Your MCIC claim adjustor appreciates a ladder, your sales receipts and your company

# Avoiding claim misunderstandings speeds claim settlement

by Laura Rance, Farmers' Independent Weekly

After 18 years with the Manitoba Crop Insurance Corporation, there isn't much Larry Friesen hasn't seen in the world of insurance claims. But one thing he'd like to see a little less of is field adjustors walking the fields to assess a claim without the farmer along for company.

Friesen fully understands how farmers can consider themselves too busy to accompany the adjustor if hail or some other disaster strikes in the midst of a farm's harvest season.

While it certainly isn't a requirement of having the claim adjusted, walking the field together does make life easier for both parties. "That way they can see what's actually out there," Friesen said. "They get a better understanding of how we actually do the adjustment. It makes it much easier making a settlement when all is said and done."

Friesen said farmers making a claim have often only gone far enough into the field to determine damage was done and a claim is necessary. The portion of the field they've inspected may be the worst-damaged, or the least.

Field adjustors are required to take one plant count for every 20 acres in the field. That takes them into all corners.

What sometimes happens is the field inspector files a report that doesn't mesh with the farmer's image of the damage. Those differences have to be resolved before the claim is settled.

Friesen knows from experience that's less likely to happen if the farmer and adjustor travel over the field together the first time round.

Stressed or damaged crops usually result in stressed-out farmers and that can create pressure on adjustors trying to deal with sometimes hundreds of claims after a major weather event during the growing season.

## Claim "triage"

Friesen said it is important farmers know the claim adjustors' schedules are ranked in order of urgency, not unlike medical cases arriving at a hospital's emergency department.

One of the more urgent types of claim is when hail moves through early enough in the growing season that the crop might still recover enough to produce something — albeit at reduced yields. If the plants are still alive, adjustors must do a defoliation assessment before evidence of defoliation has disappeared.

Springtime frost that prompts farmers to consider working

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*— Larry Friesen*

down a field to reseed also takes the top of the list. In most cases, farmers can file their claim and gain permission to work up the field if they agree to leave a 10-foot test strip running the full length of the field for every 40 acres affected.

One of the least urgent claims is the post-harvest claim. However these types of claims can be more complicated to assess.

Friesen said adjustors going out to measure bins in a post-harvest claim, need to know whether the farmer has completed a harvested production report, how many bins require measurement, the number of yard sites in which the grain is stored and their location. The farmer will also be requested to supply ladders so the adjustor can withdraw a representative sample from the bins he or she inspects.

Another point of confusion is when the farmer is asked if any of the grain has been sold. "We tell them what we need is the net sales receipts," he said. "When we get there, we get the scale tickets."

Many farmers don't understand why the corporation is being so picky. But Friesen said only the net sales ticket will supply the grading and dockage information needed to settle the claim.

Farmers who have delivered, but not yet received payment will see their claim held in limbo until the net sales information can be supplied.

Another MCIC protocol that takes many farmers aback is the requirement that inspectors inspect all the bins on the farm. There have been incidences in the past — especially with expanding farm sizes — where farmers have forgotten about bins in which they have grain stored.

It can happen more easily than you think.

"Sometimes the son-in-law comes out from Winnipeg on the weekend and volunteers to drive the truck and puts the grain in the wrong bin," he said. "We're not calling anybody a liar; it's just a procedure we have to follow."

Friesen said misunderstandings arise when farmers believe they've been singled out for special scrutiny. The corporation's aim is to treat everyone fairly through standardized adjusting procedures.

The name of the adjustor may differ from one claim to another, but he said their assessment should have been conducted and concluded in the same fashion. "I tell my guys that when they are doing claims they follow procedures. It doesn't make any difference whether the indemnity is one dollar or a million. The claim has to be adjusted in the same way."

*Good samples make life easier for farmers and adjustors.*