



PREMIER INSURANCE SOLUTIONS, LLC

FALL 2023 NEWSLETTER

CHANGES FOR FALL 2024 POLICIES

-JUSTIN LADWIG

Wheat

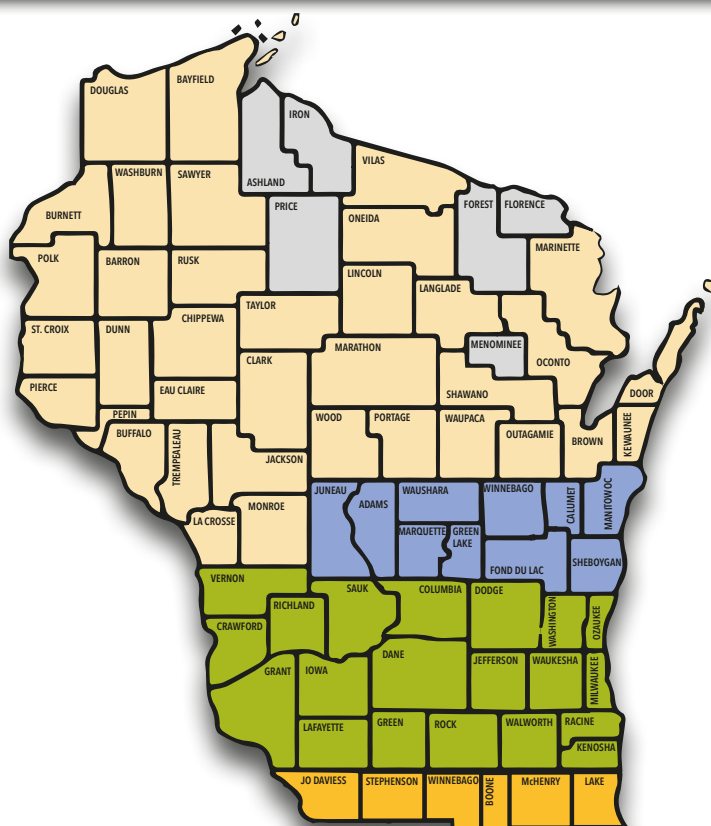
The final plant date was extended in all WI counties for winter wheat this year. Please see the map to find your county and the new date. This also extended the late plant period in most counties. Reminder, wheat planted in the late plant period loses 1% of the guarantee per day.

Hay

Enterprise Units are available for hay this year. This may help reduce your premium if you do not want or need optional units.

The deadline is fast approaching for hay and wheat policies. If you want to add these crops or make changes to your current policy, you must do so by **September 30th**.

Both Final Plant Dates (FPD) and the end of the Late Plant Periods (LPP) have changed.



Final Plant Date	10/10	10/10	10/15	10/20
End of Late Plant Period	NO LPP with Winter Options	10/25	10/25	10/25

Winter Wheat Final Plant Dates





REMINDERS FOR YOUR FALL 2024 POLICIES

-DEANNA RANUM

HOW THE POLICIES WORKS:

Wheat

- Yield Protection and Revenue Protection are available.
- Guarantee based on your Actual Production History and August average CBOT price for July wheat.
- Deadline to sign up is September 30th.

Hay (APH)

- Uses your established tonnage history to establish your individual guarantee.
- You must keep records of your production.
- You must contact your agent if you are ripping up any insured acres.
- Deadline to sign up is September 30th.

Hay (AYP)

- Uses a county expected yield and county actual yield to figure losses.
- No records needed.
- Deadline to sign up is September 30th.

Hay (PRF)

- Covers lack of rainfall, regardless of yield.
- No records needed.
- You pick at least two 2-month intervals available throughout the year.
If there is not normal or below average rainfall in your grid of land in that time frame, the policy pays out.
- You can cover hayed or grazed land.
- Deadline to sign up is December 1st.

To discuss your insurance options on your hay or winter wheat, please contact your agent before the above deadlines.

