

Dear Federal Crop Insurance Policyholder:

The Risk Management Agency (RMA), a bureau of the U.S. Department of Agriculture, has contracted with KPMG LLP (KPMG) and Campos Inc. (Campos) to conduct a study of the costs of delivery of the Federal crop insurance program. An important aspect of this study is to get a comprehensive understanding of the services that crop insurance agents provide to policyholders. Accordingly, you have been randomly selected from a nationwide group of Federal crop insurance policyholders to participate in the enclosed Survey, designed to collect such information.

Please answer all questions within the Survey. We estimate it will take you approximately 20 minutes to complete it. All Survey responses will remain confidential and anonymous to the extent permitted by law.

Please respond to the Survey by **[Date]**. We prefer that you complete and submit the Survey online through the secure Campos website [www.FCIPfarmer.Campos.com](http://www.FCIPfarmer.Campos.com), using the following password **[PIN]** to log-in when prompted.

However, if you would rather take the survey off-line, you can also mail the Survey to Campos using the enclosed pre-paid envelope.

We appreciate your assistance in providing this information that will help RMA to better understand the services that crop insurance agents provide to policyholders. If you have any questions or you need assistance in completing this Survey, please contact **Russell Stammer** at [rstammer@campos.com](mailto:rstammer@campos.com).

Sincerely,

United States Department of Agriculture Risk Management Agency  
KPMG LLP  
Campos Inc

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**Federal Crop Insurance Program**  
Federal Crop Insurance Policyholder Survey

In this Survey, all questions asked are specifically related to your purchases of the Federal crop insurance policies, the time spent and the services provided by your insurance agent(s) in selling and servicing your Federal crop insurance policies for crops harvested in Calendar Year 2011. Please provide your best estimate for each question.

**SECTION 1: Background Information**

1.1 In which region(s) did you have Federal crop insurance policies for crops harvested in 2011?  
(Please mark all regions that apply)

<b>South</b> <input type="checkbox"/> <sub>1</sub>	<b>Northeast</b> <input type="checkbox"/> <sub>2</sub>	<b>Midwest</b> <input type="checkbox"/> <sub>3</sub>	<b>Plains</b> <input type="checkbox"/> <sub>4</sub>	<b>Mountain</b> <input type="checkbox"/> <sub>5</sub>	<b>West</b> <input type="checkbox"/> <sub>6</sub>
Alabama Arkansas Florida Georgia Louisiana Mississippi North Carolina South Carolina Tennessee Texas	Connecticut Delaware Maine Maryland Massachusetts New Hampshire New Jersey New York Pennsylvania Rhode Island Vermont Virginia West Virginia	Illinois Indiana Iowa Kentucky Michigan Minnesota Missouri Ohio Wisconsin	Kansas Nebraska North Dakota Oklahoma South Dakota	Colorado Montana Nevada New Mexico Utah Wyoming	Alaska Arizona California Hawaii Idaho Oregon Washington
<b>Please indicate the percentage of your insurance premiums in each region:</b> (Note: These should sum to 100% of your premiums)					
_____ %	_____ %	_____ %	_____ %	_____ %	_____ %

1.2 Approximately how many total acres did you farm of crops harvested in 2011? \_\_\_\_\_ **acres**

1.3 What percentage of your farmed acreage was insured with Federal crop insurance for crops harvested in 2011? \_\_\_\_\_ %

**SECTION 2: Policy Information**

2.1 How many Federal crop insurance policies did you purchase for crops harvested in 2011? \_\_\_\_\_ **policies**

2.2 For about how many years have you been purchasing Federal crop insurance policies? \_\_\_\_\_ **years**

2.3 What percent of the Federal crop insurance policies you purchased for crops harvested in 2011 were for the following crops?  
(Note: These should sum to 100% of the Federal crop insurance policies you purchased in 2011)

- |                       |                                |
|-----------------------|--------------------------------|
| Corn..... _____ %     | Fruit/Vegetables ..... _____ % |
| Soybean ..... _____ % | Sorghum..... _____ %           |
| Wheat ..... _____ %   | Rice ..... _____ %             |
| Cotton ..... _____ %  | Perennials..... _____ %        |
| Peanuts ..... _____ % | Other ..... _____ %            |

2.4 What percent of all Federal crop insurance policies you purchased for crops harvested in 2011 were of the following policy types? (Note: These should sum to 100% of your Federal Crop Insurance policies)

Catastrophic Loss Coverage “CAT” ..... \_\_\_\_\_ %  
 Area-Based Plans (GRP, GRIP, PRF, etc.)..... \_\_\_\_\_ %  
 Revenue Protection ..... \_\_\_\_\_ %  
 Yield-Based Plans (APH, Yield Protection)..... \_\_\_\_\_ %  
 Other Plans (Dollar, Actual Revenue History, etc.)..... \_\_\_\_\_ %

2.5 What percent of the Federal crop insurance policies you purchased for crops harvested in 2011 fell into the following categories? (Note: These should sum to 100% of your Federal crop insurance policies in 2011)

