



Premier Insurance Solutions

Newsletter

Spring 2020

Spring Crops Deadline March 15, 2020

To Sign Up or Make Changes to Your Policy

Crop Insurance Recap for 2019

<u>Crop Insurance Rules for 2020 and in the Future</u>	<u>One Time Exceptions for 2019</u>
<ul style="list-style-type: none"> Spring crop (Corn/SB) bills due Sept. 30th without interest 	<p><u>For 2019 only:</u> Bills due Jan. 31 without interest</p>
<ul style="list-style-type: none"> July 15th is the final date to report acreage to your crop insurance agent and FSA 	<p><u>For 2019 only:</u> The date was moved a week to July 22nd</p>
<ul style="list-style-type: none"> If a cover crop was planted on PP ground it could only be HAYED or GRAZED after Nov. 1st to receive 100% of PP payment 	<p><u>For 2019 only:</u> An applicable cover crop could be planted and hayed, grazed, or chopped after Sept 1st & still qualify for 100% PP payment</p>
<ul style="list-style-type: none"> Corn & SB not allowed as a cover crop on PP ground 	<p><u>For 2019 only:</u> *SB allowed if planted by cover crop guidelines *Corn allowed if did one of the following different from typical growing practices: *Min. population of 35,000 population *Under 30-inch rows *Limited nitrogen application</p>
<ul style="list-style-type: none"> Standard payment on PP ground 	<p><u>For 2019 only:</u> USDA authorized an additional "Top Up" payment *10% for YP and RP w/HPE Policies *15% for RP Policies (By taking this payment must carry crop insurance for 2 years)</p>

Agent Talk



Why add a separate hail policy?

By: Jenny Kilpatrick

Hail Insurance, unlike MPCI, is a private industry. Premier works with 6 different hail companies to get you very competitive rates. Most policies have no deductibles and pay on the first acre of damage. Under a multi-peril policy an entire unit of the crop would be looked at to determine a loss. With a separate hail policy, losses are evaluated on each acre that was damaged, not the unit as a whole. Also, did you know your basic hail insurance policy also covers fire, vandalism, and transport loss!

Additional options to add to your hail policy:

- Fodder Loss
- Green Snap
- Corn Wind
- Extra Harvest Expense

Contact your agent for a quote!



REMINDERS!

By Kate Lonze

- CAT Coverage has increased from \$300 to \$655
- Corn planted after first crop hay is uninsurable
- However, corn or soybeans planted after a cover crop is insurable
- There are many benefits for beginning farmers and veterans who have farmed less than 5 years
- If farming new breaking ground in 2020, contact your agent ASAP to discuss your options
- If running NI & IRR land, you may be eligible for different levels and/or enterprise units by practice
- You must be in compliance with conservation rules at NRCS/FSA to receive crop insurance subsidy
- Multi County Enterprise Unit Option is still an option for 2020! Contact your agent with questions. Both counties must:
 - o Have same levels and options
 - o Be contiguous counties (can't cross state lines)
 - o Have insurable acreage in both counties (ex: PP)

Replant Coverage

Must contact agent/adjuster **PRIOR** to replanting to be eligible for payment. It will normally be considered practical to replant during the first 10 days of the late plant period. For corn in Wisconsin, it would normally be June 10.

- Must be 20 acres or 20% of the unit, whichever is less.
- Replant coverage pays:
 - **Corn: 8 bushels X spring price**
 - **Soybeans: 3 bushels X spring price**

Please contact your agent immediately if you have prevent plant or replant so we can discuss your options and file a claim. PP and replant claims cannot be turned in at acreage reporting time.

Premier Insurance Scholarship Program Deadline Approaching

Premier Insurance Solutions, LLC is offering (5) \$1,000 scholarships for 2020. These Scholarships are available to any student pursuing a post high school education.

Contact Julie at 920-528-8336 or
email juliek@premierinsurancesolutions.com
The DEADLINE to apply is March 31st!

Agent Talk



Prevent Plant Coverage

By Matt Balfanz

2019 was a record year for prevent plant claims. In some areas, up to 95% of the policies Premier works with had a prevent plant claim. With saturated ground under foot, we need to look back at what we learned from 2019 so we know what to keep in mind for 2020.

Prevent Plant pays the policy holder for Corn ground that cannot be planted by May 31st or Soybean ground that cannot be planted by June 15th, (June 10th northern). Standard prevent plant pays 55% of the revenue guarantee on Corn and 60% on Soybeans. You have the option by March 15th to increase that amount by 5% providing the condition does not already exist.

