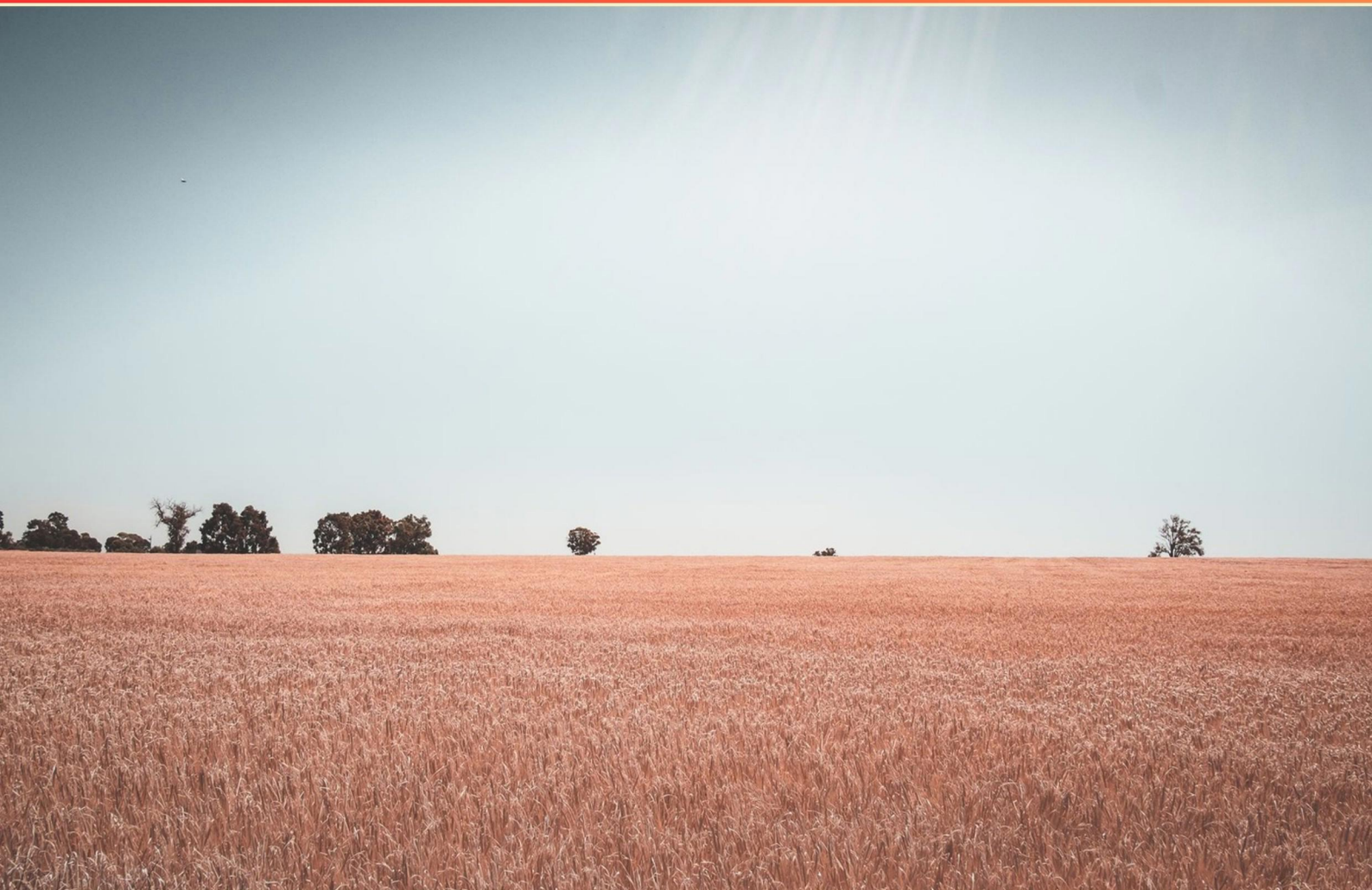


KANSAS CROP INSURANCE PRACTICE TEST (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

<https://kansascropinsurance.examzify.com>



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Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	16

