

Precision Farmer Guidelines

American Agri-Business Insurance Co. (601)



AGRISOMPO

All participants in the program are required to adhere to regulations set forth by the Risk Management Agency (RMA) pertaining to Precision Ag as well as those stipulated on this form, and failure to meet any of the requirements, either by the agent or the insured, will prevent the insured from reporting acreage and/or production using Precision Farming Data and require the insured to report in a traditional manner.

Insured's Responsibilities

- The Precision Farming equipment the insured uses will capture the proper identifying information within the data, including, but not limited to:
 - Crop planted and seed rate (when the insured reports planted acreage)
 - Harvested yield and moisture (when the insured reports at harvest)
 - In short, the Precision Farming Data must be complete and not missing any required information per RMA requirements
- The insured will provide the planted acreage Precision Farming Data to their AgriSompo agent via:
 - Raw file download from their Precision Farming equipment, which must include all required information
 - Farm management software data export, which must include all required information
 - Printed report from farm management software, which must include all required information
- The insured must calibrate the Precision Farming harvest equipment per the manufacturers' instructions and RMA specifications:
 - That calibration must be documented on the AgriSompo Calibration Report or on a calibration report generated from the insured's farm management software that accompanies the precision ag equipment.
- The calibration report must be submitted by the insured with the harvest Precision Farming Data.
- The Precision Farming Data will include only relevant data:
 - That is, it will contain only a single planting or harvesting event
 - That event must come from the current year
- Precision Farming Data must be reported on an entire county crop basis.
- The Precision Farming Data must be submitted in a readable format having been properly downloaded/exported/printed per the manufacturer specifications.
- The insured must retain backups of the Precision Farming Data.

Agent Requirements

- The agent will map and link all county crops for the insured before the planted acreage Precision Farming Data is submitted to AgriSompo.
- The agent will educate the insured on their responsibilities in reporting using Precision Farming Data, including:
 - Those required by the RMA
 - Those required by AgriSompo
- The agent will key the planted acreage Precision Farming Data in AgriNet after processing by AgriSompo or by utilizing third-party farm management reports.
 - For planting information processed per raw data download or export, the Precision Farming Data for planting will be uploaded to AgriSompo for processing by **Close of Business five (5) business days prior to the crop's Acreage Reporting Date (ARD)**.
- All planted acreage Precision Farming Data must be reported on an acreage report printed and populated by the agent from the Precision Farming Data, including acreage revisions.
- The agent understands that harvest Precision Farming Data will be uploaded to AgriSompo for processing via the assigned adjuster regardless of whether there is an active claim at the time, or the insured will provide third party farm management reports to the assigned adjuster.

If either the agent or the insured fail to meet the requirements set forth on this enrollment document, or if the Precision Farming Data is not deemed viable by AgriSompo, the insured must report using traditional methods.

Precision Farming Requirements – Planted Acreage Records

Per Loss Adjustment Manual (LAM) Section 2, Paragraph 721(I), planted acreage may be determined from farm management records from producers using precision farming technology.

To utilize precision farming technology, the insured must adhere to the requirements set forth below (per the LAM, Section 2, Paragraph 721(I)), if they plan to utilize precision farming technology to report planted acreage:

Loss Adjustment Manual – Part 7

Section 2 – Acreage Determination

Paragraph 721 – General Information & Methods

I – Acceptable Farm Management Records from Producers Using Precision Farming Technology

This section will apply if the insured is utilizing the full Precision Farming Technology System (PFTS) from planting through harvesting.