Before making the decision to claim prevent plant, there are several points to work through with your agent so we can determine how the policy will pay:

Eligibility: First we look at how many acres of each crop you have eligibility on. We look at the last four years and pick out the highest number of insured acres for each crop. This can include previously paid prevent plant acres. Without adding any new ground to the operation, this is the maximum number of acres you can claim as prevent plant. Example: if you had 500 acres of corn two years ago, and that was the highest number in the last four, and you have 450 acres planted so far, you have 50 acres left to be paid as prevent plant. If you have 450 planted but intended to have 600 acres of corn this year. 50 acres will get paid as Corn but the remaining 100 acres would have to be “rolled” and paid as soybeans or another crop on your policy that has eligibility available. If you added new land this year, we find the “added land ratio” which is the percentage of land you added to the operation. If you added 20%, the 500 acres of base becomes 600 acres so the last 100 of prevent plant corn could be paid as corn.

20/20 Rule: The area you are claiming as prevent plant needs to be the lesser of 20 acres or 20% of the acres in the unit for that crop. If you intended 50 acres of corn in an optional unit, you would need 10 acres of prevent plant to qualify. If you use enterprise units and have more than 100 acres of that crop in the county, you would need to accumulate at least 20 acres to qualify. The prevent plant acres do not need to be “contiguous” meaning, touching or sharing borders.

Field history: Has the field being claimed as prevent plant been planted in one of the last 3 years? If you planted the field in 2017 but it was prevent plant in 2018, and 2019, you can still claim it as prevent plant in 2020 but it will need to get planted in 2021 to re-establish eligibility. We will also only be able to pay on the maximum acres recorded as planted. If the FSA calls the field 25 acres but in the last 3 years, you’ve only ever been able to plant 23 acres, we can only pay on 23 acres. New Breaking land is not eligible for prevent plant as it has not been planted in the last 3 years. Hay ground coming back into row crop can be eligible if part of a normal rotation. CRP ground coming back into row crop can qualify but it helps if steps have been taken to prepare the ground like burn down or tillage.

Partially planted: Once you start planting a field, your original “intentions” don’t mean anything. You have a 25-acre field that you wanted to plant corn in. It gets late so you decide to plant the 5 acres that is fit to soybeans. That 25-acre field is now soybeans unless you can show a history of that two-crop planting pattern. In that scenario, if you plant both corn and soybeans in the same field, the remaining prevent plant can be either crop.

Talking through your situation with your agent prior to making the decision to claim prevent plant can eliminate surprises later in the season when it is too late to adjust. We don’t have to deal with prevent plant every year and every situation is so unique; we need to discuss your scenario one on one. Your neighbor’s parameters can be completely different than yours. Keep these things in mind as we get into spring and let’s hope that we don’t have to worry about prevent plant at all.

Agent Talk



Special Event Rain Insurance

By Craig Ladwig

Rain insurance protects outdoor events such as county fairs, tractor pulls, private parties or concerts against revenue loss due to rain. To determine how much insurance is needed, fixed expenses, total revenue, and profits need to be considered. The steps in deciding coverage are:

- What is the date(s) of the event?
- Determine potential revenue loss.
- How much rain will cause a revenue loss (in 1/4" increments)?
- During what time period(s) will rain cause a loss?

This Policy is sight specific, meaning rain totals are monitored directly at the sight of the event. The amount of rainfall is measured by an on site rain gauge, monitored by a company representative. Many of our competitors offer similar policies, but do not offer sight specific monitoring when determining rainfall amounts. Rates are based on the event location, total revenue being covered, the selected time frame and the amount of rain needed to trigger a loss. Please call for a quote.



WINTER KILL on Wheat or Forage?

By Deanna Ranum

If you have insurance on your winter wheat and or APH forage, please inspect your fields as it comes out of dormancy this spring. If you have winter kill and are planning on destroying any wheat or forage, we need an adjuster to inspect the acreage BEFORE you destroy the crop. Failing to have an adjuster inspect can cost claim dollars and affect your APH.

You have the option to plant and insure a second crop after the failed wheat crop, but some rules to indemnity payouts and premium owed will apply. If you were unable to plant your wheat last fall and claimed prevent plant, keep in mind you are not eligible to claim PP for a crop in the spring. You may also run into some eligibility issues if you had failed wheat that uses up base acres.

As always, contact your agent if you think you fall into any of these issues. Your agent will walk you through the processes and go over the rules more in depth.

