



2025 Instructions for Structure Markings, Load Records, and Combine Monitor Records

Dear NAU Country Agents and Policyholders,

NAU Country authorizes the use of structure markings, load records and combine monitor records to separate production from multiple units in a structure or conveyance provided you follow the criteria and instructions as outlined below. This authorization may be revoked by the Company.

Procedures from the 2025 Loss Adjustment Manual

Paragraph 903: Authorization to Accept Insured's Structure Markings, Load Records, & Combine Monitor Records

B. AIP Authorization to use Insured's Production Records or Structure Markings

1. *The AIP may not be able to timely perform pre-measurement services due to the large number of requests. In these cases, the AIP may authorize (orally or in writing) insureds to use their own bin (or other structure) markings, contemporaneous load records from conveyances, or combine monitor (printed) records, or weighed production records to keep the production separate, provided:*
 - a. *the AIP has provided insureds with the criteria and instructions in Subparagraphs C and D below (in writing). Non-compliance with these instructions will result in the production being considered commingled as stated in Paragraph 1133;*
 - b. *there is no reason to suspect that the grain is infected with a mycotoxin, other than Vomitoxin;*
 - c. *the AIP does not suspect the insured will fail to follow the instructions or will misrepresent the production from each unit or from uninsured and insured acreage;*
 - d. *AIPs document the names and policy numbers of any insured for which this procedure is not allowed; and*
 - e. *all of the conditions in C below are met*
2. *AIPs may allow insureds to follow this same procedure when they may have the need to add multiple units of production or production from insured and uninsured acreage within the same conveyance. If the production within the conveyance is not farm stored, it must be conveyed to a buying point and all applicable records must be acceptable to the AIP.*
3. *Adjusters must document in the Narrative section of the PW or on an attached Special Report whether the:*
 - a. *insured's records or structure markings were used to keep production from multiple units separate or to keep production from insured and uninsured acreage separate; or*
 - b. *adjuster measured the production in the storage structure prior to another unit of production being added, or production from insured acreage added to production from uninsured acreage or vice versa. If the adjuster measured such production, the adjuster must document their name and the dates that such production was measured.*
4. *Criteria needed to accept insured's production records or storage-structure markings used in lieu of AIP pre-measurement of production that is to be kept separate:*
 - a. *If load records or combine monitor records are used to keep production separate, the loads are recorded as outlined in Subparagraph 903C(1) and (3) below.*
 - b. *If structure markings are used, the structure is marked and identified as outlined in Subparagraph 903C(2) below.*
 - c. *There is no production from prior years in the structure unless the production has been measured by the AIP or another USDA agency just prior to the current year's production being added. If another USDA agency's measurements are used, you must determine whether the grain was leveled.*
 - d. *The total production within the structure must be accounted for, i.e., all production stored in the storage structure can be identified separately by unit number or field I.D., uninsured acreage, etc.*



C. Instructions for Records or Markings Used in Lieu of AIP Pre-Measurement of Production

1. Load Records:

- a. *Maintain a contemporaneous ledger, by crop, recording loads of production for the crop identified by unit and/or field identification, date of harvest, identity of the conveyance used to transport the grain to the bin and the estimated bushel volume per conveyance.*
- b. *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, and the procedures in Paragraph 1133 apply.*
- c. *Insureds are permitted to adjust their load records for excess moisture, and if they have done so, this will be used to compare against the adjuster measured and calculated production including adjustments for moisture in accordance with the CP if the adjuster's moisture test shows excess moisture.*

2. Storage Structure Markings:

- a. *Identify the depth of such production by marking the storage structure with a permanent marker. Write the unit number(s) and/or field identification from which the production was harvested, and date and initial the mark.*
- b. *Identify and mark the depth of uninsured acreage production separately from insured acreage production when the storage structure will contain both.*
- c. *The adjuster must verify that the field identification numbers 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, and the procedures in Paragraph 1133 apply.*

