



PREMIER INSURANCE SOLUTIONS, LLC

FALL 2025 NEWSLETTER



WHAT'S NEW FOR 2026 CROP YEAR?

- Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO) premium subsidy increased to 80%
- Margin Coverage Option (MCO) available for corn and soybeans (see pg 4)
- Beginning Farmer or Rancher (BFR) is expanded from 5 to 10 years
- Insurance coverage available for Triticale (see pg 3)

PREMIUM DUE DATES

Like last year, corn and soybean premiums are due by **September 30th** to avoid interest.

Forage production, Wheat and **Forage Seeding** **MUST** be paid by **September 30th**, or the policy will be canceled.

SALE CLOSING DEADLINES

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

ONE BIG BEAUTIFUL BILL ACT

The One Big Beautiful Bill Act (OBBBA) was enacted on July 4, 2025. Several federal programs will be impacted by this bill. Here is a summary of the potential impact to producers:

Farm Programs

- New safety net begins right away - producers will receive the higher of the ARC or PLC payment for crop year 2025. Must select ARC or PLC annually beginning with 2026 crops.
- Payment limit increased to \$155,000 on ARC and PLC. Prior limit was \$125,000.
- Increases reference prices for Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) by 10% to 20%.
- Increases effective reference price will be calculated based on 88% of the 5-year Olympic average versus 85%.
- One-time voluntary base acre increase allowed while maintaining current base acres

Dairy Program

- Increase covered pounds of milk from 5 million to 6 million pounds
- Allows update to production history for those participating in program to highest annual milk marketings from 2021, 2022 or 2023.
- Premium credit of 25% available if coverage is locked in from 2026-2031

Crop Insurance

- Producers can purchase SCO even if enrolled in ARC
- Extends the Beginning Farmer Rancher (BFR) definition from 5 years to 10 years
- Increases premium subsidy support for individual-based coverage across nearly all levels by an additional 3-5%.
- Increase premium subsidy support for area-based coverage plans (SCO, ECO, MCO) to 80%

HARVEST REMINDERS & CLAIMS

-MATT BALFANZ

Every year is different. That's what keeps it interesting right? For the most part, it seems that the growing season has not thrown too much at us to this point. Most acres got planted timely and we've been getting sufficient rain, maybe too much at times in some areas. The bigger risk as we approach harvest this season seems to be with the markets. Here are some important reminders to consider regarding harvest and your Crop Insurance Policy.

If you have Revenue Protection, you need to identify your policy's trigger point as this will change from the spring as long as Octobers average prices are below \$4.70 and \$10.54.

Ex: If your Corn guarantee is 150 bu, your revenue guarantee is \$705 per acre. We will value the harvested bushels at the October CBOT average for Dec Corn which has been trading around \$4.00 as of late. If this holds, you will now trigger a loss payment at 176 bu (\$705 / \$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, 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.

Do you have any "old crop" in the bin that you will be commingling 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 2025 crop after harvest. Call your agent to set that up ASAP.

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 and to maintain a more accurate APH.

Do you have any "uninsured acres"? If you are harvesting acres that are designated as uninsured for whatever reason, this production needs to be kept track of separately from insured production. Failure to do so can negatively affect any claim you may have.

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.

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
Canning Beans	September 20
Sweet Corn	September 30
Forage Production	October 15
Barley, Seed Corn, Oats & Winter Wheat	October 31
Cranberries	November 20
Field Corn, Soybeans	December 10

**CLAIMS NEED TO BE INITIATED BY THE INSURED.
CALL YOUR AGENT.**

DIRECT DEPOSIT

All companies offer direct deposit for loss checks, which can help you avoid delays caused by mailing. Without direct deposit, your check is sent to your agent, who reviews it before mailing or delivering it to you. This can add about a week to the time it takes to receive your funds after a claim is finalized.

Keep in mind:

If your claim is later found to have issues, and you received the payment via direct deposit, you may be required to return any overpaid funds. If you're comfortable with this risk, direct deposit is a faster and more convenient option.

