



A GUIDE FOR AGRICULTURAL LENDERS AND INSURERS

The Field Evidence Guide

12 questions agricultural lenders and insurers should be able to answer about every field.

How to verify every financed or insured field—before approval, through the season and at audit—without adding manual work.

What good evidence looks like

Three stages, where manual verification breaks, and the standard to aim for.

One field, one season

A worked example of the record a single field should leave behind.

The 12-question checklist

A one-page self-assessment to run with underwriting, risk and compliance.

Applications and declarations show what should happen on a field. They don't always show what is happening. Across thousands of fields, that visibility gap can allow exposure to build unnoticed—and surface only at claim time, default or audit.

What good field evidence looks like at each stage.

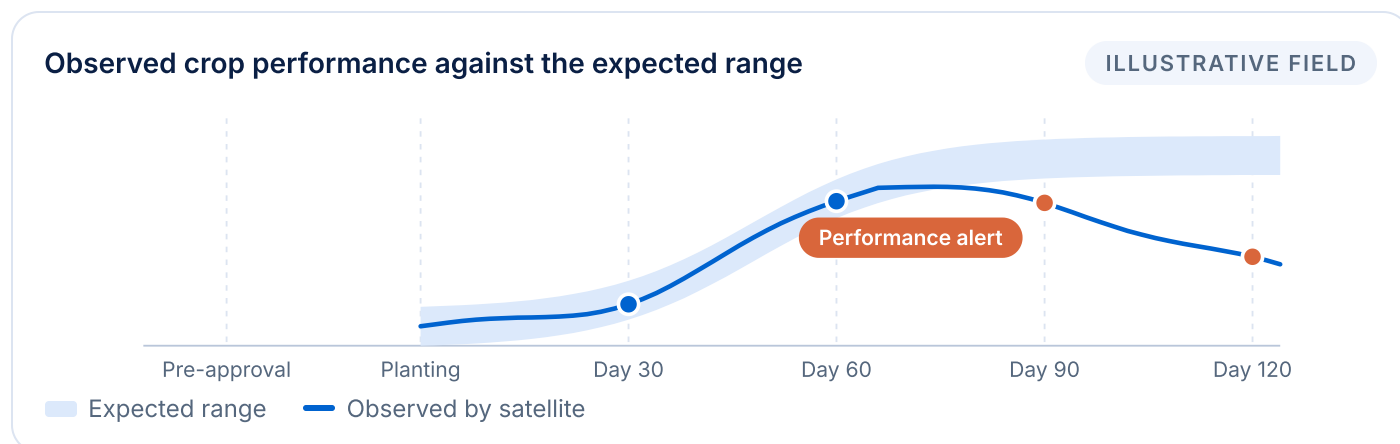
Good evidence covers every field, arrives in time to act on, and can be shown later.

1 Before approval 		
HOW IT IS OFTEN HANDLED • Grower declarations and application documents • Site visits or map lookups for a sample of fields • Restricted-area checks done by hand, case by case	WHERE IT BREAKS • Reliance on declarations may leave unsuitable land unidentified • Sampling can leave many fields unchecked • Manual checks can slow decisions	WHAT GOOD LOOKS LIKE • Multi-season cultivation history for every field • Every boundary screened against restricted-area maps • Results back in days, with no manual field processing
2 Through the season 		
HOW IT IS OFTEN HANDLED • Little or no contact with the field after approval • Reliance on the grower to report problems • Inspections triggered only once a concern is raised	WHERE IT BREAKS • Unplanted fields and late planting can go unseen • Deterioration may not become visible until harvest or claim time • There may be little time left to investigate or respond	WHAT GOOD LOOKS LIKE • Crop activity and planting date confirmed for every field • Performance checked regularly against what is expected • Alerts sent to someone who can act on them
3 At audit and review 		
HOW IT IS OFTEN HANDLED • Evidence gathered after the request arrives • Records spread across files, emails and systems • Reports compiled by hand each season	WHERE IT BREAKS • Evidence can vary with who collected it, and how • Gaps may only surface when questions are asked • Staff time can go to gathering, not deciding	WHAT GOOD LOOKS LIKE • A dated record of every check, on every field • The same checks and sources across the portfolio • An audit-ready report for any field, on request

The first two columns describe common patterns in general terms. Your own processes may differ.

One field, one season: the record it should leave behind.

An illustrative field: cleared and on track until day 60, then below the expected range around day 90.



Pre-approval HISTORY AND RESTRICTED AREAS

Five seasons of history checked. No restricted-area overlap.

→ Approve with evidence on file, within 48 hours of sending the boundary.



Day 30 CROP AND PLANTING DATE

Financed or insured crop confirmed in the ground. Planting date estimated.

→ Nothing to do. The field is as declared.



Day 60 PERFORMANCE

Within the expected range.

→ Nothing to do. Monitoring continues.



Day 90 PERFORMANCE

Below the expected range. Alert sent.

→ Investigate, contact the grower, and review exposure while there is still time.



Day 120 AUDIT RECORD

Every check above, dated, in one report.

→ Hand it to credit review, claims or a regulator as it stands.

The takeaway. Someone knows at day 90, not at harvest. No site visit or manual evidence gathering is needed, and the report assembles itself as each check completes.

12 questions your team should be able to answer about every field.

🔍 Before approval	🌱 Through the season	🛡️ At audit and review
01 What was grown on this field in each of the last five seasons? ☐	05 Was the financed or insured crop actually planted? ☐	09 Can you show what you knew about a field at each point in the season? ☐
02 Does the field overlap a restricted area? ☐	06 Was it planted within the expected window? ☐	10 Is the evidence consistent across every field? ☐
03 Does the declared field match the land actually being farmed? ☐	07 Is the crop performing as expected, and how early would you know if not? ☐	11 How much staff time does compliance reporting take each season? ☐
04 How long does a pre-approval check take, and who does the work? ☐	08 When something changes, who is alerted and what happens next? ☐	12 Could you produce an audit-ready record for any field today? ☐

Tick each question you can confidently answer today for every field, not just a sample.

0–4

Start with the pre-approval questions and identify where decisions still depend on declarations or manual checks.

5–8

There are meaningful gaps in your field-level evidence or consistency.

9–12

You have strong field visibility. Look next at how much manual effort it takes to maintain it.

HOW CORVIAN HELPS

Replace manual field verification with continuous portfolio intelligence.

Corvian Smart Reporting screens cultivation history and restricted areas before approval, monitors crop performance through the season, and builds the audit record automatically.

1

Submit fields

Send field boundaries through your existing workflow or API.

2

Verify before approval

Receive cultivation-history and restricted-area screening within 48 hours.

3

Monitor automatically

Track crop activity and performance while Corvian builds the audit record.

24M+

hectares processed in agricultural credit and insurance portfolios

95%

model accuracy across 159 independent tests

70%

faster underwriting cycles

50%

faster compliance reporting

Results observed in selected Corvian customer programs. Outcomes vary by portfolio, geography, implementation and existing processes. Source and methodology available in the [Corvian Executive Brief](#).

See what Smart Reporting could uncover across your portfolio.

A 20-minute walkthrough of a pre-approval field result, an in-season alert and a completed audit-ready report. No system access or integration required.

[Request a portfolio walkthrough](#)

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