



# PREMIER INSURANCE SOLUTIONS, LLC

## SPRING 2026 NEWSLETTER

### WHAT'S NEW FOR THE 2026 CROP YEAR?

- MPCI base premium subsidy increase (see page 2)
- Enhanced coverage option (ECO) premium & supplemental coverage option (SCO) subsidy increased to 80% (See page 3)
- Prevent Plant changes (See page 7)
- Food Grade Soybean Contract Pricing now available in IL (See page 9)
- Beginning Farmer and Rancher (BFR) expansion from 5 to 10 years (See page 9)

### Texting Opt- In

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



**SIGN UP OR MAKE CHANGES TO YOUR  
POLICY BY **MARCH 16, 2026****

**SEE PAGE 1 FOR LIST OF REMINDERS**

# MPCI PREMIUM SUBSIDY INCREASE

-DANA OLSON

Base premium subsidy rates for Multi-Peril Crop Insurance (MPCI) have increased modestly at many coverage levels, improving affordability for growers across coverage options. These changes stem from the One Big Beautiful Bill Act (OBBBA) and related Federal Crop Insurance changes. The following chart summarizes these changes:

Coverage Level	50%	55%	60%	65%	70%	75%	80%	85%
<b>Basic &amp; Optional Units</b>								
2025 Premium Subsidy	67%	64%	64%	59%	59%	55%	48%	38%
2026 Premium Subsidy	67%	69%	69%	64%	64%	60%	51%	41%
<b>Enterprise Units</b>								
2025 Premium Subsidy	80%	80%	80%	80%	80%	77%	68%	53%
2026 Premium Subsidy	80%	80%	80%	80%	80%	80%	71%	56%

Last year, if a producer paid \$20/acre in premium, it could be \$17/acre in premium in 2026. Actual savings depends on coverage level and unit structure. Increased premium subsidies allow producers to:

- Lower premium costs
- Move up in coverage levels (i.e. 75% to 80%) to protect more of their expected revenue
- Improve risk management strategies

## CROP INSURANCE POLICY RENEWAL REMINDERS

Your MPCI crop insurance policy is a continuous policy and will renew as is unless you make changes to your policy by **March 16**.

The following is a list of items to consider when reviewing your existing policy:

- Marital status changes
- Legal entity changes (FSA and Crop Insurance must match)
- Substantial Benefit Interest change. Must list anyone with >10% interest
- Authorized signer change
- State/County/Crop additions for land added or potentially adding to operation
- Unit structure changes (i.e. Basic, Optional, Enterprise, etc.)
- Crop option changes (i.e. QL, YA, YE, etc.)
- Add-on product changes (i.e. ECO, SCO, Revenue buy-up, etc.)

# ENHANCED COVERAGE OPTION (ECO) & SUPPLEMENTAL COVERAGE OPTION (SCO)

-MATT BALFANZ

In 2025, we saw a significant premium subsidy increase to the ECO program matching the SCO subsidy making both products much more attractive than they have been in the past. Multiple producers elected to add the additional coverage for 2025 and are now questioning if it will pay, and if it will be a viable option moving forward. These are good questions, that we don't fully know the answers to yet, but here is what we do know:

Remember that ECO and SCO are county wide policies. They look at the expected yield for your county and sets an 86% (SCO), or 90 or 95% (ECO) guarantee based on that yield and the February Crop Insurance price. If the actual determined county revenue is below the coverage level, a payment will be triggered. If you carry a Yield Protection policy, SCO and ECO payments will be determined by actual county yield alone.

If you carry Revenue Protection, SCO and ECO will be based on actual determined county revenue. We know that we lost 10% in our corn price from February (\$4.70) to October (\$4.22) in 2025. If our ECO is set at 95%, that means we need an above average county yield to offset the price loss.

**Example:** 200 bu expected Co Yield at 95% ECO = Revenue trigger of \$893. If we divide the trigger by

October's average of \$4.22, that tells us the county yield must be over 211 bu for determined revenue to be over the trigger.

ECO on Soybeans for 2025 will only pay if we have a lower than expected yield. We only lost 2% in our price from \$10.54 to \$10.35, so yield would need to be at least 3% less than expected to trigger a 5% loss.