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. Which plan is NOT included in the Common Crop Insurance Policy?**
 - A. Yield protection
 - B. Area risk protection insurance plan
 - C. Revenue protection
 - D. Crop hail insurance
- 2. What is the administrative fee for CAT protection for each crop insured per county?**
 - A. \$200
 - B. \$300
 - C. \$400
 - D. \$500
- 3. How many days does the crop hail insurer have to pay a loss after reaching an agreement with the insured?**
 - A. 15 days
 - B. 30 days
 - C. 45 days
 - D. 60 days
- 4. What determines the coverage level under the Group Risk Plan (GRP)?**
 - A. The individual farmer's yield history
 - B. The county yield compared to the trigger level
 - C. The national average crop price
 - D. The total acres planted by the farmer
- 5. What is the minimum percentage of the established price that CAT pays?**
 - A. 45%
 - B. 50%
 - C. 55%
 - D. 60%

- 6. When is an indemnity payment due under crop insurance regulations?**
- A. When the insured area is flooded
 - B. When the production to count x price election is less than the value of the production guarantee x insured acres
 - C. When the crop is partially destroyed
 - D. When the harvest is below expected yield
- 7. What do limits of liability refer to in an insurance policy?**
- A. The total claims filed by all insured individuals
 - B. The maximum amount the insurance company will pay for a particular loss
 - C. The total premiums you can pay in a year
 - D. The minimum amount required to avoid underinsurance
- 8. Under the replant provision, how many days does the insured have to replant the crop?**
- A. 15 days
 - B. 20 days
 - C. 25 days
 - D. 30 days
- 9. What does negligence mean in the context of liability?**
- A. The intentional act of causing harm
 - B. A reasonable standard of care to prevent harm
 - C. The lack of reasonable care that results in harm
 - D. A failure to fulfill insurance terms and conditions
- 10. What principle of insurance ensures the insured is restored to their pre-loss financial condition?**
- A. Risk transfer
 - B. Replacement value
 - C. Indemnity
 - D. Subrogation

Answers

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1. B
2. B
3. B
4. B
5. C
6. B
7. B
8. C
9. C
10. C

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Explanations

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1. Which plan is NOT included in the Common Crop Insurance Policy?

- A. Yield protection
- B. Area risk protection insurance plan**
- C. Revenue protection
- D. Crop hail insurance

The Area Risk Protection Insurance Plan is indeed not included in the Common Crop Insurance Policy. The Common Crop Insurance Policy typically encompasses yield protection and revenue protection plans, which are designed to safeguard against losses in yield and revenue based on market prices, respectively. These are foundational elements of the federal crop insurance program, aimed at supporting farmers by providing a safety net against various risks. On the other hand, crop hail insurance is a separate form of coverage that specifically addresses losses due to hail damage rather than the broader risks covered by the Common Crop Insurance Policy. The distinct nature of area risk protection insurance, which focuses on insuring against widespread losses affecting a region rather than individual farms, further solidifies its exclusion from the Common Crop Insurance Policy framework. This is essential for understanding the various types of crop insurance available and their specific functions in assisting farmers in managing risk.

2. What is the administrative fee for CAT protection for each crop insured per county?

- A. \$200
- B. \$300**
- C. \$400
- D. \$500

The administrative fee for CAT (Catastrophic Risk Protection) coverage for each crop insured per county is set at \$300. This fee is part of the streamlined process designed to make basic crop insurance more accessible for farmers, providing these options at a lower cost compared to traditional policies. CAT coverage offers a safety net for producers by ensuring a certain level of protection against potential losses due to adverse conditions, thereby helping them manage risk effectively. Understanding this fee is important for farmers to budget appropriately for their insurance needs. It helps in making informed decisions about the level of coverage they want to obtain and the financial responsibility associated with it. The specific fee structure reflects the government's efforts to encourage farmers to insure their crops while managing the overall costs of providing those insurance options.