Final Plant Days

Forage Seeding & Oats	May 15
Northern Counties	May 25
Far Northern Counties	May 31
Corn: Wisconsin	May 31
Illinois / WI Silage	June 5
Sweet Corn	June 20
Green Peas	June 5
Lima Beans: Northern Co.	June 25
Southern Counties	June 30
Snap Bean: Northern Co.	June 20
Southern Counties	June 25
Soybean: Mid/Northern Co.	June 10
Southern Counties	June 15

Agent Talk



How do I protect my profit on my livestock?

By Jenny Kilpatrick

Livestock Risk Protection (LRP) lets you insure a percentage of the expected ending value for feeder or fed cattle. Producers choose coverage length from 13-52 weeks out from marketing those animals. This is also available for swine and lambs, with lamb sales only open on Mondays.

NEW increased subsidy rates for 2020! Previously, the subsidy rate was 13%.

Coverage Level	Subsidy Factor
95% - 100% of expected ending value	20% subsidy
90% - 94.99% of expected ending value	25% subsidy

Dairy Revenue Protection (DRP) remains a great tool to protect dairy producers from a decline in quarterly revenue from milk sales. There are 5 decisions to make:

- Pricing option: Producers can choose to insure Class III or Class IV milk, or a combination of the two. Or, insure based on component pricing for butterfat, protein, and other solids
- Coverage Levels: Choose between 80-95% coverage
- Amount of milk to cover: Can insure up to 100% of milk production
- Quarters to cover: Can lock in coverage on up to 5 quarters at a time
- Protection factor: Choose between a factor of 1-1.5. An increased protection factor increases the amount of a payable claim, as well as premium.

LRP Feeder and Fed Cattle and DRP coverage is available every day the markets are open from 4pm till 9am the next morning. There are a few exceptions, such as no sales on days dairy/beef reports are released from USDA. Contact an agent for a quote.

Hemp Coverage

By Jenny Kilpatrick

The 2018 Farm Bill removed hemp as a controlled substance, which has paved the way for growers to cover hemp through crop insurance. **For 2020, there is now Multi-Peril coverage for hemp grown for fiber, grain or CBD oil in select counties in WI!** Whole Farm Revenue Protection (WFRP) and Crop Hail coverage is also available.

For Hemp to be insurable under any crop insurance policy:

- Must be planted, grown, and harvested in accordance with regulation governing industrial hemp production
- Must be grown under contract
- Any hemp found to be over .3% THC will be considered damaged due to an uninsured cause of loss.

MPCI Coverage:

- Producers must have at least one year of history of producing hemp to be eligible.
- Policies will not qualify for replant or prevent plant payments

WFRP Coverage:

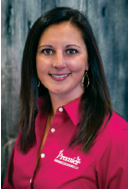
- If you are raising other commodities besides hemp, all commodities must be included in the WFRP policy. This could include dairy, beef, corn, soybeans, or alfalfa to name a few.
- Producers must meet diversification requirements by having two or more commodities if a commodity you are raising has revenue protection or actual revenue history insurance available. Also, producers must meet the diversification requirements of the policy if there are potatoes on the farm.

Crop Hail Coverage:

- Per acre hail coverage, deductibles may apply
- *For 2021: Hemp will be insurable under the Nursery crop insurance program and the Nursery Value Select pilot program. In both programs, hemp will be insurable if grown in containers.

MPCI Hemp coverage was just announced Dec. 23, 2019 and few specific details were available when this newsletter was published. Please follow up with an agent for more details as they become available.

Agent Talk



Is SCO something to think about for 2020

By Kate Lonze

With the current Farm Bill running until 2023, not much has changed about the actual programs since our last Farm Bill, with a few exceptions. In the last Farm Bill, a producer had to elect PLC or ARC per farm and that election was in effect for the 5-year duration. Now, what is elected for 2019 will continue for 2020. Starting in 2021, you will have an annual election for PLC or ARC.

Why does this matter?

If a producer had elected ARC- County in the last Farm Bill, they were ineligible to add SCO (Supplemental Coverage Option) onto their MPCCI policy for the entire 5 years because you can only elect SCO if PLC was elected at FSA. Now you can change that election from year to year. If PLC is elected at FSA, it may make sense to add SCO to your MPCCI policy for additional coverage. Contact your agent for more details.

What is SCO?

- The Supplemental Coverage Option (SCO) is a crop insurance option that covers the gap from your MPCCI policy up to 86% on a county wide basis.

Ex: If you have 80% MPCCI coverage, adding the SCO endorsement gives you an additional 6% coverage on a county basis.

