

Looking towards 2025, producers have a lot to consider as we face consistently high input costs and declines in market prices. Marketer Rich Morrison of NAU Country has shared 5 things to strategize for 2025:

1. Have to consider using ECO to protect revenue band from 86% to 95% with premium support at 65%.
2. ARC-CO looks to have price advantage over SCO for many crops, and is free.
3. However, ARC-CO only protects 85% of base acres, which may or may not make it a strong option on all farms.
4. Revenue Protection is still needed to protect base revenue at the farm level.
5. Utilize the RP bushel guarantee to forward market with/if the market provides an opportunity to lock in a profit.

### What's New for 2025 Crop Year?

- ECO subsidy has changed from 44% to 65% for the new 2025 crop year.
- Changes to New Breaking land, see pg. 4
- NEW: Enterprise unit options by organic practice, see pg. 4

## SALE CLOSING DEADLINES

WinterWheat.....	September 30
ForageProduction.....	September 30
MarginProtection.....	September 30
Apples.....	November 20
Cranberries.....	November 20
Pasture, Rangeland, Forage (PRF).....	December 1

## INTEREST ON PREMIUMS

The past few years, the RMA has offered a “deferral of interest” to December 1st. At this point, that is not the case for 2024 reverting to interest attaching on October 1st.

This is a very big deal as the insurance company charges 1.25% per month which is equivalent to 15% interest. If possible, it is in your best interest to pay multi-peril premiums by September 30th.

Regardless of your decision to pay Corn and Soybean premiums, **Forage Seeding, Forage Production, and Winter Wheat must be paid by September 30th to avoid cancellation.**

Reach out to your agent if you have questions regarding your billing statement to avoid cancellation if you insure these crops.

If the RMA decides to defer interest at the last minute, we will notify you ASAP. We apologize for the inconvenience this is causing.



# HARVEST REMINDERS & CLAIMS

-MATT BALFANZ

A complete 180 from 2023: Last year we couldn't buy rain from early May through July in most areas and this year we couldn't get 3 days in a row without it, making planting and getting hay up difficult or impossible in a lot of our territory. As we approach the harvest of corn and beans, here are some reminders as it pertains to your 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 \$699 per acre. We will value the harvested bushels at the October CBOT average for Dec Corn, which has been trading around \$4.00 of late. If this holds, you will now trigger a loss payment at 175 bu (\$699 / \$4.00). These numbers are specific to each policy based on APH and coverage level, so have this discussion with your agent.

- **If you are chopping silage, selling 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 unevenness due to flooding 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 2024 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 and now must be reported with insured production. This production will not figure into your history but must be accounted for.
- **It is your responsibility to notify your agent within 72 hours of discovery of crop damage/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.

As always, communication is key to avoid problems with claims. Keep your agent and adjuster in the loop as you get into the fields and let us know if questions arise.

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 DEADLINES

Earliest of 15 Days after Harvest or:

<u>Crop</u>	<u>Last Day to report a claim</u>
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.**

## PLANTING COVER CROPS?

Pending final emergency rule approval, it looks like the \$5/acre crop insurance premium credit will be renewed. New for this fall: producers **MUST report** cover crop acres to FSA by Nov. 15th **AND submit a copy of the FSA 578 Producer Print with your application.**

Applications look to be available starting Dec. 2nd through the end of January on first come first serve basis at: [covercroprebate.wi.gov](http://covercroprebate.wi.gov)

# REMINDERS FOR FALL POLICIES

-DEANNA RANUM

## Wheat

- Yield Protection and Revenue Protection are available.
- Guarantee is based on your Actual Production History and August avg. CBOT price for July wheat.
- Final plant dates were extended last year
- Wheat planted in the late plant period loses 1% of the guarantee per day.
- The deadline to sign up for Wheat coverage 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 planning on ripping up any insured acres.
- Enterprise units are now available to help reduce premium.
- The deadline to sign up for APH Hay is **September 30th**.

## Hay (AYP)

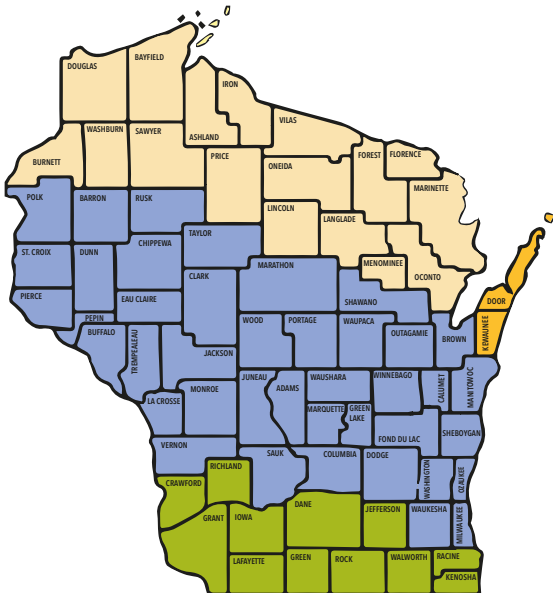
1. Uses a county expected yield and county actual yield to figure losses.
2. No records needed.
3. The deadline to sign up for AYP Hay is **September 30th**.



