



# Premier Insurance Solutions Newsletter Fall 2022



## Are You Planting Winter Wheat This Fall?

By: Craig Ladwig

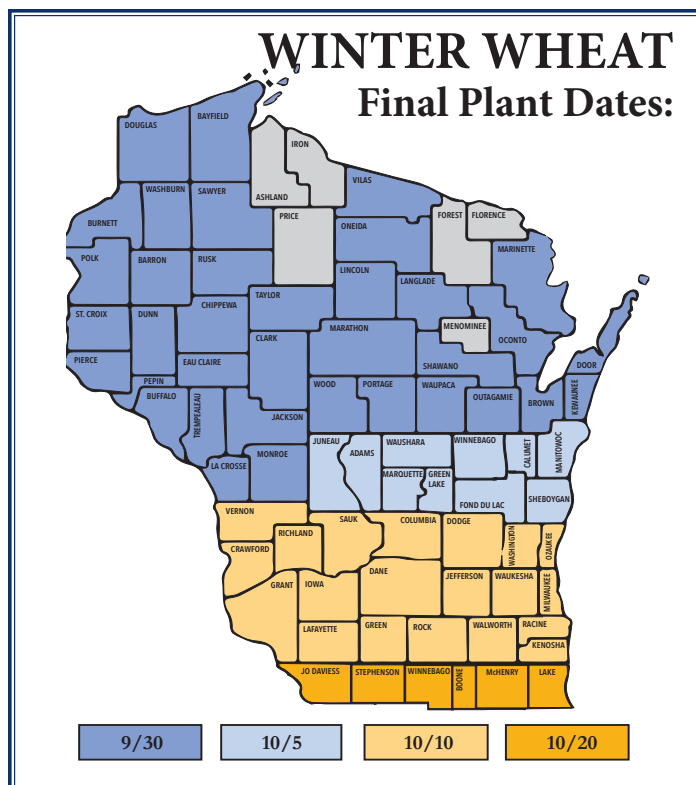
Many times, planting winter wheat depends on when your soybeans &/or corn silage comes off. If you add winter wheat to your policy and do not plant any, you do not pay any premium.

After the late plant period, producers have the option to make the wheat uninsurable or take 60% of their original coverage and pay the full premium. If you plant uninsurable wheat, these acres must still be recorded. Please call your agent to discuss coverage.

Counties with Final Plant Date of:	Late Plant Period (LPP)
September 30th	No Late Plant with the Winter Option
October 5th and 10th	10-day LPP (lose 1% coverage per day)
October 20th	5-day LPP (lose 1% coverage per day)

### Sales Closing Deadlines

Winter Wheat	9/30/22
Forage Production	9/30/22
Margin Protection	9/30/22
Apples	11/20/22
Cranberries	11/20/22
Pasture, Rangeland, Forage (PRF)	12/1/22



### DEFERENTIAL OF INTEREST FOR 2022

The RMA has waived interest on spring planted crops until December 1st. Premium paid by Nov 30th will not be charged any interest.

This applies to Corn, Soybeans, Oats and Canning Crops.

**Forage Seeding and Winter Wheat premium needs to be paid by Sept. 30 as that is the termination date for those policies & if unpaid they will be cancelled!**

Spring Seeding is typically on the same bill as your other spring crops, so contact your agent for clarification.

# Reminders



## Harvest Reminders and Claims

By: Matt Balfanz

As you drive around and look at crops, as we all do, you are hard pressed to find a field that doesn't show promising potential. We're not out of the woods yet, but overall things are looking pretty good.

Even with a good-looking crop, we still must keep a few things in mind as it pertains to your Crop Insurance policy. As we approach harvest, here are some reminders to check off your list before firing up equipment.

- **Are you chopping silage, harvesting high moisture corn, or bypassing severely damaged areas?** If the answer is yes to any, an appraisal of those acres will be needed. An appraisal will need to be set up before you begin harvest. Even if you don't think there is a loss, the appraisal is needed for verification of yield for your history, but is mandatory to pay a loss on those acres. The use of "check strips" can be beneficial, but if that is logistically impossible or overly inconvenient; communicate with your agent and adjuster right away.

