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WHEAT PLANTING - FALL HARVEST NEWSLETTER

SEPTEMBER, 2025

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Favorable growing conditions throughout most of our territory appear poised to deliver strong yields this Fall. Unfortunately, especially for corn and grain sorghum, prices have experienced a strong decline throughout the growing season as well. Please review closely the information on page two regarding Spring Crop Harvest Prices and potential revenue claims. As you complete harvest, please let us know immediately if you have any farms that you think may be close to a loss!



There are MAJOR changes to the SCO and ECO coverage options for the 2026 crop year. Wheat growers, please review page 3 for an overview of these changes as they could affect your coverage decisions for the September 30 deadline.

If you have a livestock operation, I would strongly encourage you to read about PRF Insurance on page 5, and Livestock Risk Protection on page 6. Both of these insurance options have proven to be very cost-effective risk management tools for our livestock producers!

I hope you all had a great summer and that you have a safe and efficient Fall harvest. Let me know if you need anything from us.

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! ENTITY/OWNERSHIP CHANGES IMPORTANT!

If you have any recent changes in your ownership structure, please notify your Ag Risk rep immediately! Examples of common changes would be: additional owner of shares in your corporation, owner deleted from your corporation, changes in ownership of your trust, death, divorce, marriage, etc. It is imperative that we have all of this information correct on your policy or you could experience major problems in the event of a claim. Also, it is extremely important that you are selling your grain under the same name as what we have on your policy.

PROJECTED SPRING CROP HARVEST PRICES

The spring crop Harvest Prices for Revenue Protection coverage will be set by the October average of the December futures for corn and November futures for soybeans. At this point, our Harvest Prices for corn and grain sorghum are on pace to be significantly lower than the Base Prices. The Har-



vest Price for soybeans projects to be just slightly lower than the Base Price. If these trends continue, it effectively increases your yield guarantee.

The Current projections are as follows:

CORN

Base Price: \$4.70 Projected Harvest Price: \$4.05

Yield Guarantee Increase: 16.0%

GRAIN SORGHUM

Base Price: \$4.72 Projected Harvest Price: \$4.07

Yield Guarantee Increase: 16.0%

SOYBEANS

Base Price: \$10.54 Projected Harvest Price: \$10.43

Yield Guarantee Increase: 1.1%

Obviously, there is still ample time for prices to move between now and October. Please keep us updated on yields as you proceed through harvest! Contact your Ag Risk Rep if you have any yields that you think may be close to triggering a claim.

WHEAT PLANTING

COVERAGE PRICES: 2026 Base Prices for winter wheat in KS, MO, IA, NE & OK will be averaged from 8/15 to 9/14. Current projections are as follows:

Kansas & Oklahoma: \$5.63

Missouri & Iowa: \$5.79

Nebraska: \$5.77



These projected Base Prices are about 5% lower than they were in 2025 which will result in fewer dollars of coverage on your 2026 wheat crop , as well as lower premiums per acre (assuming all other things equal).

MAJOR CHANGES TO SCO & ECO FOR 2026: RMA has increased the subsidy for Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO) from 65% to 80% for the 2026 crop year. That will significantly reduce SCO and ECO premiums compared to last year. SCO and ECO are additional coverage options you can add to your underlying policy. SCO and ECO coverage is determined by your individual yield history, but SCO and ECO claims are triggered by the final county yield, not your own yields. SCO provides a band of coverage from 86% of your Approved Yield down to your underlying coverage level. There are two coverage levels available for ECO. One covers from 95% down to 86% of your Approved yield. The other covers from 90% to 86% of your Approved Yield.

RMA has also removed the requirement that you must not be enrolled in the ARC farm program to be eligible to purchase SCO. All producers will now be eligible to purchase SCO coverage.

These changes make SCO and ECO worth reevaluating for 2026!

PREVENTED PLANTING: It seems like every year, in some part of our territory, we have clients who are prevented from planting all or a portion of their intended wheat crop. If you find yourself unable to plant all of your wheat for any reason, contact your Ag Risk rep immediately to discuss your options.

PLEASE REFER TO OUR WEBSITE OR CONTACT YOUR AG RISK REP FOR FINAL PLANT DATES ON WHEAT IN YOUR AREA.

SPRING CROP PREMIUM BILLING

By the time you are reading this you should have already received your spring-crop premium invoice(s). You have until September 30 to pay this premium and not be charged any interest. Please keep in mind, if you have an unpaid claim outstanding on September 30 this will not keep the interest charges from being added. It is best to pay your premium prior to September 30 even if you have a claim outstanding to avoid interest charges.