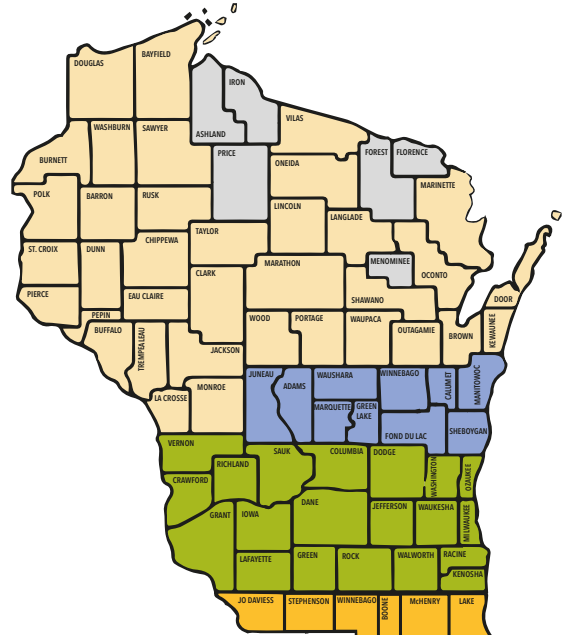
Hay/Pasture (PRF) See pg. 4

## New Seeding (Fall Forage Seeding)

- Covers you for a lack of stand in newly seeded alfalfa fields.
- If you have a spring forage seeding policy, you also have a fall forage seeding policy.
- 2023 insured fall seeded alfalfa can be appraised now through Oct 15th for possible loss. Contact your agent if you think you may have a claim.
- 2024 Spring forage seeding will be appraised in the spring of 2025.
- The deadline to sign up for new fall forage seeding was **July 31st**.



**Forage Seeding Final Plant Dates**



**Winter Wheat Final Plant Dates**

## PASTURE RANGELAND FORAGE

-DANA OLSON

PRF is an area-based plan that covers a single peril – lack of rainfall. There is no need to track production for this policy. The area is not county based, but rather grid based, which is 17 miles x 17 miles. Coverage is based on experience of the entire grid and not based on individual farms or weather stations. Losses are paid automatically when the grid's actual rainfall for the two-month period falls below the insured's trigger grid index. If you have livestock dependent on haying or grazing acres, PRF indemnities can be used to offset the purchase of feed to support healthy livestock when the lack of rainfall has caused insufficient amounts of hay or grass to graze.

This policy is very customizable to achieve the producer's desired level of coverage at a premium that is in line with a producer's budget. A producer chooses:

- Crop type (Haying and/or grazing)
- Coverage level (70% to 90%, in 5% increments)
- Productivity factor (60% to 150%, in 1% increments)
- Index Intervals (Producer chooses at least two 2-month periods where precipitation is important to their operation)
- Acres (Producer insures only the acres they want to insure. Don't have to insure all acres in an operation)

This policy is a great way for forage acres being converted to row crops to meet the insurability component of the Prevent Plant 1-in-4 rule. Deadline to sign up for 2025 is **December 1, 2024**.



## REMINDERS & CHANGES TO THE NEW BREAKING RULES

-DEANNA RANUM

Are you breaking out acres that have not been planted to a row crop in the past four years? If so, here are some reminders and some changes to keep your policy working for you.

### Land coming out of CRP in the last year

- This land can be insured at 100% of the county T-yield for the first year you plant a row crop. After that first year of a row crop it can be insured for subsequent years with your simple average yield or the county t-yield.

### New breaking

- If the land has not been row cropped in 1 of the last 4 years, or it's been more than 2 years since it came out of CRP, it is considered new breaking. The rules for this have changed and you **MUST** insure these acres at 85% of the county t-yield
- If the land was in a long-term hay crop or a perennial crop, they are now considered "planted" in this situation and you now can insure these acres using your yields or the t-yield.

If you have acres that you are planning on running that may fall into one of these scenarios, please contact your agent. We can discuss your specific situation and make sure your policy is set up to best cover your needs.

## NEW FOR '25: ENTERPRISE UNITS BY ORGANIC PRACTICE

-JENNY KILPATRICK



Producers that run organic and conventional ground have been waiting for the ability to have enterprise units by organic practice for years & it is finally available! This means that if you qualify by practice on corn for example, you can have an enterprise unit on your conventional corn and a separate enterprise unit for your organic corn. No longer will the two practices be put together into one big enterprise unit, as long as you add the EO option to your policy.