Contact your agent if you are interested in setting this up. You can set it up by contacting your agent or by logging into your crop insurance company's website.

REMINDERS FOR FALL POLICIES
-DEANNA RANUM

Some crops require fall sign-up for coverage. If you plan to grow these crops and want to add or change coverage, contact your agent. Available fall crops and policies include:



Wheat

- Yield protection (bushels only) and Revenue protection (bushels and price) are available.
- Guarantees are based on your production history and the August average of the CBOT price for September wheat.
- Final planted dates are listed below on the map with a late plant period that reduces your guarantee by 1% per day late.
- The deadline to sign up or change your wheat coverage is September 30th.

Hay (APH)

- Your established tonnage history is used to establish your guarantee.
- Records must be kept to verify your production
- You must contact your agent if you rip up any insured acres in the spring.
- The deadline to sign up or change your APH hay policy is September 30th.

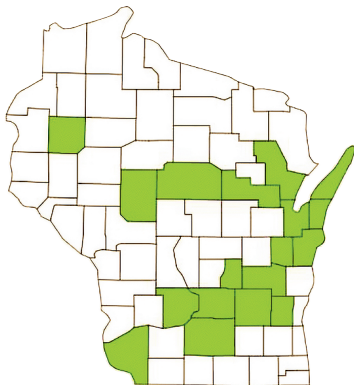
Hay (AYP)

- Uses a county expected yield and the county actual yield to figure losses.
- No records needed because your yields are not used.
- The deadline to sign up or change your AYP hay policy is September 30th.

WI COUNTIES - TITICALE

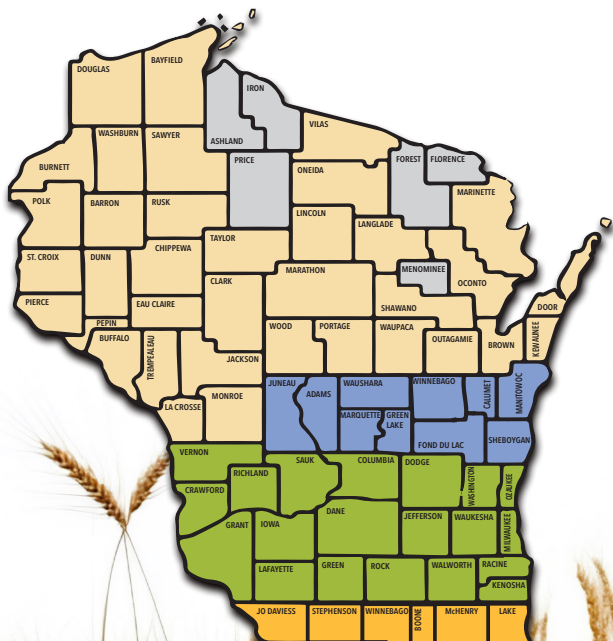
Triticale (New to WI)

- Uses your yield history to establish your guaranteed bushels
- The deadline to sign up for triticale coverage is September 30th.



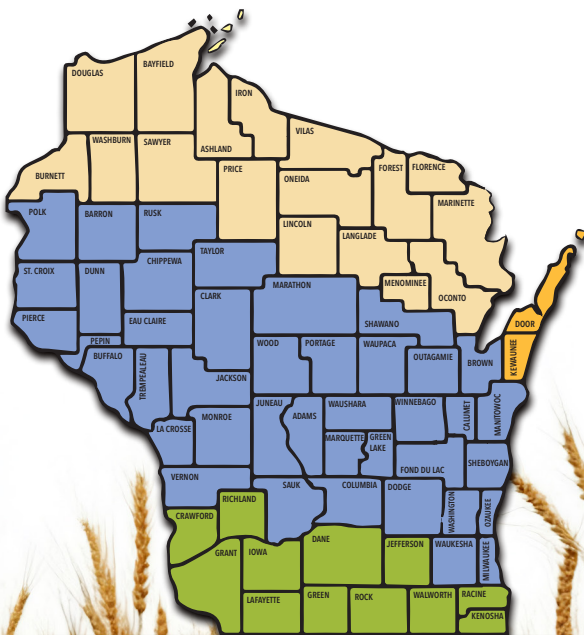
New Seeding (Fall Forage Seeding)

- Covers the stand of newly seeded fall alfalfa.
- If you have a spring forage seeding policy, you have a fall forage seeding policy.
- Contact your agent if you are planning on seeding down alfalfa this fall.
- The deadline to sign up for a new fall forage seeding policy was July 31st.