1. Acceptable PFTS must include at least the following components:
 - a. GPS technology integrated with planter monitors, combine monitors, yield mapping software;
 - b. The capability of producing summary reports that reflect planted acres, harvested acres, and harvested production; and
 - c. Report of calibrations performed per manufacturer's requirements. Refer to subparagraph 831 (7).
2. Planted acreage records from PFTS used as determined acres:
 - a. The AIP must inform the insured in writing of the automated planter monitoring system record requirements prior to planting.
 - b. For planted acreage records from automated planter monitoring systems to be acceptable as determined acres, the insured must provide the following information:
 - i. Insured's name;
 - ii. Unit number;
 - iii. FSA farm/tract/field ID number, if applicable;
 - iv. Legal description of acreage; and
 - v. A printout from the PFTS with the following information:
 - (A) Crop name;
 - (B) Acres planted; and
 - (C) Electronically produced maps of planted acreage and acreage summary records. These records must show required discernable breaks between units or practices except as stated in (3) below.
 - vi. If the insured planted overlapping rows within the planted acreage, the AIP must determine if the automated planter monitor records adjusted for overlapping planted rows. If the system did not adjust for the overlapping planted rows, the AIP must determine the acreage in accordance with subparagraph 721A-F, H and J, as applicable
3. AIP-approved PFTS automated planter records may be used to separate OUs on center pivots irrigation systems for IRR circles and NIRR comers without discernable breaks in the planting pattern (refer to the CIH) provided the insured can:
 - a. document the automated planter monitoring system used;
 - b. provide the acres planted and practice for each OU;
 - c. provide production records by OU and practice;
 - d. provide the required information in (1) above; and
 - e. provide records of variable rate planting populations if recommended by ag experts.

4. If the automated planter monitor acreage records provided by the insured are not reasonable, or the AIP has reason to question the records, the insured must provide the PFTS's raw data, and any additional records requested by the AIP. If the AIP determines the planted acreage records are not acceptable, the AIP must determine planted acreage in accordance with subparagraph 721A-F, H and J, as applicable. However, the production records from the PFTS's yield monitor may still be used

Precision Farming Requirements – Harvested Production Records

Per the Loss Adjustment Manual (LAM) Section 3, Paragraph 831(1f), harvested production may be established from farm management records from producers using precision farming technology. Records of harvested production from monitors that are not part of a precision farming technology system are not acceptable for loss purposes except as stated in Para. 903.

To utilize precision farming technology, the insured must adhere to the requirements set forth below (per the LAM, Section 3, Paragraph 831), if they plan to utilize precision farming technology to report harvested production:

Loss Adjustment Manual – Part 8

Section 3 – Verifying Production

Paragraph 831 – Verifying Harvested Production

1. Harvested production may be verified or determined by the following:
 - a. Acceptable evidence of third-party sales and/or commercial storage.
 - b. Measuring farm-stored harvested production. Refer to Paragraph 901.
 - c. Comparing harvested production to appraisals made from the UH areas of the fields left under the terms of the policy when the amount of reported harvested production is questionable.
 - d. Comparing reported production to appraisals and production in the area when there is reason to question the reported harvested production.
 - e. Weighed and farm-stored records. Refer to paragraph 902. Insured's records from prior years weighed and stored production cannot be used.
 - f. Verifiable farm management records from producers using PFTS.
 - g. Grain cart records. Refer to paragraph 832 or 902.
 - h. If the insured claims the entire unit has been harvested, verify that all fields and areas of the field (orchards or vineyards, if applicable) have been harvested. Also, verify that all of the production that could be harvested has been harvested (i.e., if only the best acreage or best fruit (cherry picked) from the trees or vines has been harvested, the remaining UH crop must be considered PTC unless such crop is not considered PTC in accordance with subparagraph 821D) in accordance with procedures in the respective crop LASH, CP, or SP.
 - i. When an insured's production records are not from a disinterested third party and the production records meet the requirements in the CIH, the production evidence listed in the CIH can be submitted as acceptable production records.

Note: Farm stored production records must meet the requirements in Part 9 below

2. Do not rely solely on statements or evidence of sales to represent all of the production. Review all production evidence closely when the insured controls the transportation (e.g., trucking or handling company); manufacturing (processing plant); farm scales; or sales (warehouse) of a particular crop. If there is evidence that suggests the insured has misrepresented production, do not (adjuster) sign the claim. Notify the AIP of the situation.
3. Acceptable PFTS used to establish records for total production must include at least the following components:
 - a. GPS technology integrated with planter monitors, combine monitors, yield mapping software;
 - b. The capability of producing summary reports that reflect planted acres, harvested acres, and harvested production; and
 - c. Report of calibrations performed per manufacturer's requirements.
4. The AIP must inform the insured in writing of the PFTS record requirements prior to harvest.