This option also allows the availability to have enterprise units on one practice and optional units on another.

As a reminder, to qualify for ANY enterprise unit you must plant in a minimum of 2 sections and at least 20 acres or 20% of the total acres must be in a second section.

If you feel like you may be a good fit for enterprise units by practice, reach out to your agent to discuss your options.

## 2024 REVENUE PROTECTION PRICES

Crop	Base Price 2024	Harvest (Fall)
Corn	\$4.66	Oct. avg. on Dec. corn
Soybeans	\$11.55	Oct. avg. on Nov. soybeans
Wheat	\$6.72	\$ 5.27 Final
2025 Wheat	\$ 5.97 as of Sept. 4	

### Price Discovery Periods for 2025 Winter Wheat

Project Price: Aug. 15th-Sept. 14th  
on Sept. 2025 wheat

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

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

## DIRECT DEPOSIT

All companies offer direct deposit of loss checks. Setting this up avoids lag time in mailing.

Without direct deposit, the company mails the check to your agent, who reviews the loss and mails or brings it to you. This process can add a week between the claim being finalized and you having access to the funds.

The problem with direct deposit is if the agent reviews the claim and finds a problem, you may have to pay back money that was incorrectly paid out. If you are comfortable with this possibility, you may want to set it up.

Your agent can help set up direct deposit or you can create an account on your crop insurance company's website, and in most cases, set it up that way.

## Congratulations to our 2024 Premier Insurance Scholarship Winners



**Cora Kohlman**

**Connor Allen**

**Tanner Lallensack**

**Eloise Rohloff**

**Haylie Habeck**

Parents: Chad & Joy Kohlman	Parents: Chad & Annie Allen	Parents: Craig & Lanae Lallensack	Parents: Brian & Andrea Rohloff	Parents: Paul & Donna Habeck
Hometown: Sheboygan Falls	Hometown: Reedsburg	Hometown: Cleveland	Hometown: Whitewater	Hometown: Cascade
University/College: University of Wisconsin- River Falls	University/ College: Northeast Iowa Community College	University/ College: Milwaukee School of Engineering	University/ College: University of Wisconsin- Platteville	University/ College: University of Wisconsin- Madison
Major: Ag Business	Major: John Deere Tech	Major: Mechanical Engineering	Major: Dairy Science	Major: Animal Science, Pre-vet

Premier Insurance Solutions, LLC awarded five \$1000 scholarships in 2024.

Once again we will be offering scholarships in 2025.

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, 2025.

## 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](http://www.PremierInsuranceSolutions.com).

## CROPS FOR SALE

- All types of hay big square bales. 920-210-9708
- 25-big round bales of straw, small square bales of straw, 250-big square bales of straw, 250-big square rye hay, 180-1st crop hay, 2,000 bushels of rye. 608-585-5970
- Big Square Grass Hay 920-210-1646
- Organic barley straw 4x5 rounds. \$50 each 608-632-0315

## LIVESTOCK FOR SALE

- Registered Alpine Doelings for sale. \$150 Hand raised on pasteurized milk, vaccinated, wormed and child friendly. Born late April, early May. 920-988-8827 leave message.
- 50-60# feeder pigs every week call Gilbert at 262-673-4812 Rubicon.

## ODDS AND ENDS

- 2- 16x9x28 tires. New. \$450 each. Call 608-279-6558
- 2 -- Ritchie Omni 5 heated automatic waterers - 1 stainless, 1 painted trough. 920-795-4776
- 18" Jamesway silo unloader, complete or for parts, 7.5 hp single phase, new blower, shroud and auger - out of silo. 920-795-4776
- 1500 gal LP Tank 920-210-9708
- Milking Parlor Double 8. With universal automatic takes offs. Low Level line/received/loaders/vacuum tank. Mint Condition. Contact Keith @ 920-207-8847.
- Holm & Laue Milk Taxi 3.0. 70 gallons. Used 6 years Asking \$3000. 920-758-2637. 920-901-1297
- International 56 Blower \$500 608-341-8164
- John Deere 3 pt-8ct Snow Blower Call 262-325-4775, Message 262-278-6605
- 2 Grain Bins: 10,000 bushel, 5,000 bushel 920-210-1644

## CUSTOM SERVICES

- Fly-By Acres Ag Services LLC Precision Planting Dealer, Seed - Biologicals - Chemicals, Soil Sampling - Custom Applying, Liquid Fertilizer. Contact Joshua Kroeplien (920) 946-9919 or [joshua@fbaas.biz](mailto:joshua@fbaas.biz)

## WANTED

- 500 gallon LP Gas tank in very good condition. Please call Dale at 920-382-6707.