- It is subsidized, unlike other add on products
- Must elect PLC at FSA to be eligible to elect SCO coverage.
- Your SCO coverage is based on your liability & APH, however a loss is not triggered on an individual basis.
- To trigger a loss, final area revenue/yields must fall below expected area revenue/yields.
- Final area yields reported on/before June 16th of the following crop year. If there is a loss, it won't be paid until after that report is released.

What if I elect ARC instead of PLC on a farm?

- If you have SCO on your crop insurance policy, your SCO coverage for that acreage will be canceled.
- You must report the crop on that farm as covered by ARC on your acreage report Otherwise, you will owe 60% of your SCO premium on those acres but have no SCO coverage.



Agent Talk



Add-On Products

By Justin Ladwig

The MPCCI program is the same among all insurance companies, but one way they can differentiate from one another is with additional coverage options. They are intended to increase your revenue and coverage on your existing RP MPCCI policies. These options generate additional un-subsidized premium and may not work for everyone, but if you would like to consider these options further and what they will cost in your specific operation, please contact your agent.

Base Price Modifier (BPM) – Allows insureds the opportunity to increase the price election under eligible plans. The price election selected at the time of application will not increase regardless of changes to the MPCCI policy. Plans include Revenue Protection, Revenue Protection with Harvest Price Exclusion, or Yield Protection.

GAP - This additional banded insurance provides coverage that extends beyond the limits of an MPCCI policy, up to 95%. Upward moving price does not decrease yield trigger and there is no cap on downward price movement. With two options available, Yield Plus Option (YPO) and Revenue Plus Option (RPO)

REVENUE ACCELERATOR MAX

PROTECTION (RAMP)- RAMP gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including coverage up to 95 percent. RAMP supplements your MPCCI coverage and is designed to help provide additional coverage when production and/or revenue losses are just over or under your MPCCI guarantee

RAMP FORWARD PLUS - (RFP) is an endorsement to your RAMP policy that helps eliminate the worries of forward marketing grain before the crop is in the bin. If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCCI projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices. Covers corn (limit up to \$1.00 /bushel) and soybeans (limit up to \$3.00/bushel). Can be added to 5% and 10% RAMP band coverage

Revenue Protection Policy -(RPP)

Supplemental revenue coverage for corn and soybeans over and above your existing federal crop insurance coverage. Covers up to 95% of your expected revenue in 5% increments.



Thank You for your continued business!



Premier Insurance Solutions, LLC specializes in crop insurance which allows us to tailor your policy to fit your operational needs. We pride ourselves in providing you with the best on-farm service and knowledge available.

Premier Insurance Solutions, LLC is an equal opportunity employer and provider.

Insurable Crops

There are many crops available for insurance coverage in Wisconsin and Illinois but are not necessarily in all counties. Please call us for availability in your county for a specific crop. The following may be available:

Apples	Barley	Cabbage
Cherries	Corn	Cranberries
Cucumbers	Forage	Forage Seeding
Green Beans	Green Peas	Hemp
Hybrid Seed Corn	Lima Beans	Kidney Beans
Mint	Oats	Onions
Potatoes	Sweet Corn	Soybeans
Tobacco	Wheat	

Farmer ~ to ~ Farmer

Farmer to Farmer is a **FREE** advertising space for our customers to list items or services wanted or for sale. If interested in placing an ad, please contact Tiffany 920-528-8336 or go to our website www.PremierInsuranceSolutions.com.