5. The following production records may be used in lieu of settlement sheets or bin measurements:
 - a. PFTS provided all of the requirements under item (7) are met.
 - b. Grain cart scale provided all the requirements in Paragraph 832 are met.
 - c. Non-portable scale records provided all the requirements in Paragraph 902 are met.
6. The insured should be advised to maintain alternate acceptable production records by unit in the event the PFTS production records are determined to be unacceptable.
7. For the PFTS production records to be acceptable, the insured must provide the following information:
 - a. Calibration of the automated yield monitoring system:

- i. The insured must have calibrated the yield monitoring system at the beginning of harvest for each insured crop and crop year, in accordance with the operator's manual specifications. The sensor calibrations must not exceed three percent (3 %) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor. Refer to subparagraph 902B (Acceptable Scale Types). If the initial sensor calibration difference exceeds three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, additional calibration samples may be taken until the results are within tolerance.

Note: This includes yield monitoring systems capable of self-calibrating. For crop insurance purposes, self-calibrating yield monitoring systems must be compared to actual weighed production harvested from the acreage at the beginning of harvest for each insured crop and crop year.

- ii. If after calibrating the yield monitoring system as stated in (i) above, the sensor calibrations for the crop and crop year:
 - (A) still exceed three percent (3%) when compared to the actual production harvested from the acreage used to calibrate the sensor, the PFTS records will not be considered acceptable as stand-alone production evidence but may be used like load records. Post-harvest calibration of yield maps is not acceptable. The insured must provide documentation of the actual production based on acceptable production records.
 - (B) are within three percent (3%) using production harvested from the acreage used to calibrate the sensor, and the insured wants to make additional calibrations throughout harvest due to changes in crop or field conditions. Additional calibrations are allowed, provided the revised calibrations are still within three percent (3%) of the actual weighed production harvested from the acreage used to calibrate the sensor.
 - (C) are within three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, but the insured wants to make additional calibrations after harvest (post-harvest), the post-harvest calibration must remain within the three-percent (3%) tolerance and documentation of the actual production based on acceptable weight records used for calibration must be provided for the PFTS records to be considered acceptable. Post-harvest calibration documentation must meet the requirements in paragraphs 832 (Verifying Sold or Commercially Stored Production) and/or paragraph 902 (Production Weighed & Farm-Stored).
 - iii. The insured must provide documentation showing the sensor calibrations for the crop and crop year. The annual calibration report, from the yield monitor system or documentation from the insured, must include all calibrations and adjustments performed, by crop, for the crop year, including the date each calibration/adjustment was performed and the difference from the previous setting. The annual calibration report must be provided to the AIP or RMA
- b. Insured's name;
- c. Unit number;
- d. FSA farm/tract/field ID number, if applicable;
- e. Legal description of acreage; and

- f. A printout, by unit, of the following PFTS information:
 - i. Crop name;
 - ii. Acres harvested;
 - iii. Date harvested;
 - iv. Total production (unadjusted for moisture);
 - v. Average moisture content (must be adjusted in accordance with the CP); and
 - vi. Yield maps and acreage/production summary records. These records, generated from the system, must show separate production records were maintained by unit and/ or practice. These maps must be reviewed to identify harvested and UH acreage. If the map indicates UH acreage, a visual inspection is required to determine if crop appraisals are needed.
8. If the AIP determines the PFTS production records are not acceptable, production must be determined in accordance with paragraph 902 and paragraph 903. The planter monitor acreage record can still be used as determined acres.
9. If the production and yield map records provided by the insured are not reasonable or the AIP has reason to question the production and/or yield map records, the insured must provide the PFTS or yield monitor system's raw data and any additional production records requested by the AIP. If after reviewing the systems raw data, the PFTS production records are determined not acceptable, production must be determined in accordance with paragraph 902 and paragraph 903.
10. All quality determinations must be made in accordance with paragraph 1002 and paragraph 1009 as applicable.

