



ACTUAL PRODUCTION HISTORY REVIEW

An **Actual Production History (APH) Review** is simply the process of verifying the accuracy of an insured’s reported production, share and acres. In today’s market, the likelihood of undergoing an APH review continues to increase. Though sometimes tedious, such reviews can be easy to complete if both the insured and agent are educated on the process and stick to a few simple guidelines.

Guidelines for an Easy APH Review

- Separate your production records by crop, practice, type, unit and actual crop year.
- Sort your records by the 578 producer prints, settlement sheets and soft records. Identify every acre and separate the records by unit and county.
- Keep at least three years of production records after your certified history date; if your production is newly certified, keep every certified year.
- Record your daily livestock feedings (when applicable).
- Print combine monitor records and store with the corresponding settlement sheets.
- Keep your original records and provide the AIP with copies.
- Truckloads, tickets and bins can be split between units **only if** the proper soft records are available for commingled production.
- Store current production with the prior years **only if** an approved disinterested third party* pre-measured the earlier production.

HOW CAN THE AGENT HELP?

Communication between the Compliance Department and the agent is essential to maintain review efficiency. Identifying possible review situations and notifying the Compliance Department can improve review timeliness.

Failure to provide requested documentation and comply with review requirements will delay the review process and its completion.

Hard vs. Soft Records

- **“Hard” records** refer to documentation such as settlement sheets, signed appraisals or feed records. Records must be verified by a disinterested third party* and prove the final disposition of the total crop.
- **“Soft” records** refer to files such as combine monitor records, weigh slips and load records. If you separate production by unit, practice, type or variety, supply soft records for every unit.

(See table on reverse for more record details.)

Top Reasons for a Delay	How to Prevent a Delay
Required documentation not scanned into eHarvest®.	Ensure all required documents are provided to Hudson (see list on back).
Legal descriptions are incorrect when reporting acreage.	Review acreage details and verify all legal information is accurate.
Units are incorrectly identified or not set up properly in database.	Refer to Unit Determinations in the Crop Insurance Handbook (CIH), Part 10.
Supporting documents for Person Type are missing or incorrect.	Refer to Person Types and Documentation (General Standards Handbook, Exhibit 2).
Moisture or quality not calculated on the production for non-loss units when reviewing APH.	Ensure all production records account for quality adjustments and moisture when applicable.
Agent does not have acceptable production evidence on file.	Obtain all acceptable production evidence from insured by the applicable production reporting date.

* Third parties, such as FSA or another AIP, must be disinterested participants in all measurements. The AIP must approve all third parties.

Hard vs. Soft Records

Record Form	Record Type	About
Settlement Sheets	Hard	<ul style="list-style-type: none"> Show each crop year's production and all of the production sold. Includes: Buyer's name, buyer's address, insured's name, load/ticket number, crop, gross weight, tare weight, date weighed. Record the unit number beside each load. Include moisture, FM and dockage details if available. If the sheets list multiple counties, separate the production by county. If your storage structure contains production from prior years, a third party* must measure it before you can add new production. Provide settlement sheets for previously measured and sold production. LDP load records are accepted only if you provide signed FSA measurements as well.
Signed Appraisals	Hard	<ul style="list-style-type: none"> Signed appraisals are acceptable as verified production as long as they are from disinterested third parties*. Provide information for any previously appraised and sold production.
Yield Monitor Data	Soft	<ul style="list-style-type: none"> Yield monitor data should include a picture of the harvested area, wet weight of the harvested bushels, moisture calculations, type of crop harvested and if insuring by different types and practices (such as IRR and Non IRR), production totals separated by type and/or practice. Yield data print outs should also include—insured name, unit number, etc. (This information hand written on the documents is acceptable.)
Precision Farming Records	Hard	<ul style="list-style-type: none"> Acceptable when the insured provides precision ag recorded documentation as follows: <ul style="list-style-type: none"> <i>Precision Ag planted acreage data should include a picture of the planted area with the total acres for the area displayed; plant dates; crop and if insuring by different types and practices (such as IRR and Non IRR), acreage totals separated by type and/or practice.</i> <i>Precision ag yield monitor data should include a picture of the harvested field, wet weight of the harvested bushels, moisture calculations, type of crop harvested in addition to the required calibration reports.</i> Acreage and Yield data print outs should also include—insured name, unit number, legal description and FSN. (This information hand written on the documents is acceptable.)
Feed Records	Soft	<ul style="list-style-type: none"> Must be contemporaneous, document all fed production and include all of the following: <ul style="list-style-type: none"> <i>Amount of grain fed per day, bin ID of the fed production (if applicable), number and kind of livestock, average weight of livestock per head and location or pen number, unit number of the fed production, crop year when the feed was harvested</i> Production can be stored in an empty structure prior to feeding. You can separate the production with soft records for all units of verified production.
Weigh Slips	Soft	<ul style="list-style-type: none"> Must include the crop, date harvested, gross weight, tare weight, unit number and legal description.
Load Records	Soft	<ul style="list-style-type: none"> Must be concurrent and include the date harvested, unit number, legal description, conveyance type, load size and number of loads per unit.
Bin Markings	Soft	<ul style="list-style-type: none"> Bin markings must be approved by the AIP prior to harvest and only apply to the current year.

* Third parties, such as FSA or another AIP, must be disinterested participants in all measurements. The AIP must approve all third parties.

NON DISCRIMINATION STATEMENT: Hudson Insurance Company is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).



Hudson Crop

7300 West 110th Street, Suite 400 | Overland Park, KS 66210
T 866 450-1445 | F 913 345-1671 | HudsonCrop.com

