



Crop Insurance Policy Review

Policy Identification & Summary

Verify key policy details and ensure understanding of coverage.

Policyholder Name

Policy Number

Policy Effective Date

Policy Expiration Date

Insured Crop Year

Crop Insured

- ☐ Corn
- ☐ Soybeans
- ☐ Wheat
- ☐ Cotton
- ☐ Other (Specify)

Other Crop (if selected)

Write something...

Number of Acres Insured

Enter a number...

Brief Summary of Coverage (as per policy)

Write something...

Coverage Selection Review

Assess the appropriateness of coverage levels (yield, price, area risk) based on current conditions and risk tolerance.

Guaranteed Yield (bushels/acre)

Enter a number...

Harvested Yield (bushels/acre)

Enter a number...

Price Election (dollars/bushel)

Enter a number...

Coverage Level Selected (e.g., 50%, 55%, 60%)

☐ 50%

☐ 55%

☐ 60%

☐ 65%

☐ 70%

☐ 75%

☐ 80%

Rationale for Coverage Level Choice

Write something...

Area Risk Insurance (ARI) Option?

☐ Yes

☐ No

Projected Yield (if applicable)

Enter a number...

Date of Yield History Establishment (if applicable)

Enter date...

Exclusions and Limitations

Carefully review all policy exclusions and limitations that could impact claim eligibility.

Review 'Named Peril' Exclusions (e.g., drought, excessive moisture)

Write something...

Assess Exclusions Related to Farming Practices (e.g., irrigation, fertilization)

Write something...

Check for Restrictions Based on Planting Dates or Varieties

Write something...

Yield Guarantee Percentage - Verify Accuracy & Alignment with Historical Yields

Enter a number...

Area Risk Insurance (ARI) - Review Covered Area Boundaries

- ☐ Correct Boundaries
- ☐ Incorrect Boundaries - Requires Adjustment

Review 'Quality' Restrictions (e.g., moisture content, damage)

Write something...

Review Limitations on Prevented Planting Coverage

- ☐ Coverage Adequate
- ☐ Coverage Insufficient
- ☐ Coverage Not Applicable

Record Keeping Requirements

Confirm understanding of required documentation (yield records, input costs, etc.) and compliance procedures.

Expected Yield (Bushels/Acres)

Enter a number...

Actual Yield (Bushels/Acres)

Enter a number...

Planting Date

Enter date...

Harvest Date

Enter date...

Description of Farming Practices (e.g., irrigation, fertilization, pest control)

Write something...

Input Cost Records (Seed, Fertilizer, Chemicals, etc.)

 Upload File

Description of any unusual weather events or conditions affecting yield

Write something...

Irrigation Method Used

- ☐ Surface Irrigation
- ☐ Sprinkler Irrigation
- ☐ Drip Irrigation
- ☐ No Irrigation

Loss Adjustment Process

Understand the claim filing process, adjuster responsibilities, and potential dispute resolution methods.

Date of Loss Occurrence

Enter date...

Detailed Description of Loss Event

Write something...

Estimated Yield Loss (Bushels/Acres)

Enter a number...

Photos/Videos of Loss (if available)

 Upload File

Method of Loss Documentation (e.g., Field Notes, Drone Imagery, Soil Samples)

- ☐ Field Notes
- ☐ Drone Imagery
- ☐ Soil Samples
- ☐ Other (Specify)

Contacted Insurance Adjuster?

- ☐ Yes
- ☐ No

Notes from Adjuster Interaction (if applicable)

Write something...

Premium Calculation & Payment

Verify premium accuracy, payment schedules, and potential discounts or subsidies.

Reported Acres Insured

Enter a number...

Premium Amount

Enter a number...

Guaranteed Minimum Premium (GMP)

Enter a number...

Yield Protection Factor

Enter a number...

Payment Method

- ☐ Check
- ☐ Electronic Funds Transfer (EFT)
- ☐ Credit Card

Premium Payment Due Date

Enter date...

Discount Applied (if any)

- ☐ None
- ☐ Early Payment
- ☐ Good Farming Practices

Discount Amount

Enter a number...

Notes/Comments on Premium Calculation

Write something...

Policy Changes & Amendments

Review any recent policy changes and how they affect coverage and premium.

Date of Last Policy Amendment

Enter date...

Description of Amendment (if applicable)

Write something...

Type of Amendment?

- ☐ Coverage Level Change
- ☐ Premium Adjustment
- ☐ Exclusion Modification
- ☐ Policy Rider Addition/Removal
- ☐ Other

Percentage Change in Coverage (if applicable)

Enter a number...

Percentage Change in Premium (if applicable)

Enter a number...

Explain reason for policy change (e.g., new regulations, market changes, yield history)

Write something...

Upload copy of Amendment Document(s)

 Upload File

Is the change impacting your risk profile?

- ☐ Yes
- ☐ No
- ☐ Unsure

Legal and Regulatory Compliance

Ensure the policy aligns with relevant legal and regulatory requirements.

Check for Required Disclosures

- ☐ Disclosures Provided
- ☐ Disclosures Not Provided

Policy Effective Date Verification

Enter date...


Compliance with Farm Bill Provisions

- ☐ Verified Compliance
- ☐ Compliance Review Needed

Record of Agent Licensing & Training

Write something...

Supporting Documentation (e.g., FSA Records)

 Upload File

Compliance with State-Specific Regulations

- ☐ Reviewed State Regulations
- ☐ State Regulations Not Reviewed

Alternative Risk Management Strategies

Evaluate whether crop insurance is the most effective risk management tool in conjunction with other strategies.

Describe current diversification strategies (e.g., crop rotation, intercropping).

Write something...

Percentage of farm income derived from sources *other* than primary crop(s).

Enter a number...

Which of the following risk mitigation techniques are currently implemented?

- ☐ Cover Cropping
- ☐ No-Till Farming
- ☐ Irrigation
- ☐ Windbreaks / Shelterbelts
- ☐ Precision Agriculture Techniques
- ☐ Other (Specify in Long Text)

Describe any planned adjustments to risk management strategies for the upcoming season.

Write something...

Is futures/options hedging currently utilized?

- ☐ Yes
- ☐ No
- ☐ Considering

Explain the rationale for choosing/not choosing crop insurance over other risk mitigation methods.

Write something...