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



Spring 6/15 Fall 8/10	Spring 5/31 Fall 8/20	Spring 5/15 Fall 8/31	Spring 6/15 Fall 8/20
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Forage Seeding Final Plant Dates

PRF is an area-based plan that covers a single peril – lack of rainfall. 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 insured two-month period falls below the insured's trigger grid index.

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, but they cannot be consecutive)
- Acres (Producer insures only the acres they want to insure)

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 2026 is **December 1, 2025**.

SUPPLEMENTAL DISASTER RELIEF PROGRAM (SDRP)

Provides disaster relief payments to eligible producers who suffered revenue, quality or production losses due to qualifying disaster events in calendar years 2023 and 2024. SDRP has two stages:

Stage 1 – Began July 10th, USDA mailed prefilled forms to producers with a qualifying crop that received an indemnity under crop insurance or NAP during 2023 or 2024.

Stage 2 – Producers with losses not severe enough to trigger an indemnity under crop insurance or did not have crop insurance but suffered a loss, may qualify for an SDRP payment. Date to enroll in Stage 2 has not been established yet.

Please see USDA website on SDRP for more information.

Margin Coverage Option (MCO) is a new endorsement that can be added for corn and soybeans in crop year 2026. It's an area-based plan that provides coverage against a decrease in margin that's caused by reduced county yields, reduced commodity prices, increased prices of certain inputs or any combination of these items.

Margin = Expected Area Revenue – Expected Cost

Costs are a combination of fixed inputs and variable inputs that vary by crop. For example, corn variable inputs are diesel, urea, potash, interest and DAP. If at harvest time the harvest margin is less than the trigger margin, then an indemnity is triggered. One potential advantage of MCO is that it uses a different discovery price than MPCI base policies for most crops further diversifying your risk management tools. Since MCO uses a fall discovery price, it must be purchased by 9/30. MCO can be purchased with SCO; however, a producer cannot purchase both MCO and Enhanced Coverage Option (ECO) on the same crop.

Below is a chart that compares MCO and ECO:

	MCO	ECO
Similarities		
Type of Coverage	Area based coverage	
Bands of Coverage	95%-86% or 90%-86%	
Premium Subsidy	80%	
Differences		
Guarantee Based on	Margin (Expected Area Revenue Less Expected Costs)	Expected Area Revenue
Projected Price-CY 2026	Set in September 2025	Set in February 2026
Sales Closing Date-CY 2026	9/30/25	3/15/26
Trigger	Harvest Margin < Trigger Margin	Harvest Revenue < Trigger Revenue

2025 REVENUE PROTECTION PRICES

Crop	Base Price 2025	Harvest (Fall)
Corn	4.70	Oct. avg. on Dec. Corn
Soybeans	10.54	Oct. avg. on Nov. Soybeans
Wheat	6.06	5.09 as of August 25
2026 Wheat	5.79 as of August 25	

Price Discovery Periods for 2026 Winter Wheat

Project Price: Aug. 15th - Sept. 14th on Sept. Wheat

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

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

Stay up to date on all the important changes, dates/deadlines, upcoming meetings, and any other helpful information. Scan the QR code to receive text messages from Premier Insurance Solutions. Any questions, please contact your Agent.