DESTROYING CROPS

If you will be destroying any of your insured crops (e.g. chopping for silage, baling, tilling under, etc.) please contact your Ag Risk rep at least 10 days before you think you will begin destroying the crop. Crops destroyed without consent will not have a claim paid on them.

UPCOMING IMPORTANT DATES

SEPTEMBER 30: Last day to make policy changes, apply for insurance coverage, or add a new county to your Wheat coverage.

SEPTEMBER 30: Last day to add the Supplemental Coverage Option or Enhanced Coverage Option to your wheat policy.

SEPTEMBER 30: Last day to pay spring crop premiums before interest charges attach. *Note: See above for more details.*

NOVEMBER 14: Deadline for submitting 2025 Wheat yields.

DECEMBER 1: Last day to apply for Pasture, Rangeland and Forage Coverage.

DECEMBER 10: End of the insurance coverage period for spring crops. If you still have standing crops in the field on this date, contact your Service Rep immediately.

DECEMBER 15: Deadline for submitting 2026 Wheat acres.

PASTURE, RANGELAND AND FORAGE (PRF) INSURANCE



PRF Insurance allows producers to place coverage on their pasture, hay ground or alfalfa against drought. This product uses a Rainfall Index to monitor drought conditions and pay claims. It is a USDA administered and subsidized insurance product.

An application for insurance must be

submitted by December 1. If you are interested in learning more about insuring your pasture or hay ground please contact your Service Rep.

LOSS NOTIFICATION

As you go through harvest, if you suspect a loss on any unit or crop, contact your Service Representative immediately! We must have claims turned in within 72 hours of the completion of harvest on the unit for them to be considered timely. Claims that are not turned in timely can take much longer to be finalized and paid. They could also deny payment completely. It never hurts to turn in a claim. If it ends up not being a payable loss they are easy to withdraw.

MAINTAINING ACCURATE PRODUCTION RECORDS

As you go through harvest this year, we want to remind you that it is very important that you work to keep accurate production records separate across your different units. A few quick tips:

DELIVERED TO AN ELEVATOR:

- Write at least the farm name on each scale ticket
- DO NOT combine grain from two separate units on one grain ticket

PLACED IN ON-FARM STORAGE:

- Keep a written record of each load as it is placed into storage
- Mark your grain bins after completing each unit
- Use grain-cart or other on-farm scales to weigh each load before it is placed in storage
- Use yield-mapping technology to document yields from each farm

Please contact your Ag Risk rep for more detailed instructions!

LIVESTOCK RISK PROTECTION

Livestock Risk Protection (LRP) is an insurance product offered by RMA that allows livestock producers to protect themselves against future price declines. You can purchase this coverage for Fed Cattle, Feeder Cattle, or Swine. Depending on which commodity you are insuring, the coverage uses a cash price index to determine coverage and pay any potential claim. Premiums are subsidized by USDA from 35% to 55% depending on coverage level.



In essence, the coverage works very similar to a put option. You choose the price you want to protect and the ending date that is closest to when you plan to sell the livestock. If, on the ending date you chose, the cash index price is lower than your coverage price, you will be paid a claim.

Coverage rates are released each weekday around 4:30 pm CST, and sales are open from then until 8:25 am CST the following day. Premiums do not have to be paid until the end of the coverage period.

Below is an example of six coverage options available on August 27 for a producer who plans to sell 100 head of steers at 850 lbs in late December:

If you think this coverage might be a good fit for you, contact your Ag Risk Rep to get a quote for your specific situation!

LIVESTOCK RISK PROTECTION ANALYZER

Commodity:	Feeder Cattle
Type:	Steers Weight 2 (600-900 lbs)
Endorsement Length:	17 Weeks
Effective Date:	8/27/2025
End Date:	12/24/2025
Number of Head:	100
Target Weight:	850
Share:	100%
Expected Ending Value:	\$357.78

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LIVESTOCK RISK PROTECTION COVERAGE OPTIONS

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Coverage Price:	\$357.78	\$354.20	\$350.62	\$347.04	\$343.47	\$339.89
Coverage Level:	100.0%	99.0%	98.0%	97.0%	96.0%	95.0%
Premium per Head:	\$105.72	\$94.96	\$85.07	\$76.06	\$67.76	\$59.62
Coverage per Head:	\$3,041	\$3,011	\$2,980	\$2,950	\$2,919	\$2,889
Total Coverage:	\$304,113	\$301,070	\$298,027	\$294,984	\$291,950	\$288,907
Total Premium:	\$10,572	\$9,496	\$8,507	\$7,606	\$6,776	\$5,962



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