- **Do you have any "old crop" in the bin that you will be comingling with "new crop"?** If you do, we will need to send an adjuster out to measure the existing production to be able to isolate the 2022 crop after harvest. Call your agent to set that up.

- **Harvested production needs to be accounted for by unit.** If you have "Optional Units" you need to keep track of production by section. If you have "Enterprise Units" keeping track by section or farm is less important but still highly recommended to keep your options open down the road if you chose to change unit structure.

- **Do you have any "uninsured acres"?** Uninsured New Breaking acres or crop planted after 1st crop hay for example will need to be kept separate from your insured acres when reporting for history purposes.

- **If you notice any damage, contact your agent to file a claim.** Notice is to be given to the company within 72 hours of discovery of the damage. We would always rather open a claim and release it than miss a deadline to report a payable loss.

In my experience, most of the issues we run into with claims could be headed off with early communication between the farmer and agent or adjuster. If you ever question something or are in doubt of how the policy works, please reach out to your agent so we can all stay on the same page. Best of luck as we head into the fields and stay safe!

## Claims Reporting Deadline:

### Earliest of 15 Days after Harvest or:

Crop	Last Day to report a claim
Green Peas.....	September 15
Sweet Corn, Canning Beans.....	September 20
Oats, Winter Wheat, Forage Production....	October 15
Barley, Seed Corn.....	October 31
Cranberries.....	November 20
Field Corn, Soybeans.....	December 10

**Claims NEED to be initiated by the insured.  
Call your agent!**

# Agent Exchange



## New Changes to the Forage Seeding Policy!

By: Jenny Kilpatrick

**Summer/Fall Seeded Alfalfa:** If you have a forage seeding policy in place by July 31st, you can insure any fall planted seeding that is between 60%-100% Alfalfa. "Fall Seeded" alfalfa is any alfalfa seeding planted between July 1st and the final plant date for your county. **New for 2023, the old final plant dates of 8/1, 8/15, & 8/20 have moved back to 8/10, 8/20, & 8/31.** Please reference the map to find what applies to your county.

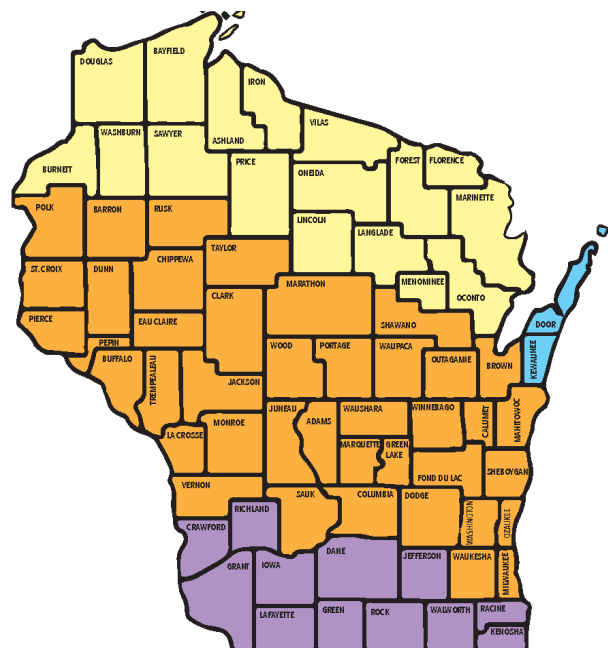
**Spring Seeded Alfalfa and Red Clover:** In the spring you can insure your 60% - 100% alfalfa and/or red clover seeding. In the past, WI had final plant dates of 5/15, 5/25, & 5/31, depending on your county. **New for 2023, 41 counties now have a pushed back final plant date of 5/31 and 19 northern counties have had their final plant date extended to 6/15!**

There is still no late plant period for forage seeding. However, these changes give you a longer time period to get that seeding planted and for it to be insurable!

Also, in the past forage seeding fields harvested after 8/15 or 8/20, depending on the county, had their forage seeding coverage terminated, as this was considered the end of the insurance period. **New for 2023, that date has changed to August 31st for all, but the most northern 17 counties in WI.** This will give producers more time to harvest into late summer/early fall without jeopardizing their forage seeding coverage.