The county yields are calculated using data reported to crop insurance. That being the case, we will not know our actual 2025 county yields until this coming June. In the meantime, by March 15th, we need to decide if we want SCO and/or ECO for 2026. Part of the "One Big Beautiful Bill" increased crop insurance subsidy levels in general, so we will see a reduction in premium on all coverages. Prior to 2026, you could not add SCO coverage to acres enrolled in PLC at the FSA office. Going forward, there are no restrictions between ARC/PLC and SCO/ECO.

The reduced premiums and the allure of 86 - 95% coverage make SCO and ECO something you should at least educate yourself about. Your Agent can lay out various options and help figure out what makes sense for your operation.

## HISTORICAL PRICES

Corn					
	2021	2022	2023	2024	2025
Corn Projected Price	\$4.58	\$5.90	\$5.91	\$4.66	\$4.70
Corn Harvest Price	\$5.37	\$6.86	\$4.88	\$4.16	\$4.22
<b>Change</b>	<b><u>+\$0.79</u></b> <b>+ 15%</b>	<b><u>+\$0.96</u></b> <b>+ 14%</b>	<b><u>-\$1.03</u></b> <b>- 18 %</b>	<b><u>-\$0.50</u></b> <b>-11%</b>	<b><u>-\$0.48</u></b> <b>- 11%</b>
* Projected Price is the average for trading days in February for December CBOT corn. * Harvest Price is the average for trading days in October for December CBOT corn.					

Soybeans					
	2021	2022	2023	2024	2025
Soybean Projected Price	\$11.87	\$14.33	\$13.76	\$11.55	\$10.54
Soybean Harvest Price	\$12.30	\$13.81	\$12.84	\$10.03	\$10.35
<b>Change</b>	<b><u>+\$0.43</u></b> <b>+ 3.5%</b>	<b><u>-\$0.52</u></b> <b>- 4%</b>	<b><u>-\$0.92</u></b> <b>- 7%</b>	<b><u>-\$1.52</u></b> <b>- 13%</b>	<b><u>-\$0.19</u></b> <b>- 2%</b>
* Projected Price is the average for trading days in February for November CBOT soybeans. * Harvest Prices is the average for trading days in October for November CBOT soybeans.					

2025 ended with some new aid programs administered through the Farm Service Agency (FSA). Though these are not Crop Insurance programs, we have been very involved as some of these programs are using numbers pulled from Crop Insurance data, and in some cases, require you to carry Crop Insurance if you are paid. Let's break it down.

**SDRP - 2** Supplemental Disaster Relief Program Stage 2 is a continuation of Stage 1, which rolled out on July 14th of 2025. Stage 1 was paid to anyone who received a crop insurance indemnity in 2023 or 2024 for a covered loss. Stage 2 is now open for anyone who did not receive a crop insurance indemnity, did not insure, or suffered a quality loss not previously paid. Payments are calculated on a "crop unit" basis. If you grew Corn and Beans in 2023 and 2024, you at least have 4 "crop units" to look at ('23 corn, '23 beans, '24 corn, and '24 beans). If you had optional units on your insurance policy, each farm unit stands alone for SDRP as well. Any unit that was paid in phase 1 will not be paid again in phase 2. SDRP is designed to cover shallow yield losses and does not take price movement into account. To determine if you trigger a payment, you need to increase your insurance guarantee from the applicable year based on the coverage level you carried. For example, 75% coverage bumps to 92.5% and 80% or higher gets bumped to a 95% trigger. If you had an 80% policy with a 160bu guarantee, the SDRP2 trigger will be 190bu.

**FSA** is not automatically sending these applications out, so you need to contact your office to see if you have a pre-filled application in the system. Your crop insurance agent can assist you in confirming the information on the application is accurate if you have questions. The deadline to submit the application is April 30th, 2026.

**Be aware that if you accept an SDRP payment, you are required to carry crop insurance on the paid crop for the 2026 and 2027 crop years at a minimum level of 60%.**

**FBA** - The Farmer Bridge Assistance program announced December 8th, 2025, is a \$12 Billion one-time payment on certified acres for crop year 2025. The rates per crop were announced at the end of December. It sounds like the payments will be automatic so no further application will be needed. Payments are set to be issued by February 28th, 2026.

**Base Acre Updates** - It was announced in the One Big Beautiful Bill that the FSA will update base acres for 2026. The new base is said to be the average acreage planted and prevented from being planted for covered commodities from 2019-2023. Further details are limited at this time, but this should have a positive impact for programs like ARC and PLC which use base acres to calculate payments.