Farm Management Records – Production Weighed by Producer and Farm-Stored

Loss Adjustment Manual – Part 9

Paragraph 902 – Production Weighed & Farm-Stored

A – Insured's Weighed Production for the Current Crop Year

Adjusters must measure and calculate all farm-stored production for the unit and current crop year unless allowed in A(1) below or PTC is determined from pre-harvest appraisals as required or permitted in Subparagraph 902C(4) below.

1. Adjusters may use the insured's weighed production, converted to the applicable unit of measure, and adjusted for excess moisture in accordance with the CP, for the current crop year provided the:
 - a. Insured's weighed production is within three percent (3%) of the adjuster-measured and calculated production, adjusted for any excess moisture, pack factor, and test weight factor, if applicable.
 - b. Insured has met the criteria for acceptable scale types, as stated in Subparagraph 902B and provides the verifiable location of the scales (if applicable) used to weigh the production. The adjuster will not be required to verify the production records, from the following acceptable scale types by other means (e.g., measuring, calculating, and comparing the stored production to within three percent (3%)), unless there is reason to question the accuracy of the records provided by the insured, if the insured's weighed production records are from a:
 - i. non-portable scale provided the scale:
 - (A) has been calibrated by an independent third party within the last 12 months; and
 - (B) is integrated with a wired or wireless (e.g., Bluetooth) interface capable of electronically recording and storing weight records from which the insured can produce a printed or electronic record, which includes all of the required information listed in Subparagraph 902C below.
 - ii. grain cart as described in Subparagraph 902B(3)(c).
 - c. Insured's records have met the criteria for acceptable weight tickets/records as stated in Subparagraph 903C.
2. If the accuracy of the insured's weighed production records is in question, the adjuster must verify the production by other means (e.g., bin measurements, sales records, etc.). The insured's weighed production records may be accepted if the adjuster-measured and calculated production is within three percent (3%) of the insured's weighed production records, after being adjusted for any excess moisture, pack factor, and test weight factor, if applicable.

3. If the insured's weighed production for the current crop year is not within three percent (3%) of the adjuster-measured and calculated production with adjustments for excess moisture, pack factor, and test weight factor, if applicable, the AIP will use the greater of the:
 - a. insured's weighed and adjusted production (as stated above) for the current crop year; or
 - b. adjuster-measured and calculated production (adjusted as stated above) for the current crop year.
4. When the insured's weighed production is not within three percent (3%) of the adjuster-measured and calculated production:
 - a. If the insured's weighed production for these units is greater than the adjuster's measured and calculated production, no proration is needed.
 - b. If the adjuster's measured and calculated production (adjusted as stated in (3) above) is greater than the insured's weighed production, then the adjuster measured and calculated production must be prorated to each unit.
5. If the insured's scale and/or weight tickets/records are unacceptable, the insured's records of weighed production cannot be used. The adjuster-measured and calculated production will be used and the procedures for commingled production in Paragraph 1133 will apply.
6. Insured's weight tickets/records for previous year's production cannot be used to separate prior year's production from current year's production stored in the same storage structure, unless the AIP or another USDA agency measures the previous year's production just prior to current year's production being added (a copy of the other USDA agency's measurements must be kept in the loss file). Also, refer to Subparagraph 834(4).

B – Acceptable Scale Types

The AIP must provide the following information (in writing) to the insured prior to harvest of what is needed to have acceptable scale weight tickets/records for loss adjustment purposes. Acceptable scale types are, as follows:

1. Non-portable on-farm scales provided the scale:
 - a. Has been calibrated by an independent third party within the last 12 months; and
 - b. Is integrated with a wired or wireless (e.g., Bluetooth) interface capable of electronically recording and storing weight records from which the insured can produce a printed or electronic record, which includes all of the required information listed in Subparagraph C below.
2. Commercial elevator scales; or
3. Grain carts provided the grain cart:
 - a. Can produce a printed or an electronic record of loads;
 - b. Has an integrated display panel to show the weight of the production in the cart, provided the cart is available so the capacity of the cart can be determined; or
 - c. Is equipped with scales integrated with a wired or wireless (e.g., Bluetooth) interface, calibrated according to manufacturer's specifications and is capable of electronically recording and storing weight records on a field-by-field basis from which the insured can produce a printed or electronic record of loads, including all of the required information listed in subparagraph C below. If a producer used multiple grain carts, but not all were equipped with the system described herein, the adjuster must verify the production by other means (e.g., measuring, calculating, and comparing the stored production to within three percent (3%)).