## FORAGE SEEDING Final Plant Dates:





# Agent Exchange



## Coverage For Your Hay

By: Deanna Ranum

You have 3 different policy options to consider when looking to cover your established hay. Each of these policies work quite differently.

### APH Forage

- Uses a tonnage history to establish your guarantee.
- You must keep tonnage records per cutting to keep your history.
- If you rip up fields, it is crucial for you to inform your agent, so it doesn't impact your APH.
- Deadline to sign up is September 30th

### AYP Forage

- The guarantee for this policy is based on an area expected yield.
- Losses are figured off of county/ area yield declines.
- There is no record keeping on your tonnage for this policy.
- Losses are not paid until the following spring when yields are announced.
- Deadline to sign up is September 30th

### PRF (Pasture Rangeland Forage)

- Covers only lack of rainfall, regardless of yield.
- There is no record keeping.
- You pick 2-month intervals. If there is not normal rainfall during that period, the policy pays. You can pick as many 2-month interval as you would like.
- You can insure fields intended for haying or grazing.
- Deadline to sign up is December 1st.

**To discuss insuring your hay acres and decide if one of these policies would work for you, please contact your agent before the above listed deadlines.**



## Important Prevent Plant Reminder

By: Justin Ladwig

**The rules changed in 2021 to read that acreage must have been “planted to a crop, insured, and harvested” in at least 1 out of the previous 4 crop years to qualify for a prevent plant payment.**

**You will NOT have PP coverage**, if you cannot prove that the land was planted to a crop, insured, and harvested in 1 of the last 4 years. That land also **MUST** be planted, insured, and harvested for 2 consecutive crop years for that land to be PP eligible again. So please keep in mind if you are:

- a new producer
- adding new land to your operation
- taking hay or pasture out of rotation
- taking a crop insurance policy for the first time



# For Your Knowledge



## Price Movement and Your Revenue Policy

By: Kate Lonze

Each fall we get questions regarding how the price movement in the markets affects our Crop Insurance policy. Here is a quick refresher to help you identify if you may be in a loss situation. Revenue protection policies set a guaranteed revenue per acre which is based on your coverage level and your production history multiplied by the projected price that was set in February based on CBOT. At harvest we look at the bushels that you harvest and multiply that amount by the harvest price, which is again set by CBOT on the average of December corn and November soybeans during the month of October.

Today, it appears that the October Corn price will be higher than the \$5.90 Feb price we used to set our guarantee. If that is the case, your yield would need to be below your coverage level to trigger a loss. Any bushels below the trigger point will be replaced using the higher October price.

For example:

Corn history of 180 at 80% = 144 bu. and October corn is \$6.75.

You harvest 140 bu. The 4 bushels short are paid at \$6.75 or \$45.56 / acre.

As of this moment when I'm writing this, soybeans are at \$14.17 which is very close to the \$14.33 they were in February. If Oct is above Feb, it will work the same as the above corn example. If Oct is below Feb, then we could see a potential price loss payment.

For example:

Soybean history of 54 at 80% = 43bu. Rev Guar = (43 X \$14.33) \$619/acre.

You harvest 44 bu so there is no bu loss. Oct price average is \$14.00.

44 X \$14.00 = \$616. (\$619 - \$616) = \$3.00 revenue loss per acre.

This is a very shallow loss of course, but it illustrates the point that you need to watch these numbers closely and make sure you identify your triggers with your agent so that we get claims submitted timely if needed.

Again, the policy will not use what you sold the crop for. All numbers are derived from the CBOT.

## 2022 Revenue Protection Prices

Crop Projected(Base)		Harvest(Fall)
Corn	\$5.90	TBD
Soybeans	\$14.33	TBD
Wheat	\$7.16	\$7.26 (WI)
2023 Wheat	TBD	

### Price Discovery Periods for 2023 Winter Wheat

Projected Price: Aug. 15th - Sept. 14th  
on Sept. 2023 Wheat

Harvest Price (WI): Aug. 1-31st on Sept. Wheat

Harvest Price (IL): July 1st - July 31st on Sept. Wheat

# Agent Exchange



## Margin Protection For Corn & Soybeans

By: Dana Olson

Margin Protection (MP) provides coverage against an unexpected decrease in operating margin (revenue less input costs). MP is area-based, using county-level estimates of revenue and input costs to establish the amount of coverage and indemnity payments.

