



Tips for Staying Out of Court

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Client Communications Claim Options

**Producer &
Ag Supplier**

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Ag Supplier**

Insurance Company

**Insurance
Company**

**Consultant
Expert Witness**

How I View My Job



- Collect data and form hypothesis
- Set the “table” with information
- Interpret data and explain findings
- Prepare report (*propose settlement*)
- Interact with claimant

Part of the Job

- Dealing with difficult people
- Encountering disreputable individuals

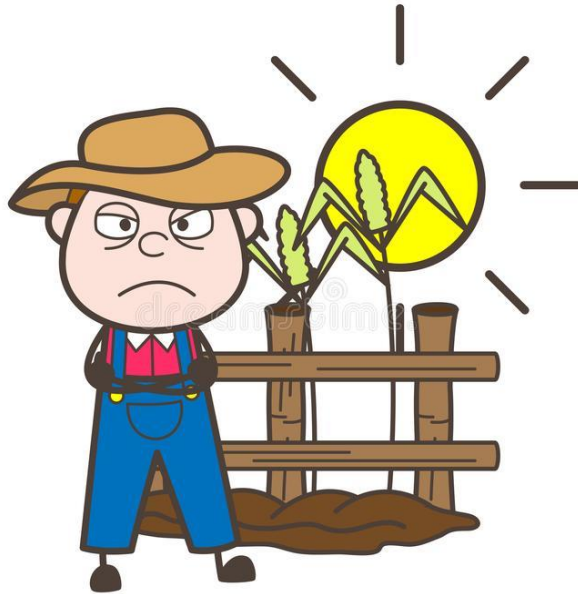
Sources of Comments and Feedback

- Insurance Company Representative
- Ag Service Provider
- Producers
- Third-Party Managers



Reporting Claims

- Treat claimant with respect
- Listen – Listen - - - Then be heard
- Demonstrate willingness to investigate
- Arrange for field inspection



Concerned



Major Problem

Investigating Claims

- Promptly inspect claims (**don't procrastinate**)
- Obtain imagery and field pictures
- Review previous Google Earth imagery
- Check SSURGO web site for soil maps
- Discuss damage evaluation procedures



Settling Claims

- Settle claims without insurance company ?
- Don't postpone discussions until after harvest
- Work out yield measurements
- Reference fields / with-in field / county average
- Get producer buy-in on settlement before harvest
- Dealing with producer attitude
- Insist on original yield map



Assessment Tools and Considerations

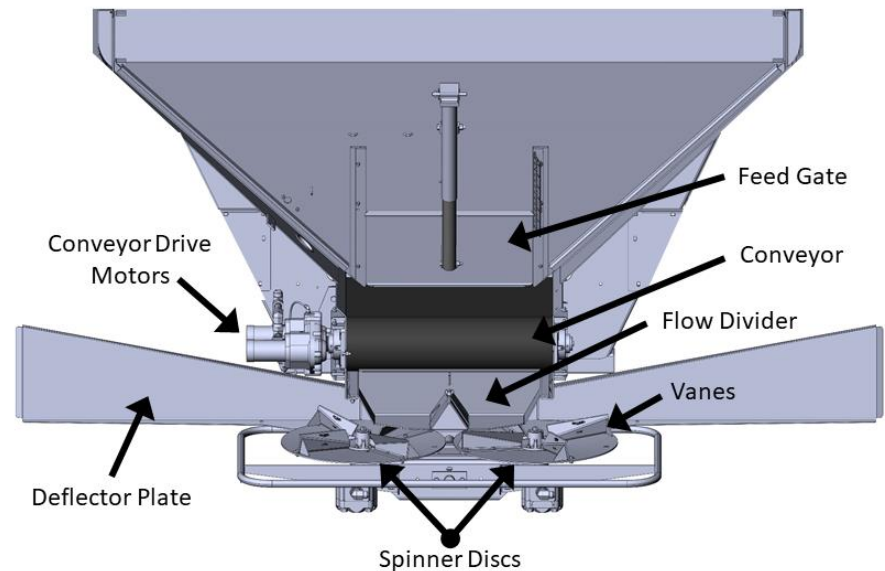
- Application maps
- Yield maps
- Satellite imagery (SatShot)
- Historical imagery (Google Earth)
- Climatic information (Mesonet)
- County Production History (NASS)
- Soil survey information (NRCS - SSURGO)
- Production records (FAS / Crop Insurance)
- Drone images

"In all my years, I have never seen an image being wrong. It's the client that will not admit to the issue."



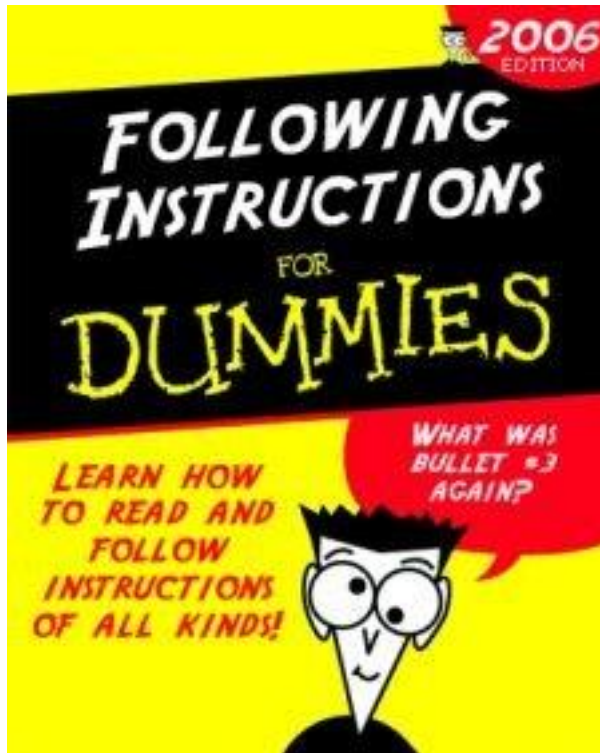
Field Operations

- Log and store field application maps
- Yield map access and processing
- Ammonia uniformity
- Consider off-angle application
- Check spinner calibration and levelness
- Out of compliance applications