C – Acceptable Scale Weight Tickets or Records

1. To be acceptable, each individual scale weight ticket or record for each load must be available and must provide at least the following information:
 - a. Insured's name;
 - b. Crop;
 - c. The gross weight, per load, of the conveyance with production and the gross weight of the conveyance without production, except as stated in (i) below;
 - i. Only the gross weight, per conveyance, of the production is required if the production is weighed using a grain cart that:
 - (A) produces a printed or an electronic record of loads;
 - (B) has an integrated display panel showing the gross weight of the production from which the insured documents the weight as a handwritten contemporaneous log for each grain cart load weighed; or
 - (C) is equipped with scales integrated with a wired or wireless (e.g., Bluetooth) interface, calibrated according to manufacturers' specifications, and is capable of electronically recording and storing weight records from which the insured can produce a printed or an electronic record of loads, by unit, which includes all of the required information in subparagraph 902C(1).
 - ii. Scale weight tickets/records printed from grain carts should be photocopied or saved electronically to preserve the information.
 - d. Date weighed;
 - e. Load Number (if the scale used does not print a number, the insured must apply a number);
 - f. Unit and/or field identification from which the production was harvested that can be correlated to the unit numbers for the crop stored. To be acceptable, the adjuster must verify that the field identification can be correlated with the unit numbers for the crop for the current crop year. If a field identification cannot be correlated to a unit number for the crop, the production must be considered commingled, and the procedures in paragraph 1133 apply.
 - g. Identification and location of farm-storage structure in which the load(s) from each field are stored and/or satisfactory explanation of disposition of the production if any or all of the production is no longer stored at the time of inspection.
2. A summary record of all scale weight tickets/records is not acceptable. The insured must hand-write any of the required information listed in C(1) above if the scale used is not capable of producing a printed ticket or electronic record of loads with the required information. Any record containing hand-written information, unless allowed, will require the adjuster to verify production by other means (e.g., measuring, calculating, and comparing the stored production to within three percent (3%)).
3. To convert scale weight to units of measure, divide the weight by the standard weight per unit of measure. Refer to exhibit 22 for standard weights by crop.
4. Pre-harvest appraisal in lieu of the adjuster measuring & accepting the insured's weight tickets, when:
 - a. Production will be stored in such a manner that the production cannot be measured (refer to subparagraphs 821A(3)(c) and (d)) to determine whether the weighed production was within the three percent (3%) tolerance as stated in A(1)(a) above (e.g., high-moisture corn stored in airtight structures). If a preharvest appraisal is not done to determine the PTC, the claim must be denied because the insured does not have verifiable records of the stored production in the absence of the AIP being able to verify the actual harvested production in the structure by measuring the production in the structure.
 - b. The insured intends to farm-store production in commercial-sized storage structures. However, if a pre-harvest appraisal is not done, the AIP must still measure the stored production or have the stored production measured at the AIP's expense. When loss adjustment inspections are required for such units, the insured cannot be charged or told by the AIP that they have to pay for such measurements.

Farm Management Records – Acceptable Structure/Bin Markings and Load Records

Loss Adjustment Manual – Part 9

Paragraph 903 – Authorization to Accept Insured's Structure Markings, Load Records, & Combine Monitor Records

A – Measurements Prior to Insured Commingling Production Records

1. For purpose of indemnities, AIPs generally cannot accept the insured's determinations of separate unit production when production has been commingled with other units, uninsured acreage production, or different crop years (paragraph 1133), unless the exception in (2) and B below applies. When a loss situation is probable and the insured plans to store production from multiple units, or production from insured and uninsured acreage or multiple crop years within the same storage structure, prior to doing so, the insured should request the AIP measure the production. Refer to Production Pre-measurement Service, paragraph 603.
2. When the AIP cannot timely perform production pre-measurement services, the AIP may accept the insured's weighed production records and the insured's moisture determination records, if applicable and acceptable to the AIP for production from each unit, including insured and uninsured acreage, etc.