### Key Points

- Purchased in fall - September 30th deadline
  - Uses expected county yields
- Area-Based plan (add-on to RP)
  - Harvest yields calculated by county
  - Federally subsidized premiums
- Provides shallow loss coverage
  - 90% and 95% coverage levels available
  - Can be stand alone or add-on to RP/YP
    - Premium credit if add-on
    - Receive higher of MP or RP/YP indemnity
- Protects against a decline in margin
  - Drop in future price
  - Decline in county yields
  - Increase in variable costs

## Planting Cover Crops?

If you plant cover crops, please make sure to report them to FSA by November 15th, in the event of a credit becoming available for 2023.

### Advantages of MP

- Protects against a decline in margin
- Federally subsidized
- Provides for early price discovery on MP
  - August 15-September 14th

### Disadvantages of MP

- Must be purchased by 9/30
  - Individual farm APH and costs aren't considered in the coverage
  - Indemnity not determined until June 2024
  - Additional premium and administrative fee if purchased with RP/YP policy
  - If you have MP, can't buy ECO and/or SCO
- MP is the only federally subsidized insurance product that considers input costs to determine an indemnity. The current economic conditions of higher projected prices and rising costs may make MP a valuable risk management tool for your operation. Contact your insurance agent to learn more about MP.





# For Your Knowledge

## *Premier's Scholarship Program*

Premier Insurance Solutions, LLC awarded \$1000 scholarships in 2022. We would like to congratulate our 2022 winners: **Gabriella Tessman, Kalista Weber, Nicole Elfering, Rachel Rademacher, Sydney Rychtik.**

Premier Insurance Solutions, LLC will once again be offering scholarships in 2023. If you are interested, contact Tiffany Peters at 866-528-8336 or email [tiffanyp@premierinsurancesolutions.com](mailto:tiffanyp@premierinsurancesolutions.com). The deadline to apply is March 31, 2023.

### 2022 Premier Scholarship Winners



**Gabriella Tessman**

Parents:  
Carl Tessman & Melissa Mata-Tessman  
Hometown:  
Waukesha, WI  
University/College:  
UW-Stevens Point  
Major:  
Biology



**Kalista Weber**

Parents:  
Jay & Renee Weber  
Hometown:  
Mondovi, WI  
University/College:  
UW-River Falls  
Major:  
Broad Social Studies Education



**Nicole Elfering**

Parents:  
Duane & Lisa Elfering  
Hometown:  
Barneveld, WI  
University/College:  
UW-River Falls  
Major:  
Pre-Veterinary Science



**Rachel Rademacher**

Parents:  
Brian & Nikki Rademacher  
Hometown:  
Cottage Grove, WI  
University/College:  
Saint Norbert College  
Major:  
Double Major in Business Admin./  
Human Resources & Communication



**Sydney Rychtik**

Parents:  
Brian & Deanna Karrels  
Hometown:  
Port Washington, WI  
University/College:  
UM-Twin Cities  
Major:  
Accounting

# THANK YOU!

**We would like to thank our customers for the many referrals we receive each year!**

Premier Insurance Solutions, LLC strives to provide producers with "Premier" customer service and knowledge. If you know anyone who is looking for the type of service that we provide, please forward our name and phone number on to them. We would love to offer them the same "Premier" service.

This institution is an equal opportunity provider and employer.

# 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 Casey at 1-866-528-8336 or email at [caseyb@PremierInsuranceSolutions.com](mailto:caseyb@PremierInsuranceSolutions.com).