## REMINDERS

- Your AD-1026 form must match your crop insurance policy name and be current to reflect any operation updates; and you must be in compliance with conservation rules at NRCS/FSA to receive crop insurance subsidy.
- Sign up for ARC & PLC at FSA.
- 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 10 years.
- New Breaking is insured, and the guarantee may be 85% of the county transitional yield.

# FORAGE SEEDING

-CRAIG LADWIG

In the spring, we can insure 90-100% alfalfa, 60-89% alfalfa, and 100% red clover. See map for final plant dates. There is NO late plant period.

**If you insured your 2025 spring seeding, you have coverage until May 21, 2026.** Therefore, unless your fields look phenomenal, call your agent to turn in a claim to have an adjuster come look at them. You may still be eligible for a claim if your stand is below 75% of an avg. stand. This policy pays on the first acre of damage. **If you insured your fall of 2025 seeding** (planted between July 1, 2025 and Mid/End of August 2025), and it fails over the winter you have two options:

**1:** If you want to replant, you may be eligible for a replant payment if stand is below 75% of avg stand. You **MUST** have prior authorization from an adjuster prior to replanting.

**2:** If you want to destroy the seeding and go to a second crop (ex: corn) **BEFORE** the final plant date for forage seeding (5/15 or 5/31 depending on the county), and it is still practical to replant the forage seeding, then the fall forage seeding coverage becomes uninsurable and the second crop is eligible for insurance. Forage Seeding crop must have been replanted to same crop to maintain forage seeding insurability.

If you want to tear up the seeding and go to a second crop (ex: corn) **AFTER** the final plant date for forage seeding (5/15 or 5/31 depending on the county), you may fall into a 1st crop/2nd crop scenario where you could:

- 35% of loss on Fall FS, insure the corn
- Take 100% of loss on Fall FS, make corn uninsurable

**Big takeaway: if you are going to tear any seeding up, please talk to your agent before doing anything.**

Premium for all forage seeding is due **Sept. 30th**. This will be on the first bill you see from the company. If not paid by that date, your forage seeding policy will be cancelled for the following year.

# WINTERKILL

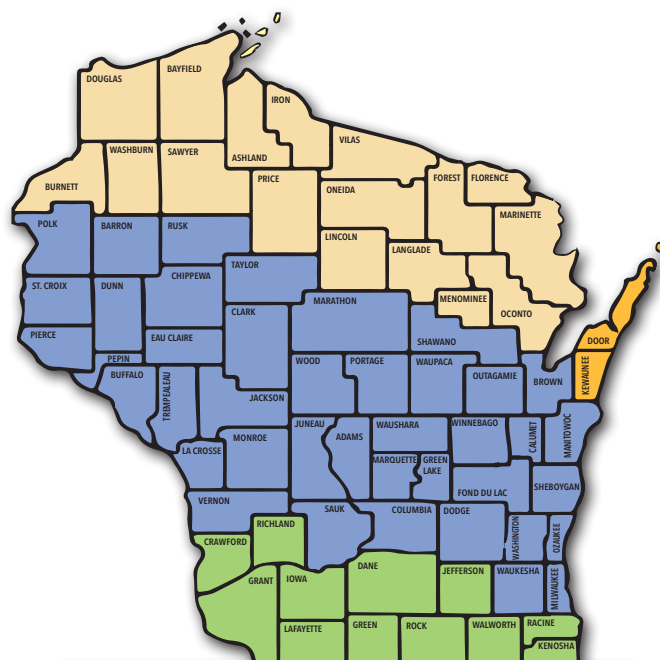
-KATE LONZE



Winterkill is always something to be aware of for wheat and forage producers. With the weather extremes we have seen this past year, it is imperative to double check those fields as they come out of dormancy in the spring. The main issues within a field that contribute to winter kill are as follows:

- Ice or ponding, especially in low spots
- Freezing and thawing throughout the winter
- Extremely cold temperatures with little to no snow cover

**DO NOT DESTROY AN INSURED CROP WITHOUT CALLING YOUR AGENT FIRST!**



**Forage Seeding Final Plant Dates**

# REPLANT COVERAGE

-RENEE SCHAAL



## DAIRY & LIVESTOCK INSURANCE

If you are raising cattle, swine or selling milk and are looking to cover the highs and lows in the markets, you have options! There are three types of subsidized policies that may be helpful tools in covering risk.