C – Instructions for Records or Markings Used in Lieu of AIP Pre-Measurement of Production

1. Load Records:
 - a. Maintain a contemporaneous ledger, by crop, recording loads of production for the crop identified by unit and/or field identification, date of harvest, identity of the conveyance used to transport the grain to the bin and the estimated bushel volume per conveyance.
 - b. The adjuster must verify that the field identification can be correlated with the unit numbers for the crop for the current crop year. If a field identification cannot be correlated to a unit number for the crop, the production must be considered commingled, and the procedures in paragraph 1133 apply.
 - c. Insureds are permitted to adjust their load records for excess moisture, and if they have done so, this will be used to compare against the adjuster measured and calculated production including adjustments for moisture in accordance with the CP if the adjuster's moisture test shows excess moisture.
2. Storage Structure Markings:
 - a. Identify the depth of such production by marking the storage structure with a permanent marker. Write the unit number(s) and/or field identification from which the production was harvested, and date and initial the mark.
 - b. Identify and mark the depth of uninsured acreage production separately from insured acreage production when the storage structure will contain both.
 - c. The adjuster must verify that the field identification numbers can be correlated with the unit numbers for the crop for the current crop year. If a field identification cannot be correlated to a unit number for the crop, the production must be considered commingled, and the procedures in paragraph 1133 apply.
3. Records from Non-PFTS Combine Monitors:
 - a. Printed records from combine monitors must show the field identification and location, name of crop, date, and number of pounds or bushels of the crop. Insureds must also identify the unit number that correlates with the field identification on the records.
 - b. The adjuster must verify that the field identification can be correlated with the unit numbers for the crop for the current crop year. If a field identification cannot be correlated to a unit number for the crop, the production must be considered commingled, and the procedures in paragraph 1133 apply.
 - c. If production from the combine monitor records has been adjusted for moisture by the insured or automatically by the combine monitor, this recorded amount will be the amount compared against the adjuster's measured and calculated production, including adjustments for moisture in accordance with the CP.

D – Adjuster Verification of Insured’s Records or Storage-Structure Markings & Production Determination from These Records

Do not finalize claims on units with production in such structures until all production from all units, uninsured acreage, prior crop year(s), etc., within the structure can be accounted for.

1. Load Records or Combine Monitor Records
 - a. Verify:
 - i. whether the load records from the conveyance appear to be recorded contemporaneously.
 - ii. whether the insured meets the criteria to accept records as stated in Subparagraph B(4).
 - b. Measure empty conveyances to verify reasonableness of the recorded loads. If conveyances are not available try to determine from the insured (or other reliable source) the capacity of the conveyance used.
 - c. If the insured has not met the criteria in Subparagraph B(4) and/or followed the instructions in subparagraph C, or the recorded loads are not reasonable, the production must be considered commingled and the procedures for commingled production in Paragraph 1133 will apply.
 - d. Follow the steps below to determine the production to be recorded on the PW for the unit if there are multiple units in the same structure.
2. Storage Structure Markings
 - a. Verify whether the insured meets the criteria to accept records as stated in Subparagraph 903B(4). If the insured has not met the criteria in Subparagraph 903B(4) and/or followed the instructions in Subparagraph 903C, the production must be considered commingled and the procedures for commingled production in Paragraph 1133 will apply.
 - b. Verify with the insured whether the production in the structure was leveled prior to the addition of production from another unit (from uninsured acreage, if applicable), and whether the structure marking was made at the base of the cone or height of the cone. If the bin marking was made at the height of the cone, the depth of the unit must be adjusted for the height of the cone by using the height of the cone for the top unit (uninsured acreage, if applicable) in the bin.
 - c. Determine production for each unit or for production from insured and uninsured acreage by using the insured’s markings.

If the insured has not leveled the production before adding additional production from another unit (uninsured acreage, if applicable), the adjuster must measure the cone at the top of the structure and use this measurement for the cone measurement for the bottom unit(s) of production in the structure. The cone of the lower unit protrudes into the upper unit and offsets the upper cone, therefore no cone measurement will be used for the upper unit of production (uninsured acreage, if applicable). The volume of the grain in all cones in the structure are considered the same.