DEFFERAL OF INTEREST FOR 2023

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.

PLANTING COVER CROPS?

If you are planting a cover crop this fall you must register those acres with DATCP in order to receive the \$5/ acre crop insurance premium credit. The application can be found at: CoverCropRebate.wi.gov The applications will open in December and need to be filed by the end of January. Cover Crops should also be registered at the FSA by November 15th.

SALE CLOSING DEADLINES

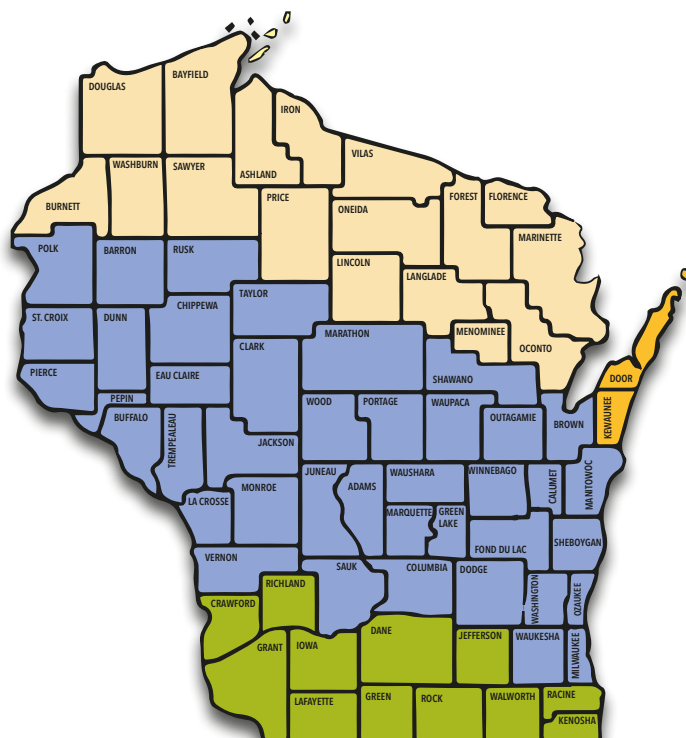
Winter Wheat.....	September 30
Forage Production.....	September 30
Margin Protection.....	September 30
Apples.....	November 20
Cranberries.....	November 20
Pasture, Rangeland, Forage (PRF).....	December 1



INSURING FALL SEEDING

-JENNY KILPATRICK

If you have a forage seeding policy in place and planted a 60%-100% alfalfa seeding mix after July 1, 2023, you may be eligible for coverage on those acres. Depending on your county (see map), the seeding would have had to be planted by 8/20 or 8/31 in most of WI to be insurable. If you have a policy and planted after the final plant date for your county, those forage seeding acres will be uninsurable, no premium will be charged, but you still need to report those acres to your agent. Bottom line, make sure to get your acres recorded with your agent this fall. Insurable fall 2023 seeding is covered until Oct. 15, 2024!



REMINDERS

- Fall 2022 seeding can be appraised now through Oct 15, 2023 for a possible loss
"If concerned about a loss, talk with your agent to insure a claim is turned in"
- Spring 2023 seeding will be appraised in the spring of 2024

Spring 6/15
Fall 8/10

Spring 5/31
Fall 8/20

Spring 5/15
Fall 8/31

Spring 6/15
Fall 8/20

Forage Seeding Final Plant Dates

HARVEST CLAIMS & REMINDERS

-MATT BALFANZ

Every year presents us with new challenges as we go through the growing season. As we approach harvest, there are a number of things we need to keep in mind as it pertains to our Crop Insurance policy:

If you have Revenue Protection, you need to identify your trigger point as this potentially will change from the spring due to price movement. Ex: If your Corn guarantee is 150 bu, your revenue guarantee is \$886 per acre. We will value the harvested bushels at the October CBOT average for Dec Corn which has been trading around \$4.90 of late. If this holds, you will now trigger a loss payment at 180 bu ($\$886 / \4.90). These numbers are specific to each policy based on APH and coverage level, so have that discussion with your agent.