Internal Operations

- Drivers not good observers / indifferent
- Training employees
- Poor penmanship
- Read the chemical labels (ai rate and dilution, i.e. 4X)
- Calculations / Verify



Beyond the Claim

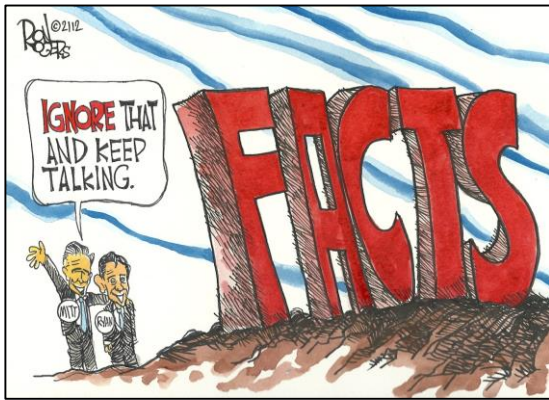
- Extracting producer information
- Dealing with hobby farmers
- Aggressive producers
- Bad attitudes
- Conniving individuals
- Dealing with claim denial decisions
- Vender intimidation by producers
- Throwing the insurance company under the bus



My Summary ?

- Dealing with perceptions
- Challenge in working through “cause & effect”
- How to balance “science” versus “emotions”

“Don’t confuse me with the facts ”



Insurance Investigations

Services / Applications

- anhydrous ammonia uniformity
- spinner – spreader uniformity
over-lap **or** not
- wrong field

Miscellaneous

- Enogen corn grain sales
- organic field contamination
- Mn toxicity
- compaction / rooting
- S fertilizer explosion

Chemicals

- Dicamba on soybeans
- 2,4 – DB damage on alfalfa
- planter applied insecticides
- starter substitution
- off – patent herbicides
- sprayer contamination
- non-Roundup Ready crops
- runoff damages

Advice / Recommendations

- N rates - deficiency problems
- hybrid selection (root worm)
- weed control

Example



October 2018

Intervals ~70 ft
12- row planter (30 ft)

Spinner-spreader overlap

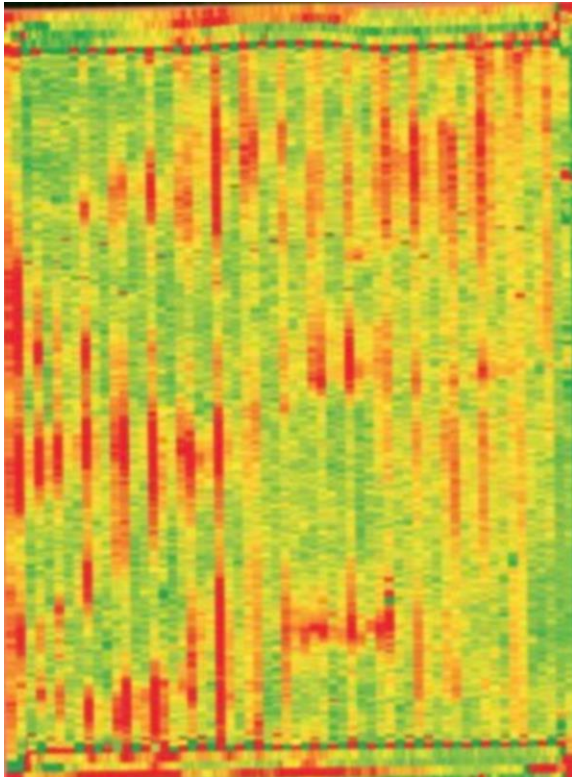


August 2015

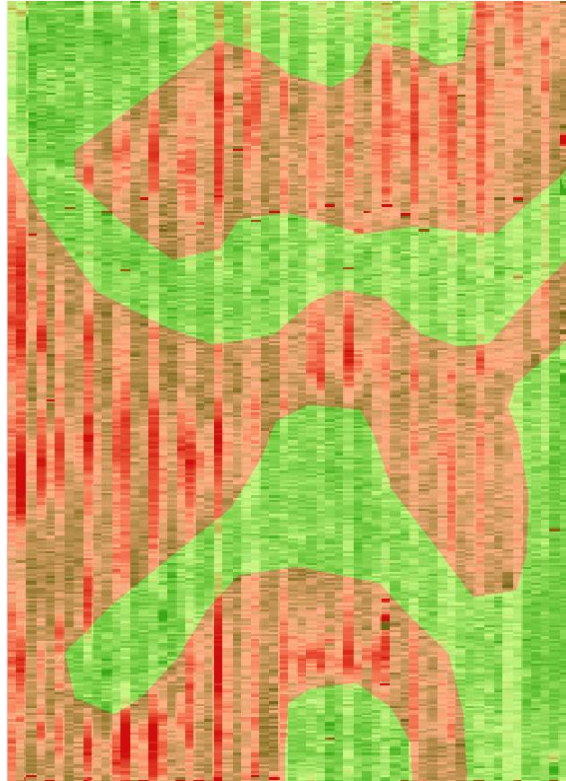
Intervals ~50 ft)

P application problems

Combine Yield
Map



High / Low
Yield Zones



SSURGO
Soil Type



Anhydrous ammonia applied with 51 ft applicator (20 rows) previous fall
Harvested with new 12-row JD combine (30 ft)

Thank You

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