3. How many days does the crop hail insurer have to pay a loss after reaching an agreement with the insured?

- A. 15 days
- B. 30 days**
- C. 45 days
- D. 60 days

In the context of crop hail insurance, once an agreement between the insurer and the insured has been reached regarding the loss, the insurer is legally obligated to make the payment within a specific timeframe. The correct timeframe is typically set at 30 days. This standardization is crucial as it establishes a timely resolution for the insured party, enabling them to recover from their loss and take necessary actions for the remainder of the growing season or to manage their financial obligations. This provision serves to protect farmers by ensuring they can receive compensation in a timely manner, which is particularly important in the agricultural sector where financial liquidity can be critical. Other options, representing different durations, do not conform to the standards set for these types of insurance agreements. Hence, 30 days is the appropriate answer in this context as it aligns with common industry practices and legal requirements surrounding crop hail insurance payouts.

4. What determines the coverage level under the Group Risk Plan (GRP)?

- A. The individual farmer's yield history
- B. The county yield compared to the trigger level**
- C. The national average crop price
- D. The total acres planted by the farmer

The coverage level under the Group Risk Plan (GRP) is determined by the county yield compared to the trigger level. GRP operates on a county-wide basis, assessing the average yield of a specific crop across the county rather than focusing on individual farm data. The trigger level typically represents a yield threshold below which losses will be considered for payment purposes. In the GRP framework, if the average yield of the county falls below this trigger level, payments are made to participating farmers based on that shortfall, thereby providing a safety net for farmers in the event of poor growing conditions impacting their area. This collective approach helps to spread risk among participants and establishes a baseline for insurance claims based on broader regional agricultural performance rather than individual yields. The individual farmer's yield history is less relevant for GRP, as it does not assess farmers individually but rather groups them together to provide support based on county outcomes. Similarly, the national average crop price and the total acres planted by the farmer do not play a role in determining coverage levels specifically under the GRP since the plan prioritizes county-wide yield assessments.

5. What is the minimum percentage of the established price that CAT pays?

- A. 45%
- B. 50%
- C. 55%**
- D. 60%

The minimum percentage of the established price that Catastrophic (CAT) Crop Insurance pays is 55%. This percentage reflects the standard coverage level that CAT provides to insured farmers when they experience a loss due to natural disasters or other qualifying events. CAT insurance is a frequent choice for farmers because it offers a low-cost way to obtain basic protection. The established price is determined at the beginning of the crop year and is based on various market factors. Under CAT coverage, if a farmer suffers a loss of yield that exceeds the threshold (usually set at 50% of the expected yield), the policy will compensate the farmer at 55% of that established price for the lost production. This means that while it offers essential coverage, it does not fully cover potential losses, prompting some farmers to consider additional coverage options for more comprehensive protection. This percentage is central to understanding the minimum level of risk management provided under CAT. Other choices represent different coverage levels typically found in more extensive policies but do not apply to CAT coverage specifically.

6. When is an indemnity payment due under crop insurance regulations?

- A. When the insured area is flooded
- B. When the production to count x price election is less than the value of the production guarantee x insured acres**
- C. When the crop is partially destroyed
- D. When the harvest is below expected yield

The correct answer is based on the premise that an indemnity payment is due when the production to count, multiplied by the price election, falls short of the value determined by the production guarantee multiplied by the insured acres. This highlights the fundamental principle of crop insurance, which is designed to provide financial protection to farmers when their actual production is inadequate compared to the expected levels they had insured. In this context, the calculation compares the potential income a farmer should receive from their crop based on insurance coverage against what they actually produce. If the actual production, when multiplied by the insured price, does not meet the guaranteed amount, it triggers an indemnity payment to cover the loss. The other options do not establish the criteria for indemnity payments under crop insurance regulations. Having a flooded area or a crop partially destroyed may lead to a claim, but they do not inherently qualify the payment criteria unless they directly affect the production to count versus the production guarantee valuation. Similarly, merely having a harvest yield that is below expectations does not guarantee an indemnity payment unless it specifically translates into a failure to meet the production guarantee threshold. Hence, understanding the calculation and comparison outlined in the correct answer is essential for grasping how indemnity payments function within crop insurance.

