



Practical Recommendations for Farmers Filing Late and Prevented Planting or Replant Claims: How to Work with Your Agent and Insurance Company

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The demand for crop insurance claim adjustment will be significant this month across several states in the Midwest. Time is crucial, as potential crop yields decrease each day for late planted or replanted crops. As a result, farmers will want rapid and accurate loss adjustment and to move on to replanting or converting insured acres to other crop uses as soon as possible. To continue insurance coverage as purchased, policy rules must be followed, but farmers can help speed the process along and this note provides some practical recommendations for doing so.

The first thing a farmer should do is contact his or her crop insurance agent and start the loss claim process. The sooner a farmer gets into the queue, the sooner replant or alternative use decisions can be implemented. Next, the farmer should stay in regular contact with the agent and regularly follow up to make sure the claim does not "fall through the cracks." The agent may need to keep reminding the company of the need for adjustment on the farmer's behalf, as it is the company that sends the loss adjusters to visit the farm. The agent cannot be present or involved directly in the loss adjustment process, other than filing the necessary forms with the insurance company. Also, the farmer should check with the insurance agent to ensure that the file is as complete as the farmer can make it before the adjuster begins to process the claim. Delays can happen if the adjuster needs additional forms or other paperwork. This can be especially frustrating if the farmer could easily have had the information ready if he or she knew it was needed. This may entail requesting paperwork from the county FSA office.

Once the loss adjuster has completed the adjustment process, the farmer can implement planting, replanting, or alternative crop use decisions on the acres. The farmer has several options and may want to have these clarified with the agent before the loss adjustment occurs so that once the process is completed, a decision can be implemented as soon as possible. For some choices, the farmer may have to receive permission from the crop insurance company before they are implemented—having this clarified beforehand and possibly having the paperwork completed or even the request on file may be possible. In all cases, the farmer should make sure the loss adjuster has completed the loss adjustment process.

Finally, the farmer should be ready to certify planting dates for all acres—that is, on which specific date each specific acre was planted. For late planted acres, this will be important for establishing unit guarantees and losses. Having clear and accurate records of which acres were planted when will be very useful and speed the process along.

Given the large demand for loss adjustment this spring, it is possible that different companies may have different levels of timeliness for claim adjustment. In the end, a farmer must wait for the agent, the adjuster, and the insurance company, or risk losing coverage. Asking neighbors and friends about their experiences with other agents and companies will help farmers assess the quality of their agents and their companies and can help them make informed decisions about which agents and companies provide good service.