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SPRING PLANTING/WHEAT HARVEST NEWSLETTER

JUNE, 2025

www.ag-risk-solutions.com

Find us on:



I hope this newsletter finds you well! Throughout most of our territory, Spring planting seems to be well ahead of the normal pace. If you are finished with planting, I would encourage you to take advantage of this opportunity to get your acres reported as soon as possible. Check out page 3 for some different options. We have really expanded our use of precision ag data to report acres over the past several years. Let us know if you think this could be a good fit for you.



Please read through the issues outlined on page two and be sure to inform your Ag Risk Rep of any problems you encounter.

Late Spring, early Summer is a good time to re-evaluate your hail/wind coverage. If you don't have any, should you consider adding some? If you have coverage in place, is it enough? See more info on page 6, and talk to your Ag Risk Rep for coverage quotes if you need them.

Please stay in contact with your Ag Risk Rep throughout wheat harvest and notify us immediately if you will be destroying any wheat prior to harvest.

Best of luck to all of you for a safe and bountiful wheat harvest and a favorable growing season!

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Scherer". The signature is fluid and cursive.

Mike Scherer - President, Ag Risk Solutions

mikescherer@ag-risk-solutions.com

IMPORTANT!

TIMELY CLAIMS

IMPORTANT!

As we have mentioned before, it is **imperative** that you notify us as soon as you suspect you might have a claim. Whether it be a production loss, revenue loss, replant claim or prevented planting claim. If we don't receive timely notification it is very possible that your claim will be denied. Please help us avoid this by notifying us as soon as you think you may have a claim.

POTENTIAL SPRING CROP ISSUES

With areas of excessive moisture throughout our region, please be mindful of these potential issues and keep your Ag Risk Rep informed of your situation:



REPLANTING: Replanting is when you plant a crop that doesn't materialize due to weather and you end up replanting that ground to the same crop that was originally planted. An adjuster must inspect and release the ground before you destroy the original crop. Contact your Ag Risk representative before you destroy any crops!

FAILED CROPS: A failed crop situation is when you've planted a crop that doesn't materialize or is destroyed by adverse weather and you decide to plant the ground to a different (substitute) crop. Like replants, the ground must be inspected and released by an adjuster before you destroy the original crop. Contact your Ag Risk representative before you destroy any failed crops so we can help guide you through the process.

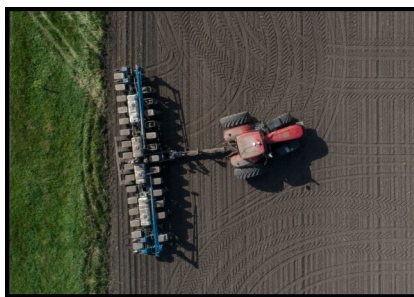
LATE PLANTING: Late planting is when you are delayed from planting a crop until after the Final Plant Date. You lose some of your coverage for each day after the Final Plant Date. Final plant dates can be found on our website at: www.ag-risk-solutions.com/plantdates

PREVENTED PLANTING: If you do not have all your intended crops planted by the Final Plant Date make sure to contact your Ag Risk Rep to review your options. Your MPCl policy does contain coverage for being prevented from planting. It can be a somewhat complicated process, depending on the circumstances, but we can help guide you through it.

CHEMICAL DAMAGE: If you have any crops that sustain damage by chemical drift or other non-insured cause, contact your Ag Risk Rep immediately to discuss your options. We now have choices that at least keep you from having to report a low yield in your APH database in these situations.

ACREAGE REPORTING

Over the years, we have learned that the best process for reporting acres is not necessarily the same for every client. We always try our best to customize our service to meet your individual needs. A few options to consider:



Precision Ag Data: If you are using precision ag equipment to map your planted acres, we may be able to use that data to determine your planted acres for crop insurance. We can either get the data out of the monitor or, if you are uploading it to a cloud-based system, we may be able to retrieve it that way. In addition to being an efficient way to get us your planting information, using precision ag data can also increase the accuracy of the acres you submit!

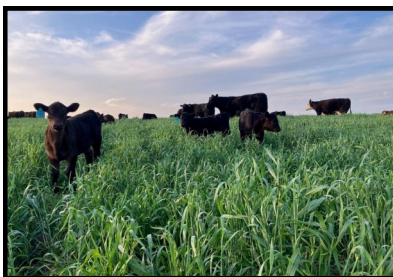
Reporting to Us First: If you would like to report your acres to us first we can accommodate that. It's just a matter of getting the crop and plant date for each farm sent to your agent. Work with them individually on how best to do this. We can then map your fields and send you a report to verify accuracy before we finalize the policy. With your permission, we can then send that information to your local FSA office to aid in their certification as well. The "acceptability" of this certainly varies by FSA office, but we have found that many of them are more than happy to accept information from us as it can help improve their efficiency as well. They may be able to send you the forms to sign in the mail or have you come into the office. At the least, you shouldn't have to spend as much time in the FSA office reporting acres.

