

PRODUCTION LOSS PROCESS

- The claims process in the fall is a little different depending on if you have cut silage or not. Follow the path depending on your claim situation.

SILAGE CUT

1. Contact PRM Right Away

- a. Contact the Sales Support Team/your Risk Management Advisor before cutting silage

2. Notice of Loss Filled Out

- a. SST will fill out a notice of loss with you over phone to start verification process

3. Adjuster Makes Contact before Silage

- a. PRM Adjuster will explain process within 24 hours how to leave evidence for verification such as leaving strips
- b. You can cut silage based on PRM's needs

IF ENTIRE UNIT/FIELD CUT FOR SILAGE

1. Verification Process

- a. PRM Adjuster schedules an IMMEDIATE on-site appointment directly with you
- b. It is preferable you are on-hand to answer questions and sign paperwork
- c. There may be follow up questions or documentation depending on claim situation

2. Signing Closed Claim

- a. Adjuster finishes claim paperwork on-site
- b. A signature is required to close claim

3. Claim Check

- a. You will receive a claim check sent to you through the mail immediately once claim closed

IF PARTIAL UNIT/FIELD CUT FOR SILAGE

1. Verification Process

- a. Process needs to wait until harvest is complete to continue
- b. Production evidence needs to be provided to PRM through combine monitor records/settlement sheets/bin measurements/grain carts
- c. PRM Adjuster schedules an on-site appointment directly with you

2. Signing Closed Claim

- a. Adjuster finishes claim paperwork on-site.
- b. A signature is required to close claim.

3. Claim Check

- a. You will receive a claim check sent to you through the mail immediately once claim closed

NO SILAGE CUT

1. Contact PRM Right Away

- a. Contact the Sales Support Team/your Risk Management Advisor about potential loss situation

2. Notice of Loss Filled Out

- a. SST will fill out a notice of loss with you over phone to start verification process

3. Adjuster Makes Contact

- a. PRM Adjuster will contact you within 24 hours
- b. Gathers information such as potential loss size, how many fields, and cause of loss to determine next steps
- c. Provide documentation to Adjuster depending on method
- d. Precision: calibration report, planting maps, harvest maps
- e. Not precision:
 - Town storage: settlement sheets with identified loads by unit
 - On-farm storage: production evidence by unit such as load logs completed in field, scale tickets, or bin markings during visit

4. Verification Process

- a. PRM Adjuster schedules an on-site appointment directly with you
- b. It is preferable you are on-hand to answer questions and sign paperwork
- c. There may be follow up questions or documentation depending on claim situation

5. Signing Closed Claim

- a. Adjuster finishes claim paperwork on-site
- b. A signature is required to close claim

6. Claim Check

- a. You will receive a claim check sent to you through the mail immediately once claim closed