If you are chopping silage, harvesting high moisture corn, or bypassing severely damaged areas, an appraisal of those acres will be needed prior to harvest. We strongly encourage you to take some time to go to the field with the adjuster or at least discuss with them what they found before they leave the farm. This year we have seen a lot of uneven stand issues so it will be harder than normal to assess what is out there.

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 2023 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.

It is your duty to report a loss. If you have concern about a possible loss, contact your agent to file a claim ASAP. We would rather submit and release a claim than miss the deadline to file it.

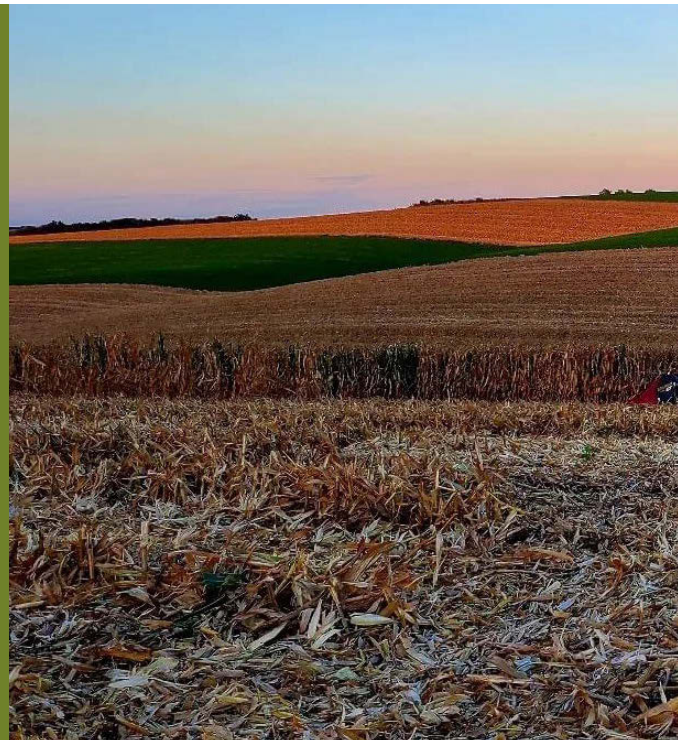
With the drought conditions in some areas this year, it is hard to know what we are going to find this fall until we get in the fields. That being the case, it is more important than ever to know your policy trigger points and communicate with your agent.

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!!**



PREMIER INSURANCE SCHOLARSHIP PROGRAM



Lily Mitchell

Parents:
Bart & Amy Mitchell

Hometown:
Boscobel, WI

University/College:
University of Wisconsin Platteville

Major:
Agribusiness, Minor in Animal Science



Kyle Diedrich

Parents:
Piliip & Kimberly Diedrich

Hometown:
Twin Lakes, WI

University/College:
University of Wisconsin Whitewater

Major:
Physical Education



Emma Draeger

Parents:
Joe & Angie Draeger

Hometown:
Ripon, WI

University/College:
Fox Valley Technical College

Major:
Agribusiness Science and
Technology-Agronomy



Nicholas Roe

Parents:
Dan & Sally Roe

Hometown:
Monticello, WI

University/College:
Blackhawk Technical College

Major:
Agribusiness Science Technology



Erin Bartelson

Parents:
Dave & Michelle Bartelson

Hometown:
Burlington, WI

University/College:
Iowa State University

Major:
Animal Science

Premier Insurance Solutions, LLC awarded five \$1000 scholarships in 2023.
We would like to congratulate our 2023 Winners.

Once again we will be offering scholarships in 2024.

If you are interested, contact Tiffany Peters at 866-528-8336 or email
tiffany@premierinsurancesolutions.com. The deadline to apply is March 31, 2024.



