

Be Ready For Any Situation. Any Season.

At the ready assistance when you need specialized crop expertise or additional support during high claims volume.

FILLING ALL THE GAPS.

For any claims-related matter we are available as you need, bringing sophisticated experience to you and those insured with you.

Napa River Agricultural Services FAQs ▶



Q: Why Napa River Ag Services?

Napa River Insurance Services, Inc. is a third-party administrator (TPA) providing professional services to the Insurance Sector in niche markets since 2015.

**HANDLING SPECIALTY CLAIMS
FOR OVER A DECADE.**

Q: What Ag support can Napa River provide?

UNDERWRITING

- Perennial Crop Pre-Acceptance (PAIR)
- Whole-Farm Revenue Protection (WFRP) when PAIR is required
- Nursery Crop Inspections
- Other Crops that require a Pre-Acceptance Inspection
- Acreage Report Review and Validation

CLAIMS

- All Claim Types: Replants, Prevented Planting, Production and Revenue Loss
- Field Inspections
- Appraisals
- Specialty Crops & WFRP
- Documentation Gathering
- Special Reports & Findings

COMPLIANCE

- Growing Season Inspections (GSI)
- Pre-Harvest Inspections (PHI)
- Other reviews as requested

Q: How does Napa River benefit Agricultural industry service providers?

1. On-call and Peak Season Adjusting, Compliance and Underwriting Services for Crop Insurance Companies
2. Trained and professional Adjusters to assist with CAT events
3. Assistance with Crop Yield and Valuation determinations for Ag Lending Institutions
4. Crop Appraisals and Damage Assessments for Property and Casualty Carriers
5. Assist USDA RMA & FSA with Independent Field Reviews, FSA adjusting Services, NAP Adjusting Services, etc.

Q: Why consider Napa River over contracts or full-time employees?

Significant Cost Savings: No overhead for full-time employees and cheaper than a contractor

Less Effort: Talent is hard to find; we do our own training and licensing

More Flexibility: Access to trained professionals as needed during peak seasons

Expertise: Our team is fully trained, licensed, CAPP-certified and versed in current technologies

Q: Are Napa River adjusters available in my area?

We launched in California with adjusters ready to assist the needs of the industry. Depending on the need, adjusters throughout the West, across the South and into the Carolinas could be available for certain tasks.

There will be more availability in 2026 onward. We are open to discussing any industry need to assess if we can assist.

Q: How can I know the Napa River and Hudson Crop relationship won't impact me?

Why you don't have to be concerned with conflict, ie. competition, data sharing or delivery of service.

1. Napa River operates independently of Hudson Insurance Company, the provider.
2. Data management is a sensitive issue handled exclusively by Napa River.
3. Hudson Insurance Company is the first customer to utilize Napa River's Ag Services to support their business needs.

Q: Where do I start to get the support I need?

Understanding and assessing your claims needs reveals how we can best tailor our services to address your specific needs. We are available to answer any questions, walk you through our processes or discuss initiating a contract at your own pace.
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