## Equipment for Sale

- Kewaunee 52' bale elevator & grain spout. Tilt hopper. Like new. 262-334-5381
- International 781 chopper. Both heads. Nice condition. \$2000. 608-485-0048. Leave message
- Rex 14' chopper box. Good condition. 608-485-0048. Leave message
- 714A John Deere chopper box. Good condition. 608-485-0048. Leave message
- 32' Case IH 4200 finisher. \$12,500. 715-415-0483
- John Deere front mount 11' blade. Will fit 4020 thru 50 series. Call John 920-605-0141
- 2018 Lexion 740tt Combine. 4WD on tracks. 1300 engine hours. Like new. Detailed. Gone thru and ready to go. call John 920-605-0141
- Oliver 10' grain drill for grass seed & fertilizer. Excellent condition. Ideal for food plots. 262-370-4267
- 12 row Sukup 9400 cultivator, high residue and high speed with hydraulic guidance (Same as Remlinger 9400).  
Perfect for organics. Asking \$9,900 Call 414-322-3600
- 2011 CIH 2020 20' bean head. New floor pan and poly skids, sickle in great shape. Field ready \$6500. 608-697-4932
- Hardi 500 gallon 45 foot manual fold sprayer. Works good always shedded. \$3000 obo. Mitch 608-343-3205
- 2012 3000 BLUE JET 15 or 12 row side dresser with EZ FLOW DROP nozzles. 1 year old.  
Always stored in shed. \$12,500. 262-215-5308
- 24 ft sunflower discs. 920-210-9708
- 8 row 30" frontier corn head. 920-210-9708
- Gehl 1000 chopper. 3 heads. 920-210-9708
- JD 2700 chisel plow. 920-210-9708
- '89 Ford. Bulk feed body. 920-210-9708
- White 518 plow. 920-210-9708
- 900 New Holland chopper. 7' hay head, 2 row corn head. 920-207-8847
- 1946 Farmall H. Very good condition, runs well, nearly new tires. 920-838-1234
- H & S 430 bu. manure spreader. Poly sides & floor. Hydraulic drive. Very Clean. Excellent condition 715-676-3932
- 1985 Ford F-250 w/500 gal Miller Pro system, 45' boom and Raven 440 Controller 920-838-1234.
- Two 500 series 16' Meyers forage boxes with conveyor extension. 10 ton running gears & excellent shape. 715-683-2595
- 8870 CIH 16' swather. 2200 hours. \$24,000. 414-254-0555
- JD 3950 chopper. Excellent shape. 715-683-2595
- Premier 605N corn stalk special round baler. Scale, moisture tests, net wrap. 8500 bales. \$32,500. 608-516-4234
- JD 6620 Hydrostatic combine, 1300 hrs, new a/c. 213 grain head & 4 row-30 in. corn head. 262-210-4973