Premier Insurance Solutions LLC
Texting OPT-IN



Congrats to our 2025 Scholarship Winners



Josie Bailey



Ashton Brusveen



Katie Brooks



Derek Gehrin



Sloan Averbeck

Parents: Brock & Nelda Bailey	Parents: Chad & Billie-Jo Brusveen	Parents: Gary & Jen Brooks	Parents: Michael & Cheryl Gehin	Parents: Adam & Tami Averbeck
Hometown: Tomah	Hometown: Cambria	Hometown: Juda	Hometown: Baraboo	Hometown: Oshkosh
College: University of Wisconsin- River Falls	College: University of Wisconsin- Platteville	College: University of Wisconsin- River Falls	College: University of Wisconsin- Madison	College: University of Wisconsin- Platteville
Major: Agriculture Education	Major: Agribusiness	Major: Agriculture Education	Major: Agronomy & Agribusiness Management	Major: Pre-veterinary Medicine

Premier Insurance Solutions, LLC awarded five \$1000 scholarships in 2025.

We will once again, be offering scholarships in 2026.

If you are interested, contact Brooke at 866-528-8336 or email brooked@premierinsurancesolutions.com.

The deadline to apply is March 31, 2026.

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

CROPS FOR SALE

- Quality grass hay, suitable for horses or cattle. Round and big square bales available. Call 920-279-5338
- Hay for sale, 1st, 2nd, or 3rd, crop big bales. Call (608)516-1462
- 2024 & 2025 hay for sale. 4x5' and 4x6' round bales. Priced free and up. Junction City. Will load. 715-457-2353
- Organic baleage, dry hay and wheat straw for sale. Forage tested, loading and trucking available. 608-634-3860
- 4x5 Round Bales. Stored inside. Net wrapped. Roto chopped. 1st & 2nd crop. 1st crop baleage. Vesper, WI 715-421-6491
- 5x6 Round Bales Rye straw. \$40 apiece loaded. 715-683-2595

LIVESTOCK FOR SALE

- Bred Heifers, Simmental & Maine, bred to Simmental or Angus bulls. These heifers are confirmed pregnant, gentle, and ready to go! Contact John Bobek @ 920-295-9072

ODDS AND ENDS

- Milk Bulk Tank \$300. Call Mel @ 262-835-1775. Leave Message.
- Kiln dried wood shavings, bulk delivery. Contact Jason 608.334.3783
- 2012 PJ bumper pull trailer. 18ft deck, 2ft dump tail & ramp. \$3500 608-427-6834
- 8 bundles of 20,000 foot, round baler twine. \$15 each. 608-464-7461
- Calf-Tel Huts with pail holders and panels. Good condition. 10 for sale \$125/each. Southern Dane County. Call 608-235-2439
- Complete Double 8 Herringbone milking parlor. 3-inch Lowline milking automatic takeoffs etc. Call Keith @ 920-207-8847. Located in Howards Grove.
- 10 horsepower 3 phase motor \$1500 608-438-2442
- 16-inch steel gutter grates. Call for more information. 715-983-2255
- 48 inch barn fans. Call for more information. 715-983-2255
- 10-ft field cultivator. Call for more information. 715-983-2255

WANTED

- Wanted to buy steel wheeled running gear. Call Dan 262-370-4267
- Wanted 6 row stalk chopper. Good-Excellent Condition. Call 262-882-5262