7. What do limits of liability refer to in an insurance policy?

- A. The total claims filed by all insured individuals
- B. The maximum amount the insurance company will pay for a particular loss**
- C. The total premiums you can pay in a year
- D. The minimum amount required to avoid underinsurance

Limits of liability are a fundamental aspect of an insurance policy that define the maximum amount an insurance company is obligated to pay for covered losses. In the context of crop insurance, these limits set a cap on the financial protection available to the policyholder, ensuring that the insured individual understands the extent of coverage offered. This concept is crucial for managing risk, as it outlines the insurance company's responsibility in the event of a claim. It allows policyholders to plan their finances accordingly and decide if additional coverage is necessary based on their specific circumstances. By knowing the limits of liability, farmers can evaluate whether the coverage meets their needs for potential losses due to events such as drought, pests, or other crop damages. The other choices do not accurately reflect the role of limits of liability in an insurance policy. Total claims filed by all insured individuals do not pertain to an individual policy's liability limits. Similarly, the total premiums paid or minimum amounts required to avoid underinsurance are distinct from the maximum payouts defined by the limits of liability.

8. Under the replant provision, how many days does the insured have to replant the crop?

- A. 15 days
- B. 20 days
- C. 25 days**
- D. 30 days

Under the replant provision in crop insurance, the insured has a specific timeframe to replant crops that have been damaged and are unviable. This provision is designed to assist farmers in recovering their investments and maintaining production levels after adverse weather events or other eligible losses. The correct answer indicates that the insured has 25 days to replant the crop. This timeframe is crucial because it ensures that farmers have a reasonable window within which to assess damage, make decisions about replanting, and carry out the necessary actions. Understanding this timeline is important for farmers to be able to operate successfully within the guidelines set by their crop insurance policy, which aims to balance the risk management needs of producers with the realities of crop production. This specific duration is established to align with the growing season and provide adequate opportunities for recovery without compromising the overall agricultural calendar. It also helps in ensuring that farmers are not penalized for unforeseen circumstances that affect their crop viability.

9. What does negligence mean in the context of liability?

- A. The intentional act of causing harm
- B. A reasonable standard of care to prevent harm
- C. The lack of reasonable care that results in harm**
- D. A failure to fulfill insurance terms and conditions

Negligence, in the context of liability, refers specifically to the failure to exercise the level of care that a reasonably prudent person would under similar circumstances, leading to harm or damage. This concept is foundational in tort law, where the focus is often on the actions (or lack thereof) of an individual that result in injury to another. By understanding negligence as the lack of reasonable care, it becomes clear that it does not involve intention to cause harm—as is the case with intentional acts, nor does it pertain to fulfilling insurance conditions. In instances of negligence, an individual may not have intended to cause harm; rather, it is their failure to act with the level of caution expected that leads to the unfortunate outcome. This definition is crucial in determining liability, as it assesses the individual's behavior against what is considered standard and reasonable in that context.

10. What principle of insurance ensures the insured is restored to their pre-loss financial condition?

- A. Risk transfer
- B. Replacement value
- C. Indemnity**
- D. Subrogation

The principle of indemnity is fundamental in insurance, as it guarantees that the insured party will be compensated for their loss without resulting in a profit. This principle aims to restore the insured to their financial condition immediately prior to the loss, ensuring that they do not benefit from the insurance payout but instead receive enough to cover the expenses incurred due to the loss. In practical terms, if a farmer suffers crop damage, the indemnity principle allows the farmer to receive compensation that directly corresponds to the economic impact of that damage, reflecting their actual loss. In contrast, other concepts like risk transfer, replacement value, and subrogation serve different purposes within the realm of insurance. Risk transfer involves shifting the financial burden of potential losses away from the insured to the insurer. Replacement value focuses on providing an amount equivalent to the cost of replacing lost or damaged property with new at current market prices, which can sometimes exceed the original cost or value before the loss. Subrogation allows the insurer to pursue a third party responsible for the loss after compensating the insured, which is about recovering losses rather than directly compensating the insured. Each of these concepts plays a role in the broader insurance framework, but they do not directly address restoring financial condition as the principle of indemnity does.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://kansascropinsurance.examzify.com>

We wish you the very best on your exam journey. You've got this!

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