# Farmer ~ to ~ Farmer

## Equipment - continued

- IH 735 Variable width 5 bottom plow. Excellent condition. Always shredded. 715-676-3932
- JD 400 15ft rotary hoe, \$650. Call Brian at 262-573-6530
- JD 12 row mid mount cultivator, \$650. Call Brian at 262-573-6530
- JD230 26 ft cushion gang disc, \$2,500. Call Brian at 262-573-6530
- IH C720 A.R. 5-6 18 in. plow, \$1,500. Call Brian at 262-573-6530
- Landoll tiloll model 875 finisher. 18ft. \$11,500. Argyle Wi. 608-558-1911
- McFarlane 12ft finisher. \$9,500. Argyle Wi. 608-558-1911
- JD 918 flex head, pto drives, multiport hookup. \$8500. 262-835-2327 or 414-640-7856
- 2008 Chevy Silverado, half ton, 2WD, 8' box, runs and drives great. \$4950. 262-835-2327 or 414-640-7856
- 2014 White 9524, 24 row 20 inch v set precision, corn planter. 608-293-1082
- Gehl CB 600 Chopper. 6' hay head, hydraulic turn spout, very good condition. Cleveland WI. 920-627-8501
- New Idea manure spreader #3739. Tandem axle, hydraulic end gate, new beaters. 920-207-8847
- Gehl 1500 round baler. 4x5' bales, electric twine wrap. 920-207-8847
- 3 Miller Pro 4100 self unloading wagons. Knowles running gears. 12.5L x 15 tires. 920-207-8847
- IH disc. 21' with manual lift wings. 920-207-8847
- Harvester 11 inch overhead fill type for 20' harvester. 920-207-8847
- 2008 FHX 300 Case IH chopper, mechanics special, no heads, has case corn processor. 262-483-5398
- 1982 JD 8640 with repower Kinze Cummins engine, about 4000Hrs on engine. New 20.8.38 tires, 3pt and big 1000 PTO. \$49,999 OBO 262-483-5398
- JD 9500 Combine, 643 6 row corn head, 920 flex head with cart. \$25,000 obo for all, will separate 815-703-4610
- John Deere 922 Flex Head, Hyd. fore & aft good shape \$5,000 obo 815-703-4610
- M&W 1160 5 Shank Ripper with leveler \$2,500 obo 815-703-4610
- IH C 720 A.R. 5-6 18" plow. \$1500. 262-573-6530
- 2 Miller Pro Chopper Boxes. 18'. 12 ton running gears. \$6,000 each. 608-228-8772
- Noble 3pt 2 row heavy duty cultivator tiller. 414-870-2737
- 8' 3pt cultivator digger. 414-870-2737
- 10' woods offset rotary mower. 414-870-2737
- Ford 3000 gas tractor. 414-870-2737
- John Behn CP300 pull type 300 gallon PTO orchard sprayer. 414-870-2737
- 781 IH Chopper with heads. Very good condition. \$1,200 414-217-7795
- 2013 Hagie STS 12 90 ft boom. Raven Auto Swath/Auto Steer New AC compressor New Pump and GPS Receiver . Includes Hagie Nitrogen toolbar with 12 Y -Drops and 61" risers for taller corn. Boom Height Control System. All Wheel Steer 1,200 Gal. SS tank 2,250 hours. Asking \$185,000 for complete system. \$30,000 invested in toolbar and Y drops. 608-338-6564

# Farmer ~ to ~ Farmer

## Custom Services

### MAC's Ag Services LLC

Precision Planting Premier Dealer for Harvest International, Yetter Equipment, SI Distributing, Hiniker Cover Crop Seeder & Maschio Compact Utility. Jung Seed Genetics, LG Seeds & Golden Harvest/Enogen Dealer

Planting Consultation & Services Includes: Meter Calibration, Planter Cleaning, Inspection & Service, Upfitting & Parts Installation. Also, Custom Yield Analysis & Planning, Agricultural Equipment Repair & Maintenance and Reasonable Shop Rate. Contact Mark McMullen 920-838-1234, e-mail [macs.agservices@gmail.com](mailto:macs.agservices@gmail.com), or visit our website, [macsagservices.com](http://macsagservices.com).

### RPM Yard Care LLC

Offering tile line repair, fence line cleanup, light excavation, tree and stump removal, yard cleanup and full-service lawn care. Insured. Call Reilly McMullen at 920-447-9123 or Mark McMullen at 920-838-1234, e-mail [rpmyardcare@gmail.com](mailto:rpmyardcare@gmail.com), or visit [rpmyardcare.com](http://rpmyardcare.com).

## Livestock for Sale

- Marda Angus Farms Fall Production Sale on Saturday, November 19 in Lodi.

Selling registered Angus cows, bred heifers and open heifers. Learn more at [mardaangusfarm.com](http://mardaangusfarm.com).

- Registered Ayrshire bull semen. 6 generations of excellence. 262-473-4095

## Crops for Sale

- Big square bales wheat straw \$40. 414-630-8235
- All types of hay for sale. Big squares. 920-210-9708
- Organic hay for sale. 4x5 rounds. Dry bales and individually wrapped baleage. 608-632-0315
- Big squares wheat straw. \$40 per bale. Will haul for a small fee. 608-212-6748
- Large Square bales. 1st, 2nd and 3rd crop. Tested hay. Relative Feed Value 107, 114, 117, 129. Large Swamp Grass bales. Located in Random Lake, WI. Call Robert 920-946-1185
- Quality second and third crop alfalfa mix, small square bales. Call Mark 920-838-1234.
- Small square wheat straw bales. Call Mark 920-838-1234.