2023 REVENUE PROTECTION PRICES

Crop	Base Price 2023	Harvest (Fall)
Corn	\$5.91	TBD
Soybeans	\$13.76	TBD
Wheat	\$8.45	\$6.13
2024 Wheat	TBD	

Price Discovery Periods for 2024 Winter Wheat

Project Price: Aug. 15th-Sept. 14th
on Sept. 2024 wheat

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

Harvest Price (IL) July 1-31st on Sept. 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 Brooke at 920-528-8336 or go to our website www.PremierInsuranceSolutions.com.

EQUIPMENT FOR SALE

- Case IH 32 Foot Crumbler. Asking \$2,500. Contact Dale Macheel @ 920-210-4863
- Farm King 480 Grain Cleaner. Asking \$2,800. Contact Dale Macheel @ 920-210-4863
- 489 New Holland Haybine. New wobble box 4 years ago. All new sections last year. Asking \$3,450 obo. Contact Roger Zubke @ 920-344-6933
- IH 963 corn head, works fine, high tin, was always shedded except last few months, \$2500, 12 row cleaners off Case IH 1200 planter. \$600. Contact Craig @ 262-206-7656 Kansasville, WI.
- Land Pride 3-point Hitch Arm Mower. Contact Dan Nettesheim @ 262-370-4267
- 1200 Bulk Tank, 2 Compressors, Pre Heater, 20 ft stainless steel pipeline. About 2-years old. Contact Eric with questions @ 715-695-3553
- Used Case Model 96 Hydraulic Hay Rake for sale. \$860. Call Ben Leedle @ 262-206-9021
- Well maintained, field ready 12 row model 9400 High Residue Sukup cultivator. Has a three-point guidance hitch. Asking \$20,000. Contact Mark Brunnquell @ 414-550-4805
- Kewaunee 7 shank disk chisel \$3,700.00 OBO. Contact Tom Hegeman @ 262-716-6429 after 5pm CST
- 3 pt. stack mover with bonnet \$450.00 OBO. Contact Tom Hegeman @ 262-716-6429 after 5pm CST
- White 508 plow 4/18 with coulters \$2,500.00 OBO. Contact Tom Hegeman @ 262-716-6429 after 5pm CST
- Gravity Box with brush auger \$1,500.00 OBO. Contact Tom Hegeman @ 262-716-6429 after 5pm CST
- John Deere 7200 Deep Till. Asking \$5,000. Contact 920-210-9708
- Ford F650 Feed Truck 1989. Asking \$4,000. Contact 920-210-9708
- Chevy 6500 2002. Asking \$3,000. Contact 920-210-9708
- Tri Axle 16 Foot Trailer. Asking \$4,000. Contact 920-210-9708
- 2 Power Gravity Boxes & Gears. Mueller Pro 600 Merger. Contact Richard Gimler @ 920-285-8730
- H&S 270 Manure Spreader. John Deere Corn Head. 2-Steel Fence Lines 20 ft. 2 Tractor Tires 16.9x34 & Tubes. Call Bill @ 920-261-8195
- Mueller Pole Wagon 4100 18-foot. Right hand self-unload heavy running gear. 12.5Lx15 tires. Telescoping Pole. Nice Shape. Field Ready. Contact Keith @ 920-207-8847
- IH 720 A.R 5-6 18-inch plow. \$1,500; and IH 710 A.R. 5-16-in plow. \$750. Contact Brian @ 262-573-6530
- Chandler 6-ton Tandem fertilizer spreader with parts. \$1,500. Contact Brian @ 262-573-6530
- New Holland 166 merger, inverter. \$3,000. Contact Brian @ 262-573-6530
- New Holland 782 Gale 980. Text Mich @ 262-374-0344
- Double " R " Weigh Wagon \$ 1500. Contact Aaron @ 608-293-0642
- 4 Box Seed Vac Tender Bulk Seed System \$ 2000 Needs Trailer. Contact Aaron @ 608-293-0642
- 3 Box Seed Vac w/trailer \$ 3500. Contact Aaron @ 608-293-0642
- Kewanee 15' cultivator. Call 262-325-4775 or Message 262-279-6605
- John Deere 896 snow blower. 3-point. Call 262-325-4775 or Message 262-279-6605
- John Deere 30' 3-point Rotary Hoe. Call 262-325-4775 or Message 262-279-6605
- Versatile 836, Clean, Shedded, 4WD Tractor. Cummins 2010 horsepower motor. \$23,500 obo. Call 262-835-2327
- DMI TIGER III SUBSOILER. 2-badger 14 ft chopper wagons., Patz 9174 bale grinder. Call Ken @ 920-988-4682