Large Policies (Farmer Premium over \$3,200)..... \_\_\_\_\_ %  
 Medium Policies (Farmer Premium between \$1,200 and \$3,200) ..... \_\_\_\_\_ %  
 Small Policies (Farmer Premium below \$1,200)..... \_\_\_\_\_ %

2.6 Besides Federal crop insurance policies, which other insurances did you purchase from the same insurance agent(s) who sold you the Federal crop insurance policies for crops harvested in 2011? (Check all that apply)

<sub>1</sub> Homeowners  
<sub>2</sub> Auto  
<sub>3</sub> Health  
<sub>4</sub> Life  
<sub>5</sub> Hail  
<sub>6</sub> Other, please specify \_\_\_\_\_  
<sub>7</sub> None

**SECTION 3: Agent information**

3.1 From how many insurance agents did you purchase Federal crop insurance policies for crops harvested in 2011? \_\_\_\_\_ **agent(s)**

3.2 How many years have you done business with your current Federal crop insurance agent(s)?  
*If you have worked with multiple insurance agents, please list the number of years for the three agents you worked with the longest:*

Agent A: \_\_\_\_\_ **years**      Agent B: \_\_\_\_\_ **years**      Agent C: \_\_\_\_\_ **years**

3.3 Have you ever changed your Federal crop insurance agent(s)?  
<sub>1</sub> **Yes**    <sub>2</sub> **No**    <sub>3</sub> **N/A** (2011 was the first year you purchased Federal crop insurance)

**SECTION 4: Interactions with Federal Crop Insurance Agent**

4.1 Approximately, how many times do you interact with your Federal crop insurance agent(s) in one year...?

a. For a Typical (i.e., Non-Loss) Year?..... \_\_\_\_\_ **interactions**  
 b. For a Loss Year?..... \_\_\_\_\_ **interactions**

4.2 When you communicated with your insurance agent(s) in 2011, what was the nature of your interaction with them in percent of total time spent on average across policies?  
 (Note: These should sum to 100% of your time spent interacting with agents)

Face-to-face ..... \_\_\_\_\_ %  
 Phone ..... \_\_\_\_\_ %

With a group of farmers..... \_\_\_\_\_ %  
 Email..... \_\_\_\_\_ %  
 Other ..... \_\_\_\_\_ % Please describe \_\_\_\_\_

4.3 In the past year or two, what changes, if any, have you noticed in the frequency of the following types of interactions between you and your insurance agent(s)?

Type of Interaction	Have Increased	Are About the Same	Have Decreased	N/A
a. Face-to-face	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>4</sub>
b. Phone	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>4</sub>
c. With a group of farmers	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>4</sub>
d. Email	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>4</sub>

4.4 For crops harvested in 2011, how many times did you interact with your Federal crop insurance agent(s) and how long were your interactions on average for each of the following tasks?

Tasks	Number of Interactions	Avg. Length of an Interaction (Hours)
a. Consulting with your agent(s) on Federal crop insurance program, learn about program changes, policy provisions, and select appropriate Federal crop insurance coverage		
b. Consulting with your agent(s) on other farm programs/issues		
c. Attending seminars through your agent(s)		
d. Developing relationship/building goodwill with your agent(s)		
e. Completing insurance application forms and obtaining signature		
f. Compiling and certifying your production history		
g. Gathering/submitted your acreage report		
h. Gathering your production report		
i. Filing notice of crop damage, processing loss claims and ensuring timely receipt of loss payment		

4.5 Based on your experiences, are you generally satisfied with the level of service provided by your Federal crop insurance agent(s) for your 2011 Federal crop insurance policies?

<sub>1</sub> **Yes**      <sub>2</sub> **No**

4.6 Please describe the level of service you received from your agent(s) for crops harvested in 2011 in the following areas:

Areas	Far Too Little	Too Little	Just Enough	Too Much	Far Too Much	N/A
a. Consulting with you on Federal crop insurance programs	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
b. Consulting with you on other farm programs/issues	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
c. Attending seminars/educational sessions through your agent(s)	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
d. Developing and building relationship/goodwill with you	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
e. Preparing your insurance application forms, production history, acreage report, etc.	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
f. Monitoring market conditions	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
g. Assisting with your claim mapping services	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	
h. Reporting your claim	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	<input type="checkbox"/> <sub>6</sub>
i. Filing notice of crop damage, processing loss claims and ensuring timely receipt of loss payment	<input type="checkbox"/> <sub>1</sub>	<input type="checkbox"/> <sub>2</sub>	<input type="checkbox"/> <sub>3</sub>	<input type="checkbox"/> <sub>4</sub>	<input type="checkbox"/> <sub>5</sub>	<input type="checkbox"/> <sub>6</sub>

4.7 Overall, have you experienced any noticeable change in the level of service provided to you by your insurance agent(s) in the past year or two?

- <sub>3</sub> Level of service has increased
- <sub>2</sub> Level of service has neither increased nor decreased
- <sub>1</sub> Level of service has decreased
- <sub>4</sub> N/A (2011 was the first year you purchased Federal crop insurance)