Equipment for Sale

- IHC model 720 3 point semi-mount 4 by 18 toggle trip plow. Spring loaded coulters. Good condition Asking \$1,400 OBO. Call John at 715-302-0198 if interested.
- Weatherall 9 shank disk chisel. Independent spring-loaded disk and shanks. Good condition. Asking \$1,400 OBO. Call John at 715-302-0198 if interested.
- IHC 800 bean planter. 12 row 30in. 3 point mounted. Wing fold and older row cleaner, hydraulic assist with lift wheels. Only used to plant beans. No markers or fertilizer attachment. \$2,100 OBO. Call John at 715-302-0198 if interested.
- Tractor Mount Snow Blower-Miller 7 foot- Dual Auger- 3PT Hook Up. Please call: 262-377-0782
- John Deere 7215R 4234 hours IVT 14-9-34 front tires, 18-4-46 back tires. Nice tractor \$87,500. Call Jim at 920-602-1223
- Meyer 3245 Vmax spreader. 3rd auger, automatic oiler. 14L X 16 tires. 1 owner, good condition. Call 715-456-5438.
- 1989 Ford Grain Truck - Diesel - 16' Box \$6,000 call 715-415-0483
- 1980 Grain Trailer - Spring Ride - New Lights \$7,500 call 715-415-0483
- John Deere 9 Shank Chisel Plow. Call 608-697-2306 for more information.
- 9x16 Steel Bale Wagons. Call 608-697-2306 for more information
- New Holland 570 Small Square Baler. Call 608-697-2306 for more information.
- Metco 12 inch- 35ft chain conveyor. Call 608-464-7461
- Ficklen 435 gravity wagon with lights. Call 920-838-2156
- 6620 Titan 2, 2WD combine. Includes a 1918 flex head and 643 corn head as package deal. Asking \$17,000 OBO. Call 920-838-2156
- John Deere Hay Rake. Asking \$2,150. Call 608-849-5671.
- Chevy C65 with 14' box, 366 motor, 5+2 speed transmission. Asking \$7800 obo. Call 608-849-5671

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- Horse Drawn Grain Drill. Asking \$780. Call 608-849-5671
- 1750 Oliver. Asking \$5,850. Call 608-849-5671
- Uni Drive StirAtor, 24 ft. drying bin \$800.00. Please call 262-573-6530
- 24" Snow Co Grain Cleaner with motor & various screens \$800.00. Please call 262-573-6530
- 24" Fan, \$300. Please call 262-573-6530
- 35 ft. elevator leg, 6 in. cups with 8-hole distributor \$1000.00. Please call 262-573-6530
- 10 in. 10 ft. hydraulic swing away auger \$800.00. Please call 262-573-6530
- 4 LP Gas Cannons, \$200 each. Please call 262-573-6530
- Ford 152 on-land plow. 6x18 AR w/Disc holder, \$4000. Please call 262-573-6530
- 2-Miller Pro 5100 16' Right hand boxes on Miller 12T Tandem. Call 920-795-4776
- IH 600 Blower Call 920-795-4776
- Jamesway 14' Ringdrive volumaster silo unloader 5 hp single phase. Call 920-795-4776
- Jamesway 18' Ringdrive silo unloader 7 1/2 hp single phase. Call 920-795-4776
- Valmetal 20' Ringdrive silo unloader, 2 years old 7 1/2 hp single phase 920-960-8817
- Anderson bale hugger, used for moving wrapped bales. Hardly used, includes hoses. \$1,000 firm.
Call 715-630-6398

Cropland for Sale

- 150 tillable acres in section 28 and 29 of Randolph township in North East Columbia County.
235 Bu 10 year Corn production history.
Contact Joe at 608-566-3162 prior to **February 1st**.
- Flagler Colorado, Kit Carson County, 320 ac. w 1/2 Section 27 and Township 9 South, Range 51 West of the 6th P.M. corner of Co Rd 3 and Co Rd R. Asking \$1,200.00 ac. Call Jim 608-617-7818

Events

Seminar: Family Farming Success for Future Generations

Feb. 20, 2020 9:30 am- 3:30 pm Cost is \$98 for attendance.

Farm Wisconsin Discovery Center, 7001 Gass Lake Rd, Manitowoc WI 54220

Visit website for more details:

<https://gotoltc.edu/business-industry/seminars-and-continuing-education/seminars/ag-family-farming-success-future-generations/>

Or call Ruth Semph at 920-693-1167 or email at ruth.semph@gotoltc.edu

Farmer ~ to ~ Farmer

Odds & Ends

- Lots of birch and black cherry wood for campfires. Call 715-983-2255 if interested.
- Calf jackets: 50 jackets sized large, asking \$20 each since used, washed and like new. 20 jackets sized small, asking \$30 each as brand new, never used. Call Richard at 608-214-8895.
- Smidley in-line hog feeder, very good condition. 10 lids each side with adjustable feed flow. \$800 Call 608-427-6834
- 10-gallon milk cans for sale. Please call 262-593-8816.
- Set of tractor chains for 13.6 X 38 tire. Set of 2 for \$75. Call 262-334-5381
- Lely Calf Feeder 2 stalls medicine, electro light and nipple rinse \$5500 Call Tony at 608-577-7810
- Line wrapped Sudangrass Baleage - \$100/bale (350 bales, 4 x 5 net wrapped) Call (no texts) Bob for more information at 262-206-8721
- Barn Timber, various sizes and length. Please call 262-573-6530