### DAIRY REVENUE PROTECTION (DRP)

- Covers you for a decline in the quarterly milk price.
- You have options to cover yourself on a class or component basis.
- Available to purchase daily after the markets close.
- Sales close at 8:25 am the following day.

### LIVESTOCK RISK PROTECTION (LRP)

- Available for feeder cattle, fed cattle, and swine. Now available for cull cows and and unborn feeders.
- Protection is based off a loss of price on the board for a given time period.
- Sold in increments from 13 to 52 weeks.
- Available to purchase daily after markets close.
- Sales close at 8:25 am the following day.

### LIVESTOCK GROSS MARGIN (LGM)

- Covers a margin of profit using final price and feed costs for cattle, swine or milk.
- Available to purchase every Thursday after the markets close and prices are announced.

If you are interested in finding a way to cover your cattle, swine or milk, talk to your agent today for more information.

Replant coverage is included in Revenue and Yield Protection policies. To qualify, the amount replanted must be 20 acres or 20% of the unit, whichever is less. Before replanting, prior authorization from the crop adjuster must be obtained. Contact your agent prior to replanting to initiate a claim.

Replant coverage pays:

- **Corn: 8 bushels X spring price**
- **Soybeans: 3 bushels X spring price**

**\*\*Please make sure you report your original plant date to FSA.**

## BENEFITS OF HAIL INSURANCE

Crop hail insurance is a very cost-effective policy offering flexible coverage that can complement your existing MPCI policy. Basic hail provides acre-by-acre coverage with no deductible. Coverage is based on a dollar per acre that the producer selects.

**Crop hail policies vary by insurance provider, but most basic hail policies include:**

- Hail coverage
- Fire/lightning damage
- Vandalism
- Storage
- Transportation to first place of storage

**Producers can add additional options to their hail policies. Some options include:**

- Corn Fodder
- Corn Wind
- Extra Harvest Expense
- Green Snap Corn
- Canning Crop Reject
- Tobacco Wind

## Key prevented-planting updates effective for 2026:

The “insured” requirement has been removed from the 1-in-4 rule — simplifying eligibility for prevented-planting payments (land must still have been planted and harvested in one of the last four years, but need not have been insured). This reduces administrative burden and may allow more acreage to qualify for payments.

The prevented planting optional buy-up (PF+5 / additional 5% coverage) was removed starting in crop year 2026. This means farmers can no longer pay for additional prevented planting protection above the standard coverage. There will be no grandfathering of this endorsement allowed, and it will be automatically removed from a policy.

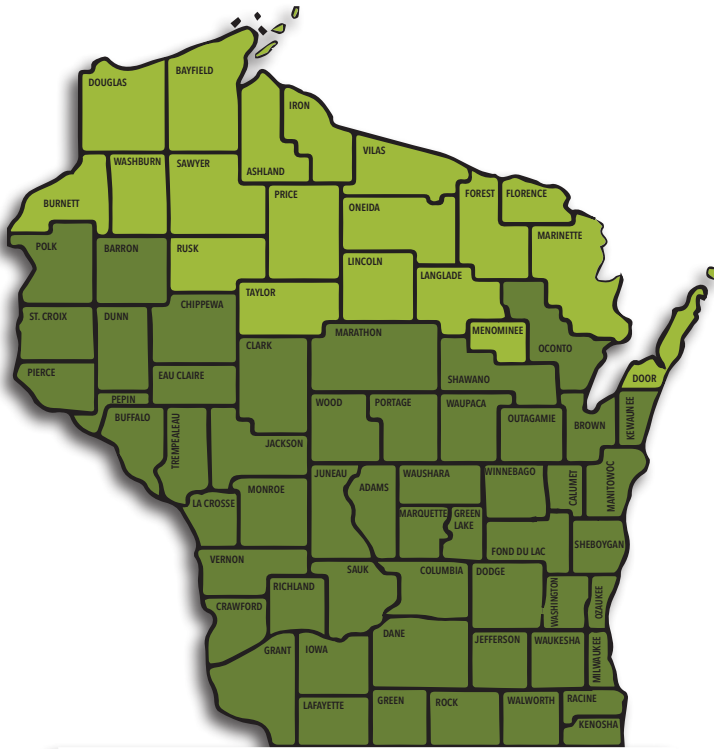
Prevented planting occurs when a producer cannot plant a crop by the final planting date because of events outside their control, usually weather-related. Prevented plant coverage included in many basic MPCl policies helps farmers recover some of the costs they still incur even when they can't plant—such as land prep, fertilizer, machinery, or rent. The payment is a percentage of the crop's insurance guarantee (55% for corn and 60% for soybeans). To qualify the prevented acreage must meet:

- **At least 20 acres or 20% of the total acres of that crop in that unit**
- **1-in-4 rule. Planted and harvested in at least 1 of the last 4 years.**

Communication is key when navigating through a prevent plant situation. Reach out to your agent as soon as you feel you may have a problem.