## Wanted

- New Holland 900 with 824 head. 715-415-0483
- Looking for person or contractor to replace a dairy barn roof. Call Stan. 702-806-4001
- Good apron for 295 H&S spreader/whole spreader. 608-464-7461

# Farmer ~ to ~ Farmer

## Odds and Ends

- Outstanding 1929 Double A, 1 ton Ford stake truck. \$15,000. 920-458-1263
- 2000 Artic Cat 400cc four wheeler. 4130 miles. Very, very good condition. 608-372-3171
- Vermeer 906 Wood Chipper. 3pt Reverser. Takes up to 9' logs. Needs 80hp tractor or more. Like new.  
Call John 920-605-0141
- 2 sets 710, 42 firestone tires. 1 set at 60%, 1 set at 35%. Call John 920-605-0141
- 280 foot two inch flighting barn cleaner chain with chute and transmission. Includes corner rollers. Chain in excellent condition and chute and transmission under cover. Make offer. 608-338-6564
- 4,000' high tensile wire, 75 posts, insulators & gates \$600. Call Randy 920-207-2327
- 22' Metco belt conveyor \$250. Call Randy 920-207-2327
- 3 Acme 48" barn fans. \$4000. Call Randy 920-207-2327
- Trimble GFX-750 display system w/ NAV-900 guidance controller w/ GNSS accuracy. Like new. 608-474-1221
- 1927 Ford Model T pickup roadster convertible. 920-210-1644
- Weaverland 424 electric feed cart. 850 hrs, sold cows no longer need. \$2000 OBO. Jim 920-602-1223
- Hutchison auger. 8"x62'. Electric or PTO. \$500. 608-628-1621
- JD 920 flex head. \$1500. 608-628-1621
- 18x4x42 tractor tire \$150. 608-628-1621
- 18x4x38 tractor tire \$50. 608-628-1621
- Weaverline automatic feed cart model 424. Works great. Comes with a charger. \$3,500 Call 608-214-8828.
- 2 Badger 20ft. ring drive silo unloaders, in good shape, used mostly for HMC. 262-483-5398
- 3 rolls of barbed wire. \$25. 262-573-6530
- Electric pull. \$30. 262-573-6530
- Uni drive stirator with motor. 24'. \$800. 262-573-6530
- 4 JD 12.4x24 wheels/tires. 8 holes. 414-870-2737
- 32 calf pens for sale. 4'x8' size. Frishe brand. \$200 each. 608-516-4234
- Milwaukee ¾" drill for pulling up silo unloader. \$350. 608-516-4234
- Box scraper. Like new. \$950. 608-516-4234
- FREE- 14x60' Madison Silo. Includes unloader. 608-516-4234
- Agromatic roller blower. Model 3600. \$7,000. 414-254-0555
- Dagelman blade. 12 foot. Fits on model 71-89 Magnums. \$5,000. 414-254-0555
- Bunker claw two \$2500, 414-254-0555
- Lincoln Welder \$125, 414-217-7795



We're on the Web!

[www.premierinsurancesolutions.com](http://www.premierinsurancesolutions.com)



Premier Insurance Solutions, LLC  
works with 6 Insurance Companies:



### OFFICE LOCATIONS:

#### Baraboo Office:

Matt Balfanz 1-608-434-5413

#### Burlington Office:

Renee Schaal 1-262-210-1077

#### Cascade Office:

Craig Ladwig 1-866-528-8336  
Justin Ladwig  
Tiffany Peters  
Casey Belger

#### Elkhorn Office:

Kate Lonze 1-262-903-6493

#### Monroe Office:

Tracy Spotts 1-608-346-1588

#### Monticello Office:

Sylvan Olson 1-608-558-2944  
Dana Olson

#### Mt Horeb Office:

Deanna Ranum 1-877-677-2410  
Jason Ranum

#### Tomah Office:

Jenny Kilpatrick 1-608-386-4539

#### Wales Office:

Dave Kilpatrick 1-262-370-3282  
Christi Kilpatrick