EQUIPMENT FOR SALE

- Hustler Chainless LX105 - Used twice, farming program has changed, only unrolled 2 bales. Always shedded, no longer needed. 262-745-5587
- 2- 1540 Gehl silage blowers.(one is a Vortex blower) No longer needed. Call Dan @ 715-498-7730 for more details. Plover, WI
- 1996 Gleaner R62 with Cummins engine with 6 row hugger head \$29,000. Call Richard @ 715-213-7002
- Case IH 3020 Grain head 20ft. Excellent condition \$16,500 (414) 573-1223
- John Deere 726 Soil Finisher. Hydraulic adjustable disc gangs. Good sweeps and several new hydraulic hoses. \$21,000 obo. 920-655-9987. Belleville WI
- McCormick Corn Binder \$2500, Always stored indoors, Power take off on Steel Wheels, Pictures upon request. Please contact Jeff @ 414-852-6589
- JD 9560 Combine (walker). 2004 w/3500 separator hours. Ready for the field. \$40,000.00. 414-852-967
- IH #55 10 shank chisel. \$500 608-427-6834
- Kuhn Knight SLC132 slinger spreader like new, 57500 sand shooter complete new belt 3500 2- Valmetal hammer mills 850-1050, 2- bulk bins 3-5 ton 450-650 2- 3pt tire scrapers \$600 each 608-516-4234
- Gleaner SCH Complete easy cut, 25-foot sickle guard dive head & Johnson grainer saver/rock guard. Like New. \$1500. 715-570-0275
- Conveyer 6006 grain vac very little use with tubing. \$17,500 (608)576-7670
- Hillsboro model 725 trailer 16000 GVWR gooseneck, adjustable dovetail. 4,500 608-576-7670
- Case IH 735 5 bottom adjustable width plow. \$1000.00. 608-212-6748
- John Deere 444 Corn head 38in rows \$1,000. Hesston 10 stakhand \$500. Steve 262-989-6114
- TMR Kuhn Knight 5042. Great working conditions and well maintained. Too small for us. Call 608-235-2439
- 2 Miller Pro 4100 18-foot hand self-unloading wagons. With heavy Knowles running gear with telescoping poles. Call Keith @ 920-207-8847. Located in Howards Grove
- IH 6000 conser-till chisel plow \$1800 608-438-2442
- Hayrite 35ft bale elevator on transport \$800 608-438-2442
- Farmal H \$600 608-438-2442
- 8x16 bale rack \$600 608-438-2442
- Weaverline 424 electric feed cart. Good Condition. 18,050 hours. \$1200. Call Jim @ 920-602-1223
- Case IH 2366 Combine 2005. Call for more information 608-547-3950
- Case IH 1020 20-foot platform. Call for more information 608-547-3950
- Drago 630 Corn Head. Call for more information 608-547-3950
- JD 693 Corn Head. Call for more information 608-547-3950
- 3950 JD Chopper with Iron Guard. Excellent condition. Call for more information. 715-683-2595
- 2-16 foot forage boxes. Call for more information 715-683-2595
- JD 8 foot 3-point Snow Blower. 262-325-4775
- Hardi Sprayer 60ft boom, 3 nozzles. 1000-gal tank. Hydraulic controls, foam markers, rinse tanks, chemical inductor. 262-325-4775
- 50-ft New Idea elevator with electric motor. 262-325-4775
- 15-ft Brady Stalk Chopper 262-325-4775
- 15-ft Mulcher-Crowfeet 262-325-4775
- 1995 9230 Case IH Tractor with 12-ft blade. Call for more information. \$55,000 608-575-8316
- 1997 Quad 5 field cultivator. \$12,500. Call for more information. 608-575-8316
- 2001 Kinze 640 Grain Cart. Call for more information. \$14,200. 608-575-8316
- JD 4960 FWA, axle mount duals. 3 remotes, green star wired. 7872 hrs. \$65,000. Good Condition. 262-498-7821
- Remlinger Drill Fill Auger \$1,200 262-498-7821
- IH 15.5 ft 820 flex head platform with updated reel, NH 255 rake tedder. 715-570-2909

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

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US POSTAGE
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SHEBOYGAN WI
PERMIT NO. 1



OFFICE LOCATIONS:

Baraboo: 608-434-5413
Matt Balfanz

Monroe: 608-346-1588
Tracy Spotts

Burlington: 262-210-1077
Renee Schaal

Monticello: 608-558-2944
Sylvan Olson
Dana Olson

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

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

Elkhorn: 262-903-6493
Kate Lonze

Tomah: 608-386-4539
Jenny Kilpatrick

Lyndon Station: 608-547-0845
Clayton Walsh

Wales:
David Kilpatrick: 262-370-3282
Adin Kilpatrick: 262-111-0351

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.