Custom Services

- Loganville Crop Service, LLC
 - Crop Spraying
 - Corn & Soybean Planting
 - Renk Seed
 - Farm Chemicals
 - Liquid Fertilizer
 - Starter Fertilizer
 - Yetter Parts and Equipment
 - Seed TreatingS5775 Center Valley Rd. Loganville, WI 53943
Call Robert Bergman (608) 393-3530 Jason Bergman (608) 393-3493 Office (608) 727-2821
Email: Rbergman@wildblue.net Jbergman01.jb@gmail.com
- Bergman Cattle Feeders, family owned, hand built, free-choice feeders.
Call Robert Bergman (608) 393-3530, Jason Bergman (608) 393-3493, Office/Fax (608) 727-2821
www.bergmansteerfeeders.com

Livestock for Sale

- REYNOLDS LIVESTOCK: Several groups of feeder cattle and baby calves for sale at all times.
Check REYNOLDSLIVESTOCK.COM for current listing. Call John at 608-574-7428
- Registered Black Angus bull for sale. #18756681. Born 04/01/2016. Sired by Connealy Irish 0204.
Warnerdale Irish T11. Please call David Baldwin noon, evenings. 608-489-2785. \$2200.
- BEEF bulls, yearling and 2 year olds. Angus, Sim-Angus, and Simmy bulls. Sired by Primo, Sky High, Stunner, Night Watch and Broker son. Performance tested and semen checked. Location is Lancaster, WI. Call 608-778-9050 or 608-778-5768

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See us at: www.premierinsurancesolutions.com



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Sylvan Olson

Dana Olson

Mount Horeb: 1-608-279-2708

Deanna Ranum

Jason Ranum

Tomah: 1-608-386-4539

Jenny Kilpatrick

Nathan Johnson

Wales: 1-262-370-3282

David Kilpatrick

Christi Kilpatrick



JOIN US FOR OUR 2020 CROP INSURANCE MEETINGS

January 21

**Monroe – Koning Maple Lane
Event Center**

N3051 WI Highway 81, Monroe, WI

Speaker—Steve Maulberger -CRS & FSA Rep

January 22

Waunakee-Rex's InnKeeper

301 N Century Ave. Waunakee, WI

Speaker—Christine Spilde -FSA, Mike North -Vault AG

January 23

Arena—Grandma Mary's

216 US-14 Arena, WI

Speaker—Steve Maulberger -CRS

January 24

Waterford - Cotton Exchange

345 Hickory Hollow Rd., Waterford, WI

Speaker—Steve Maulberger -CRS

January 27

Watertown —Bank of Lake Mills

400 Bernard St, Watertown, WI

Speaker—Steve Maulberger -CRS

January 28

Auburndale—Pioneer Bank

5758 Main St., Auburndale, WI

Speaker—Dr. Heather Schlessler -UW Ext.

PREMIER INSURANCE SOLUTIONS, LLC CROP INSURANCE MEETINGS

Covering updates & changes for 2020

All Meetings start at 11:00am

**** except Waldo see below**

Lunch 12-1:00

Guest speaker(s) in the afternoon.

January 29

Loyal—American Legion

302 S Union St., Loyal, WI

Speaker—Joe Heil -Hemp Heaven

January 29

Fennimore—Cottonwood

4716 Green River Rd, Fennimore, WI

Speaker—Steve Maulberger -CRS

January 29 ** 8AM

Waldo—Tiffany's Waldo Cafe

235 Depot St, Waldo, WI

Speaker—Matt Winker

-OZ Cty Demo Farm, FSA Rep

January 30

Richfield—Cabela's

1 Cabela Way, Richfield, WI

Speaker—Matt Winker -OZ Cty Demo Farm,
Rick Bollenbeck -Estate Attorney

January 30

Baraboo—North Shore

North Shore, E11614 Tranquility Ln, Baraboo, WI

Speaker—Matt Tranel -Vault AG, Robert O'Leary -FSA

January 31

Randolph-Feil's Supper Club

N8743 WI-73, Randolph, WI

Speaker—Brit O'Connell -Vault AG,

Robert O'Leary -FSA

February 3

Tomah—Ground Round

201 Helen Walton St., Tomah, WI

Speaker—Steve Bench -Generational Speaker, FSA Rep

-Registration is FREE-

Contact Tiffany at **1-866-528-8336**
or email

tiffanym@premierinsurancesolutions.com

**Please reserve your spot at least 7 days
prior to the meeting date.**

See website for more information on speakers,
www.premierinsurancesolutions.com

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