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Proving harvest yields advised

by Steven D. Johnson, farm and ag business management specialist, (515) 957-5790, sdjohns@iastate.edu

Harvest is upon us and most producers look forward to finalizing their 2009 yields. However, good record keeping during harvest should be practiced. Each year a producer can provide the actual production guarantee from their farm fields to help determine the Actual Production History (APH) for crop insurance purposes. Proving the actual dry weight yields for each farm field or crop insurance unit should be the goal.

In 2009, many producers switched to crop insurance enterprise units in order to reduce their premium. However, producers should continue to prove the actual yields for the smaller optional unit, likely reflecting the section of land and each land owner in that section. This should improve the producer's chances of having a higher APH yield for this smaller unit in the future, especially if they choose to use optional units for crop insurance coverage.

Here are 5 harvest-time reminders for crop insurance:

- 1) Contact your crop insurance representative within 72 hours after discovering damage to report potential loss and to protect your coverage.
- 2) Keep production separate for each unit using a written ledger and record loads of production for each crop with the field name or number, date of harvest and identify the vehicle or wagon, weight, moisture and estimated volume per load.
- 3) Identify the specific bushels delivered whether they are sold, placed into commercial storage or stored on-farm:
 - a. Mark your scale tickets by unit, farm name or reference number.
 - b. Level your grain bins between each unit, identify the depth of grain in the bin and mark on the storage structure using a permanent marker.
 - c. Avoid commingling old crop with new crop bushels in the same bin. The prior year's production must be measured by a crop insurance adjuster or USDA representative before adding new crop.

- 4) Keep track of feed records as production is being fed before a final count is tallied and verified.
- 5) Report production to your crop insurance representative right after harvest to update your APH information and to check for a potential revenue loss.

Yield monitor records

- 1) Printed records from combine monitors must show field location, name of crop, date and number of pounds or bushels of the crop harvested.
- 2) Field identification and unit number must be identified on the records.
- 3) Final yield monitor records must be available to the crop insurance adjuster.

Grain quality concerns

When dealing with corn or soybean quality adjustment issues, in most cases the samples to be tested must be extracted by a certified adjuster. In the case of aflatoxin and for certain types of mycotoxins, the samples not only must be extracted by a certified representative, but also samples should come directly from the field and cannot be samples taken from stored grain.

Deadline for filing a revenue loss

For crop insurance revenue policies (Revenue Assurance or Crop Revenue Coverage), once the production guarantee has been achieved, the deadline for reporting a claim is extended to 45 days after the harvest price has been announced. This period will begin approximately Nov. 1 for all CRC policies (corn and soybeans). For RA policies on corn, the period will begin approximately Dec 1.

Specific questions regarding crop insurance should be directed to a producer's crop insurance provider. As the old saying goes, "an ounce of prevention is worth a pound of cure."