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.



PREPARING FOR A SUCCESSFUL ACTUAL PRODUCTION HISTORY (APH) REVIEW



Quality Control

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REQUIREMENTS FOR ACCEPTABLE PRODUCTION RECORDS FOR PROVING PRIOR YEAR ACRES

❑ SOLD PRODUCTION

Production reports must be substantiated by marketing records from a marketing outlet, processor, commercial facility or buyer, such as:

- Settlement Sheets or Weight Tickets
- Ledger Sheets
- Broker Sales Summaries
- Sales or Load Receipts

These records must include buyer's name, production, crop type, producer's name and delivery date

Settlement/Summary Sheets

Settlement sheets must show production and production sold by crop year, as well as:

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

If an insured does not yet have his/her settlement sheets, weight tickets are also valid to show for production.

Appraisals

Signed appraisals from an approved insurance provider are acceptable forms of verified production. If an insured has any previously appraised production that was ultimately sold, they must provide settlement sheets.

❑ FARM STORED

Determinations of harvested production to be counted must be based on weights or measurements and conversion factors consistent with FCIC procedures used in loss adjustments.

- Records must be maintained on a unit/type basis.
- Insured's **must** have old crop production measured by either the company or FSA prior to new crop being added.
- If an insured does not have the production measured as stated above before combining production, the production must be considered commingled and the procedures for commingled production will apply.

❑ FEED RECORDS

Records must be specified by:

- Number of Head
- Type of Livestock
- Estimated Weight (average to the nearest 100 pounds) of Livestock
- Date Fed
- Bale Weight
- Number of Bales Fed
- Crop Type and Unit Number

These records are only acceptable for current year's production.

❑ PRECISION FARMING

Precision Farming Systems **must** be calibrated per manufacturer's specifications. If the records provided by the insured are not reasonable, or the AIP has reason to question the records, the insured must provide the precision farming technology, yield monitor systems raw data and any additional records requested by the AIP.

For planted acreage records to be acceptable from an automated planter monitoring system, the insured's determined acres and map must provide the following information in conjunction with production data:

- Insured's Name
- Unit Number
- FSN/Tract/Field ID number
- Legal Description
- Crop
- Acres Planted
- Electronically Produced Maps of Planted Acreage and Acreage Summary Records

WHY HAVE I BEEN SELECTED FOR AN APH REVIEW?

APH Reviews are used as a safety check to ensure insured's production records are correct. The review is required on any \$200,000 indemnity on a crop and county basis, Conflict of Interest (COI) and Data Mining claims. Rain and Hail also reserves the right to schedule an APH Review for any claim at our discretion.

WHAT DO I NEED TO GET READY FOR MY APH REVIEW?

Production and Supporting Records

The producer must keep separate records of production from all acreage on a unit basis.

If the producer does not have contemporaneous records separating production by type within a unit, the reviewer must allocate the total production within that unit to the different types. If production was commingled between units, separate verifiable records must be provided.

Please have readily available by insurance unit for the last three (3) years any of the available items below:

- FSA 578/Maps
- Settlement Sheets
- Load Records
- Bin Measurements
- Loss Papers
- Livestock Feeding Records
- Any type of approved record that would verify your reported acres and production