ODDS AND ENDS

- 3-2 Person Deer Stands. 15 Feet Tall. 2-Brand New. 1-Used. All 3 for \$500. Call Bob @ 920-988-9652
- 40 Calf-Tel hutches. \$250 each. Call Schmidt Family Farm @ 608-487-2754. Located in Cashton, WI
- 1988 Ford 8000 grain truck. 24-foot box. Roll tarp. Ford Diesel. 13-speed. Must see truck. Asking \$29,000. Call Greg @ 920-210-6740
- Milking Parlor Double 8. With universal automatic takes offs. Low Level line/received/loaders/vacuum tank. Mint Condition. Contact Keith @ 920-207-8847

CROPS FOR SALE

- Certified Organic Rye Straw. 3x3x8 Big Square Bales. Feed Quality. NO WEEDS. \$55/bale. Contact Lucas Kern @ 920-960-6408
- Hay For Sale. 3x3x8. Contact 920-210-9708

LIVESTOCK FOR SALE

- Marda Angus Farms Fall Production Sale on November 18 in Lodi featuring open heifers, bred heifers and donor cows. For more information visit mardaangusfarm.com.

CUSTOM SERVICES

- Wiersma Farm Drainage: Farm drain tile planning and installation. Self-propelled full GPS guided tile plow. Established in 2015. Free estimates. Contact Sam Wiersma 920-296-5937
- Seed Clean: Cambria, WI. Small Grains custom cleaning and sales. Barley & Rye seed for sale or custom clean your seed. Contact Ashton Brusveen for a quote: 920-382-6710
- MAC's Ag Services LLC: Precision Planting Premier Dealer. Harvest International, Yetter Equipment, Hiniker Cover Crop Seeder, SI Distributing, Hy-Capacity, Command Hydraulics, & Maschio Compact Utility Dealer. Meter Calibration, Planter Cleaning, Inspection & Service, Planter Upfitting & Parts Installation, Custom Yield Analysis & Planning. Agricultural Equipment Repair & Maintenance, Golden Harvest/Enogen & Jung Seed Genetics Dealer. Contact Mark McMullen 920-838-1234 or Sarah McMullen 920-918-5942, e-mail macs.agservices@gmail.com, or visit our website, 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, or visit rpmyardcare.com

WANTED

- Buy Bred Holstein Heifers. Call Cody 920-980-1677 (Goking Livestock)
- John Deere 4020 Diesel Power Shift with or without loader. Contact Dan Nettesheim @ 262-370-4267
- FP 230 NH Chopper. 2 row 30" chopper head. Call 414-217-7795

Premier Insurance Solutions, LLC
N3590 County Rd S
Cascade, WI 53011

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OFFICE LOCATIONS:

Baraboo: 608-434-5413
Matt Balfanz

Burlington: 262-210-1077
Renee Schaal

Cascade: 866-528-8336
Craig Ladwig
Justin Ladwig
Tiffany Peters
Brooke Dulmes

Elkhorn: 262-903-6493
Kate Lonze

Monroe: 608-346-1588
Tracy Spotts

Monticello: 608-558-2944
Sylvan Olson
Dana Olson

Mount Horeb: 608-279-2708
Deanna Ranum
Jason Ranum

Tomah: 608-386-4539
Jenny Kilpatrick

Wales: 262-370-3282
David Kilpatrick
Christi Kilpatrick

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.