



HUDSON CROP

Production Weighed and Farm Stored – 2022 LAM Paragraph 1002

Hudson Insurance Company
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1002 Production Weighed and Farm Stored

If the insured meets the requirements for acceptable harvested production from a PFTS (see 2022 LAM subparagraph 931(7)), the following procedures do not apply. If the insured does not meet the requirement for acceptable harvested production from a PFTS, but the insured has weight tickets that can be used in accordance with the following procedures, then these procedures are applicable.

Insured's Weighed Production for the Current Crop Year

If the insured provides acceptable weight records for the current crop year, adjusters may:

1. Use the insured's weighed production, converted to the applicable unit of measure, and adjusted for excess moisture in accordance with the Crop Provisions, for the current year, provided the:
 - a. Insured's weighed production is within three percent of the adjuster-measured and calculated production, adjusted for any excess moisture and pack factor, if applicable.
 - b. Insured has met the criteria for acceptable scale types and provides the verifiable location of the scales (if applicable) used to weigh the production.
 - i. The insured's weighed production records are from a non-portable scale.
 - A. If the non-portable scale has been calibrated by an independent third party within the last 12 months, the adjuster will not be required to verify the production records by other means (e.g., bin measurements, sales records, etc.), unless there is reason to question the accuracy of the records provided by the insured.
 - B. If the non-portable scale has not been calibrated by an independent third party within the last 12 months, the adjuster must verify the production records by other means (e.g., bin measurements, sales records, etc.).
 - ii. The insured's weighed production records are from a grain cart as described below (adjusted for any excess moisture as described above). The adjuster will not be required to verify the production records from such a grain cart by other means (e.g., bin measurements, sales records, etc.), unless there is reason to question the accuracy of the records provided by the insured.
 - c. Insured has met the criteria for acceptable scale types, as stated below and provides the verifiable location of the scales used to weigh the production.
 - d. Insured has met the criteria for acceptable weight tickets/records as stated below.
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 and pack 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 moisture and pack 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 (2) above) is greater than the insured's weighed production, then the adjuster measured and calculated production must be prorated to each unit.
5. If either or both of 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 1233 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).

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,



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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 manufacturers' 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., bin measurements, sales records, etc.).

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 below;
 - i. Only the gross weight, per conveyance, of the production is required if the production is weighed using a grain cart that:
 1. produces a printed or an electronic record of loads;
 2. has an integrated display panel showing the gross weight of the production from which the insured documents the weight; or
 3. 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 on a load-by-load basis from which the insured can produce a printed or an electronic record of loads, by unit, which includes all of the required information
 4. 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.
 - 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; and
 - h. When scale weights are from a grain cart that cannot produce printed or electronic records or weight tickets, but the grain cart has an integrated display panel, a record is considered a handwritten contemporaneous log if the insured has recorded all of the information required above for each grain cart load weighed.
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 (1) above if the scale used is not capable of producing a printed ticket or electronic record of loads with the required information.
3. To convert scale weight to units of measure, divide the weight by the standard weight per unit of measure.
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 to determine whether the weighed production was within the three percent (3%) tolerance. If a pre-harvest 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.



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Verification and Documentation of the Weighed Production

Verify and document that the insured's scales and weight tickets/records met the criteria stated in above. Copies of the following must be retained in the insured's claim folder:

1. Insured's weight tickets/records;
2. Insured's moisture records (if applicable);
3. Location of on-farm scales used;
4. Non-portable scale calibration documentation (if applicable);
5. Number and type of grain carts used to weigh the production;
6. Storage-structure location maps;
7. Tolerance comparison of production as stated above;
8. Fed production records;
9. Proration calculations if adjuster prorated production among multiple units in a bin;
10. Any other pertinent information; and
11. Adjuster's bin measurement production calculations, and moisture determinations (if applicable).