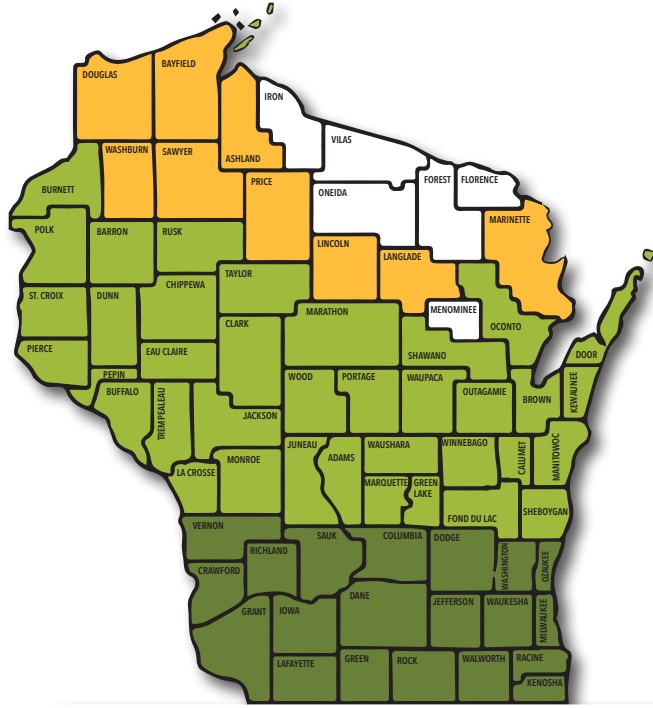
# EARLIEST PLANT DATES



**Corn**

April 10

April 21



**Soybeans**

April 15

April 20

April 30

## FINAL PLANT DATES

**Corn-Grain: WI**

May 31

IL

June 5

**Corn-Silage: WI**

June 5

**Soybeans: Mid/Northern Counties**

June 10

Southern Counties

June 15

**Cigar Binder Tobacco:**

July 10

**Green Peas:**

June 5

**Oats: Southern Counties**

May 5

Mid Counties

May 15

Northern Counties

May 31

**Onions:**

May 15

**Lima Beans: Northern Counties**

June 25

Southern Counties

June 30

**Snap Beans: Northern Counties**

July 20

Southern Counties

July 25

**Sweet Corn:**

June 30



## FOOD GRADE SOYBEAN COVERAGE

**If you are planning on growing food grade soybeans in the upcoming year, you have some options to think about.**

- You can add an endorsement to your policy that allows you to use a higher contract price.
- Food Grade contract price is now also available for IL.
- If you do not have a food grade soybeans contract by the time you report your acres, you will be given the set price for conventional soybeans.

**Contact your agent to discuss your options.**

## BEGINNING FARMER AND RANCHER (BFR) BENEFIT

**NEW: Expands Eligibility from 5 to 10 Years**

### Who qualifies for BFR?

Anyone who has farmed 10 years or less

### Can exempt time farming while:

- Active-Duty Military
- Under 18
- In Post Secondary School

If new to farming, an application must be filled out prior to March 15th with your agent to qualify for 2026.

### New Subsidy Rates:

Years	New Rate	Old Rate
0 – 2	15%	10%
3	13%	10%
4	11%	10%
5	10%	10%
6-10	10%	0%

**Beginning Farmer or Rancher (BFR) Benefit changes are effective for the 2026 and subsequent crop years. If you feel this applies to you, and you are now eligible because of the expansion from 5-10 years, contact your agent.**

## PREMIER INSURANCE SCHOLARSHIP PROGRAM

Premier Insurance Solutions, LLC is offering (5) - \$1,000 scholarships for 2026. These scholarships are available to any student pursuing a post high school education.