3. Records from Non-PFTS Combine Monitors:

- a. *Printed records from combine monitors must show the field identification and location, name of crop, date, and number of pounds or bushels of the crop. Insureds must also identify the unit number that correlates with the field identification on the records.*
- b. *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, and the procedures in Paragraph 1133 apply.*
- c. *If production from the combine monitor records has been adjusted for moisture by the insured or automatically by the combine monitor, this recorded amount will be the amount compared against the adjuster's measured and calculated production, including adjustments for moisture in accordance with the CP.*

D. Adjuster Verification of Insured's Records or Storage-Structure Markings & Production Determination from These Records

Do not finalize claims on units with production in such structures until all production from all units, uninsured acreage, prior crop year(s), etc., within the structure can be accounted for.

1. Load Records or Combine Monitor Records

- a. **Verify:**
 - (i) *whether the load records from the conveyance appear to be recorded contemporaneously; and*
 - (ii) *whether the insured meets the criteria to accept records as stated in Subparagraph B(4).*
- b. *Measure empty conveyances to verify reasonableness of the recorded loads. If conveyances are not available, try to determine from the insured (or other reliable source) the capacity of the conveyance used.*
- c. *If the insured has not met the criteria in Subparagraph B(4) and/or followed the instructions in Subparagraph C, or the recorded loads are not reasonable, the production must be considered commingled and the procedures for commingled production in Paragraph 1133 will apply.*



- d. Follow the steps below to determine the production to be recorded on the PW for the unit if there are multiple units in the same structure:

Step 1: The adjuster must measure the total production in the structure and determine the gross amount of production in the storage structure in the appropriate unit of measure for the crop (e.g., bushels or pounds) and add any production fed to obtain the total adjuster-determined production.

Step 2: Sum the bushels/pounds from the insured's load records inclusive of any production fed or combine monitor records for each unit and/or production from uninsured acreage. Sum the totals of all unit(s) including the total sum of production from uninsured acreage, if applicable, in the storage structure. If necessary, convert the insured's recorded production to the appropriate unit of measure for the crop; e.g., bushels or pounds (refer to Exhibit 22).

Step 3: If the results of Step 1 (Adjuster-determined Production) and Step 2 (Insured-recorded Production) are not exactly the same the production must be prorated by using the load records of a conveyance or combine monitor records to prorate the commingled production contained in adjuster-measured structure (i.e., grain bin, semi-hopper, etc.) on a percentage basis.

2. Storage Structure Markings

- a. Verify whether the insured meets the criteria to accept records as stated in Subparagraph 903B(4). If the insured has not met the criteria in Subparagraph 903B(4) and/or followed the instructions in Subparagraph 903C, the production must be considered commingled and the procedures for commingled production in Paragraph 1133 will apply.
- b. Verify with the insured whether the production in the structure was leveled prior to the addition of production from another unit (from uninsured acreage, if applicable), and whether the structure marking was made at the base of the cone or height of the cone. If the bin marking was made at the height of the cone, the depth of the unit must be adjusted for the height of the cone by using the height of the cone for the top unit (uninsured acreage, if applicable) in the bin.
- c. Determine production for each unit or for production from insured and uninsured acreage by using the insured's markings. If the insured has not leveled the production before adding additional production from another unit (uninsured acreage, if applicable), the adjuster must measure the cone at the top of the structure and use this measurement for the cone measurement for the bottom unit(s) of production in the structure. The cone of the lower unit protrudes into the upper unit and offsets the upper cone, therefore no cone measurement will be used for the upper unit of production (uninsured acreage, if applicable). The volume of the grain in all cones in the structure are considered the same.
- d. To test the accuracy of the calculated individual unit production, the total production in the bin and the sum of the calculated production for the two individual units should be the same.
 - (i) If the measured and calculated production is exactly the same, no further action is needed.
 - (ii) If total measured production in the bin did not match the sum of each marked unit in the bin, then the total measured production in the bin must be prorated proportionately to each unit based on a percentage basis.

If you have questions about acceptable load records, combine monitor records, or storage structure markings, please contact your agent.

Sincerely,
NAU Country Insurance Company