

MMM 481

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Managing the Harvest of Corn that May Have Aflatoxin

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During a drought year, the concern about aflatoxin is on many producers' minds as harvest begins. This memo attempts to answer questions that corn producers may have and is based on conversations with officials from the USDA-Risk Management Agency and four insurance companies which serve South Carolina. This memo should be used for educational purposes. However, it is very important that you talk to your insurance agent/insurance company right now if you believe you have aflatoxin as they will tell you how to proceed.

There is no set answer on how the insurance companies will proceed to suspected cases of aflatoxin. The first step is to contact your insurance agent and insurance company and tell them that you suspect you have aflatoxin. It is very important that you listen to the instructions given by your insurance agent and the insurance claims adjuster.

What if I haven't started corn harvest?

If you have not started corn harvest, you can wait for an insurance adjuster to visit your farm and tell you how they will collect samples to test for aflatoxin. The best method to sample for aflatoxin is to sample each truckload of corn harvested. This method will more accurately measure the pockets of aflatoxin present in your field. However, this may be an expensive process as the producer pays for each corn sample tested for aflatoxin. The South Carolina Department of Agriculture's Laboratory currently does not charge a fee to test corn for aflatoxin. However, the insurance company must approve the use of the South Carolina Department of Agriculture's laboratory before you send samples to be tested.

Sampling each truckload is also a labor-intensive process and the insurance adjusters may not have the labor resources to sample many farms on a truckload basis. Many companies indicated that they believe that they will not have the labor resources available to collect samples on a truckload basis if there are widespread cases of aflatoxin. Therefore, producers may be told to leave test-strips throughout the field to be sampled later.

What if I have already started to harvest corn?

If harvest is underway or will begin shortly, the insurance adjusters may have you leave test strips throughout the field which the adjusters will sample when they have time. The placement of the strips and the number of test strips left in each field will depend on the field size. The claims adjuster will tell you where and how to leave test strips. It is very important that you follow these instructions carefully.

What if I have already stored corn in on-farm grain bins?

If you already have started harvest and have grain stored on-farm, then it is too late to sample for aflatoxin. Since aflatoxin could develop in the grain bin, the insurance companies will not allow sampling from grain bins as they can not determine if the aflatoxin developed in the field or in the bin. As a result, insured producers can not receive indemnities for grain that is already in grain bins.

What do I do if I'm going to use on-farm storage?

Producers must have corn samples collected from each field before storing the grain on-farm. Samples can be collected in the field before harvest, from test-strips left in the field (as directed by the insurance adjuster) or samples collected from each truckload.

Who can collect samples?

The only people who can collect samples to test for aflatoxin are the insurance adjuster or a disinterested third party who is approved by the insurance company. Producers or the producers' family and friends CAN NOT collect these samples as there is risk that the samples will become corrupted and will not provide an unbiased evaluation of the grain. The disinterested third party must be approved by the insurance company and trained how to extract representative samples. Each company will differ slightly in who will be designated to be a disinterested third party. However, many of the insurance company representatives contacted for this memo indicated that COUNTY EXTENSION AGENTS ARE NOT A DISINTERESTED THIRD PARTY as the mission of extension is to help producers.

What if I'm going to use commercial storage?

The grain must be sampled before entering a grain bin. The grain elevators or buying points might be able to collect samples. However, the grain elevators / buying points must be approved by the insurance company in advance of collecting samples. The elevators must keep the samples properly labeled and stored in proper containers. You must ask your insurance company about the acceptability of the grain buyer for collecting samples before samples are collected.

What do I do now?

Your Clemson University extension agent can help you in identifying if you have aflatoxin in you corn. If you have aflatoxin or think that you may have aflatoxin, then you need to contact your insurance company right away. The insurance claim adjuster will tell you what to do next. Remember that it is very important to collect grain samples to test for aflatoxin. Samples need to be collected while in the field or in a grain truck. It is too late to collect samples once the grain is in the grain bin.