Reporting to FSA First: If you prefer to stick with the "old-fashioned" way, that is also perfectly fine. Once you've reported your acres and plant dates to your local FSA office, please ask them to e-mail a report to your agent. We can transfer that information on to our forms and then have you sign it.

Please contact your Ag Risk Rep to let them know which reporting option works best for you. We want to help you meet your reporting requirements in the most efficient way possible for YOU.

ANNUAL FORAGE INSURANCE

Annual Forage Insurance is a product designed to cover annual crops that are planted to be used for haying or grazing. This product can even be used to protect “cover crops” that you plan to hay, graze or chop for silage before planting the acreage to a grain crop. Annual Forage Insurance uses area grids, weather stations, and time intervals to provide coverage against a shortfall in observed precipitation. This product is also subsidized over 50% by USDA. The deadline to purchase this coverage is July 15, 2025 for any annual forage crops that will be planted between 8/1/2025 and 7/31/2026. Please contact your Ag Risk Rep if you think this coverage could be valuable for you!



LIVESTOCK RISK PROTECTION

Livestock Risk Protection (LRP) is an insurance product that provides downside price protection for livestock. LRP can be purchased on fed cattle, feeder cattle, swine and lambs. It works similar to a put option but, instead of using futures prices to trigger payments, it uses a cash price index for each commodity. You can purchase coverage at different coverage levels and in different time intervals to coincide with when you plan to sell the livestock. Unlike a put option, once purchased, the insured cannot cancel or “get out of” an LRP contract. This product is heavily subsidized by USDA. We have developed tools that show you the coverage options available, their cost and how they compare to using put options instead. If you think this coverage could be a good fit for your operation, please contact your local Ag Risk Rep and we can show you your coverage options!



E-NEWSLETTER

If you would like to begin receiving this newsletter via e-mail, please contact us at solutions@ag-risk-solutions.com.

WHEAT ISSUES

As we enter wheat harvest please consider the following potential issues:

CLAIMS: At the time of writing this, the projected Harvest Prices for wheat in 2025 are about 10% lower than the Base Price in KS, OK, and NE; and a little bit higher than the Base Price in MO & IA. Examples:

STATE	BASE PRICE	PROJECTED HARVEST PRICE
KS & OK	\$5.90	\$5.34
MO & IA	\$6.06	\$5.49
NE (Winter)	\$6.00	\$5.48

If you're carrying Revenue Protection, and these prices hold, your "guaranteed yield" will increase by about 10%. The winter wheat Harvest Price for KS & OK will average through the month of June, while the Harvest Prices for IA, MO & NE will be averaged during the month of July. Please stay in contact with your Ag Risk Rep as you progress through harvest to keep us informed of the yields you are seeing.

QUALITY ISSUES: You may find quality issues, such as vomitoxin, as you start delivering wheat to the elevator. Quality issues are always complicated as they relate to crop insurance and can often be time sensitive. If you run into any issues when delivering to the elevator, contact your Ag Risk Rep immediately. Also, if you are concerned about quality issues, especially vomitoxin, and you plan to put your wheat into on-farm storage, make sure you have a discussion with your rep before you begin harvest!

PRODUCTION RECORDS: As you begin wheat harvest, whether you anticipate losses or not, please remember to keep accurate production records off of each insurance unit. There are many ways you can do this to comply with RMA rules including using yield monitoring systems on your combine. Your Ag Risk Rep can answer any questions you may have regarding this issue.

HAIL & WIND COVERAGE

Over the past several years we have seen a significant increase in the use of private hail & wind coverage products by our clients to strengthen their risk management plans. This trend has been driven by higher crop values, increased Enterprise Unit coverage and very cheap hail rates (especially in the eastern part of our region). As an independent agency we can write hail & wind coverage with at least six different companies. This allows us to find the best coverage and rates to meet your goals. Contact your Ag Risk Rep for quotes in your area.



CHOPPING SILAGE

If you will be chopping any of your insured crops for silage, please contact your Service Rep at least 10 days before you think you will begin chopping.

UPCOMING IMPORTANT DATES

June 15: Deadline to purchase wind coverage on corn for most companies.

July 15: Deadline for reporting your spring crop planted acres and plant dates for crop insurance. This is the deadline for reporting this information to the Farm Service Agency office as well.

July 15: Deadline to apply for Annual Forage insurance.

September 30: Deadline for making adjustments to your 2026 wheat MPCI coverage. This could include changing coverage levels, changing products, adding a new county or changing agents.

December 1: Deadline to apply for 2026 Pasture, Rangeland & Forage insurance.



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