**Contact Brooke at 920-528-8336 or Email: [brooked@premierinsurancesolutions.com](mailto:brooked@premierinsurancesolutions.com).**

## 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).

### WANTED

- JD 9570 or Newer, Low hours & 606C Corn Head. Call 262-903-4385
- Looking for lime fertilizer spreader. VRT controlled. Possibly High crop version. 608-617-0559

### CROPS FOR SALE

- All kinds of Hay, Big Square for sale 920-210-9708 Jim Krueger
- 4 X 5 round bales stored inside, net wrapped roto chopped, 1st & 2nd crop 1ST crop balage Vesper, Wisconsin 715-421-6491
- 400 Wrapped rye hay bales 3x3x6 608-588-5970
- 400 wrapped alfalfa grass bales 608-588-5970
- 75 4x5 long bales 608-588-5970
- 400 big square 2nd and 3rd dry hay 608-588-5970
- Oats for sale 608-588-5970
- 3rd crop grass round bales 608-516-5250

### LIVESTOCK FOR SALE

- 50-60# feeder pigs for sale every week call 262-673-4812
- Badgerland Bull Sale, March 8 in Lodi. Selling Angus and Red Angus breeding age bulls. Pictures and videos coming soon! Learn more at [mardaangusfarm.com](http://mardaangusfarm.com).

### CUSTOM SERVICES

- Michelle Klemme, PAS, is an independent nutrition consultant with Nelson Dairy Consulting. For customized nutrition solutions for your dairy or beef herd, call 920-901-7373.



## EQUIPMENT FOR SALE

- Loftness 15-foot Stalk Chopper, 400 acres used on its lifetime, Shedded, \$17,500 608-628-2669
- Allis Chalmer 170 Gas Tractor 517 Loader \$6,500 608-628-2669
- 2- 16-foot Chopper Boxes. Excellent Condition, 715-683-2959
- For Sale rotor combined, 3x3x7.5 wheat straw bales. \$50 Duane, Augusta, 715-471-0403
- Curt Mfg model R20, 20,000# 5th wheel camper hitch for sale. \$750 Duane, Augusta, 715-471-0403
- 375 Quad Track 920-210-9708 Jim Krueger
- 6500 GMC Truck 920-210-9708 Jim Krueger
- 8 Row, 30-in Corn Head 920-210-9708 Jim Krueger
- 1997 Ford Louisville Roll Back Truck, Like new 3-year-old steel Vulcan bed with winch, 3126 CAT engine, air brakes, 72,500 original miles, nice truck \$20,000, 262-210-6086
- NH 255 Tedder Rake. International Rebuilt 17' 820 Flex platform, new style reel, Brillion 28' hydraulic packer, 715-570-2909
- 2010 J D 625F bean head with head mover only done 600 acres always stored inside. \$18,000. 262-215-5308
- John Deere 4255 tractor, 1989 with MFWD, Cab, Powershift, deep rubber, front fenders, 5260 hours, well maintained with records, \$52,500., retiring. 608-994-2682
- 2- Cotton Wagon, 12L Tires, Adjustable poles 715-83-2255
- Hesston Agco 7433 Big square baler with acid applicator. Call or text 608-558-3641 and leave contact number.
- Conveyair 6006 grain vac very little use and approximately 100 feet of tubing. \$17,500 608-576-7670
- 2013 Dion 3-row corn head. New Holland FP 240, Case IH FHX \$13,000. Excellent Condition. 262-689-8994
- 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

## ODDS AND ENDS

- Kiln dried wood shavings, bulk delivery. Contact Jason 608-334-3783
- 1000 & 1500 LP Tank 920-210-9708 Jim Krueger
- Tractor Tire Chains 18.4x38 \$300, 20.08x38 \$500, Ask for Larry 715-415-0483
- Yorkipoos crossed with miniature goldendoodles. Dew claws removed, first shots given, dewormed. Will hold for Christmas Eve pickup. \$500.00.or offer. Text- 608-225-9007.
- (2) 1500 Gallon (1) 1000 Gallon tanks, with hoops to mount on trailers. We used them to store nitrogen. 262-689-8994
- Complete Double 8 Herringbone milking parlor. 3-inch Lowline milking automatic takeoffs etc. Call Keith @ 920-207-8847. Located in Howards Grove.

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

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## 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  
Evan 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: 262-777-0351

## 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.