# EQUIPMENT FOR SALE

- Case IH Patriot 3340 2017 100ft boom, 1380 hours. Aim System, Auto Steer, Auto height, Leather Interior, Like new with or without wide drop, 24 row, 360 wide drops John Reeb 920-605-0141
- Original cob stacker, corn spout, short drag ,10 ft section with chain, new corn spout with auger for 1200 Sheller. \$200. 608-427-6834 or 608-343-8883
- 1989 Mack Tri-axle grain truck 20 ft. kann box with trifold rear doors 920-296-2388
- Transfer Auger 10 inch. Hydraulic Driven. Works well. \$750. Call 608-279-6558.
- New Holland 6635; 90hp Tractor. Great condition - 2900 hrs. Cab, AC/Heat - 540PTO - \$19,900. 920-723-6376
- 20-foot Schuette cattle feed wagon. Very good condition includes pans for green chopping. Asking \$3250. Call 262-949-0991
- 4' Jamesway silo unloader complete or for parts. 5hp single phase, blower, auger, and shroud almost new, out of silo. 920-795-4776
- 2002 C65 Chevy. 920-210-9708
- 2002 STX375. 920-210-9708
- Load Pride 84" Mower. 920-210-9708
- MC Rotary Chopper. 920-210-9708
- 2 augers 50 and 31 ft. 920-210-9708
- 1957 Farmall 450, New 14.9 38 tires, older restoration, 100% complete and correct, 12 volt. \$4500.00 262-210-6086
- 1952 Farmall H, 12 volt, Runs good. \$1600.00 262-210-6086
- 1951 Farmall M with Super M engine in tractor, 9 speed transmission, 12 volt \$1850.00 262-210-6086
- JD643 Corn Head, low tin, oil bath, new gathering chains & sprockets (used 150 acres) Will load your trailer \$3800.00 262-210-6086
- JD444 Corn Head, for parts – 90% complete. Will load your trailer. \$500.00 262-210-6086
- 1-25 foot Goliath Harvester Unloader 920-207-8847
- 3- 4100 Miller Pro Right Hand self-load wagon. On a nose running gear. 12.5 x 15 tires. Works Great. 920-207-8847
- Meyer chopper box. 16 foot, galvanized box, tandem running gear. Good condition. Call 608-412-1412 for price.
- Kinze/JD Bean Planter. 19 inch rows. 15 row Kinze Meter. Many new parts including disc openers. 608-412-1412.
- JD 7000 Conservation Planter. Precision meter, no-till/no fertilizer, insecticide boxes. Call for price. 608-412-1412.
- Loftiness 6 row stalk chopper - windrower new knives and center bearings 2 seasons ago. ready to go \$12,500 608-516-4234
- New Holland U80c loader same as Case 1546 hrs front hydraulic coupler, rear 3 pt ,pto ,cab heat & air, bucket, grapple, & skid steer plate Mark: 608-516-4234
- 2 – Meyer 500 Series self unload boxes with extension unloading. 10 gear. Excellent Condition. 715-683-2595. Leave message
- John Deere 3950 Chopper. 715-683-2595. Leave Message
- International 781 Chopper. Hay & 2 row corn head. Good condition. 100 horse power tractor is more than enough. \$750 608-341-8164
- 1995 R62 Gleaner combine with 6 row hugger head , 4 wheel drive , Cummins motor. \$29,000 obo call Richard 715-213-7002
- 4 new Maxam VF380/90R46 agrixtra N on 10 bolt sprayer rims. \$6500 Rick 608-576-3250
- 2010 John Deere 6430 with 673 Loader. 4WD. 1400.10 hours. \$73,000. Call Scott @ 414-587-8978.
- Brady- 6 row Stack Chopper Call 262-325-4775, Message 262-278-6605
- Kewaunee- 15 foot Cult. Mulcher Call 262-325-4775, Message 262-278-6605
- New Holland 790 Corn Chopper 920-299-6112
- IH 710 Plow 4-16 auto reset. 920-299-6112
- Kewaunee 64 foot Elevator 920-299-6112
- IH 56 Blower 920-299-6112
- Fox 2200 Hay & Chopper 920-299-6112
- Harvest Tec corn chopping head. Like New. 920-210-1646
- NH 255 Tedder Rake, International Rebuilt 17' 820 Flex platform, new style Reel, 715-570-5960.
- IH 6 row corn cultivator. Located in Jackson. Call or text Stan: 262-305-5331
- JD 1010 field cultivator with drag. 26.5 ft wide. Stored inside, newer lift cylinder. Rear hitch. Located in Jackson. Call or text Stan 262-305-5331

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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

**Lyndon Station:** 608-547-0845  
Clayton Walsh

**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  
Adin 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.