

Spartan Insurance News

A publication of Spartan Insurance Agency

2025 February Newsletter

Experience, Knowledge, Trust: 20 Year Milestone for Spartan Team Members

Spartan is incredibly proud to have three underwriters and one agent celebrating a 20-year milestone with Spartan Insurance. Nikki Guisinger and Char Bareis were both celebrated in 2024 for their commitment to Spartan Insurance. Both women began their underwriting career with us in 2004. Agent Shelley Heinze and underwriter Beth Foye will celebrate their 20th year with Spartan this year in 2025. All four women possess years of knowledge in the crop insurance industry, and we are very lucky to have them as part of our Spartan family.



Char Bareis lives in Tecumseh, Michigan with her husband Tim and together they have one adult daughter, Kayla. Char is an underwriter for agents Mark Gaynier, Matt Kunisch, Andy McCain, and Matt Gaynier. Char had this to say about working for Spartan: "I have worked for Spartan Insurance for over 20 years now, and to be honest it doesn't seem that long. Although my job comes with challenges, it also comes with rewards, one of them being that I have made such good friends along the way, and for that I will always be grateful."



Nikki Guisinger lives in Defiance, Ohio. She and her husband Bob have two sons attending the University of Toledo and one son in junior high school that keeps them busy with sports. Nikki underwrites for her brother, agent Chad Hall. Her father, Rick Hall, retired from Spartan Insurance in 2022. This is how Nikki has described her time with Spartan: "As I start my 21st year with Spartan Insurance, I am so thankful for the opportunities I have had to learn, grow, and be a part of an amazing team that truly cares about America's farmers. The positive relationships I have with my team members as well as with our customers and company representatives are my favorite part of this job. I look forward to what the future holds and am excited to continue

to contribute to our shared goals within the industry."



Spartan agent, Shelley Heinze, will be celebrating 20 years with the company this year. Shelley lives in St. Joseph, MI with her husband Tom. They also spend a lot of time at their second home in Vanderbilt, MI, where they enjoy snowmobiling in the winter. When asked about her long-time commitment to Spartan Insurance, she had this to say: "For the last 20 years, I've been proud to serve as an agent with Spartan Insurance supporting the

hardworking American farmers who feed and fuel the world. Spartan's dedication to loyalty, trust and its strong ties to agri-businesses have made it a rewarding place to grow personally and professionally and I'm grateful to be a part of this mission-driven team."



Underwriter Beth Foye will also be celebrating 20 years with Spartan this year. She works out of the office in Ithaca, MI. She underwrites for various agents, including Eric Cook, Lisa Tuggle, Shelley Heinze, Alicia Graebner, and Eric Blaine. She and her husband Tim live in Merrill, Michigan, and they enjoy spending time with their grandchildren.

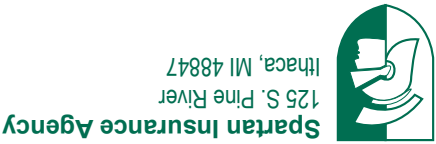
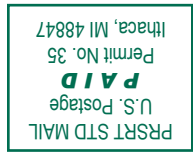
Our experienced team of agents and underwriters are here to serve the farmer! We'd like to thank you for your continued business and allowing us to be your agricultural insurance partner. Please see our website www.spartancrop.com for a list of our agents or contact us at 800-888-2767 for more information.

DEADLINES

March 15	Sales Closing Date for Spring Crops. Renewals and Applications are Due.
April 29	Spring Production Reports are Due
May 31	Acreage Reports Due for Oats Only
July 1	Wheat Premiums are Due
July 15	Spring Acreage Reports are due

SPRING APPLICATIONS

You should have received your 2025 Spring Application in the mail. If you have not, please let your agent know and we will be sure to get one to you. Updates to your personal information, such as a change of address, marital status update, or you've changed your SSN to a business EIN, must be indicated on your renewal. Please make sure that all phone numbers listed are active. This is not only helpful to your agent and underwriter, but also to the claims adjusters, in the event that you have a claim, need a bin measurement or an appraisal on your crops. Please look over your renewal to ensure that all information is correct. If you are not making changes to your renewal, no further action is required, as your policy will automatically renew with the same information and coverage as the previous year. If you are making changes to your policy coverage or personal information, you must have your renewal returned no later than March 15, 2025. Please contact your agent if you'd like to discuss changes in coverage or if you'd like to review the coverage that you currently have on your policy.



"The Good, The Bad and The Ugly"

By: Matt Gaynier

Over the last few articles, I've described what I believe to be a longer-term trend in commodity markets. Unfortunately (or fortunately) we are in the final phase of this trend, "The Ugly". The optimist in me says just hold on as better days are ahead. The realist in me says buckle up and brace for impact.

Last week the USDA announced updated US Supply and Demand data along with World Stocks and production. US Corn production was reduced by nearly 300 million bushels due to a drop in national yield from 183.1 to 179.3. The largest yield reductions came from NE (-6%), IN (-11%), MN (-9%) and KS (-9%). Stocks to use ratio also fell to an estimated 10.2% from 13.3% in October 2024. World S/D data is also slightly lower.

US Soybean data was also supportive as the USDA lowered national yield from 51.7 to 50.7 here at home. Again, large reductions came from KS, SD, IN, IL, IA and OH due to late season dryness. US exports and crush were unchanged. Chinese imports of beans were also unchanged. In South America, the USDA left Argentina production unchanged at 52 MMT and Brazil at 169 MMT. The soybean complex will remain focused on weather and managed money short covering.

Although these reports do provide general optimism for the market, I remain concerned about the days/weeks ahead. Politicians in DC have passed a measure to inject capital into the ag economy for row crop and specialty growers as well as livestock operators. This capital should be used wisely as the projected cost of production for this spring planting season seems to be stubbornly steady. Tariff discussions from the incoming administration could also provide untimely headwinds along with immigration (farm labor) and SAF (sustainable aviation fuel). Details on all three of these geo-political fronts remain murky at best.

Without a weather-related issue somewhere (hopefully not yours!) and ending stocks that are still in a surplus situation I believe that farmers need to be taking advantage of upside opportunity with any number of hedging tools.

Wishing you all a safe and successful spring planting and let's hope there are better days ahead!



Initial, Final, and Late Planting Dates

Crop	State	Initial Plant	Final Planting	Late Plant
Barley	MI	04/05 & 04/16	05/20 & 05/31	25 Days
	NY	N/A	05/10	25 Days
	PA(Limited Counties)	N/A	05/10	25 Days
Cabbage	MI (4 Counties)	Spring 04/01	Spring 05/31	N/A
		Summer 06/01	Summer 07/20	N/A
	NY	Summer 04/01	Summer 07/20	N/A
	OH (Sandusky)	Spring 04/01	Spring 05/31	N/A
		Summer 06/01	Summer 07/20	N/A
	PA (Indiana & Schuylkill)	Summer 04/01	Summer 07/20	N/A
Corn	IL	04/01, 04/05, 04/10	05/31 & 06/05	20 Days
	IN	04/01, 04/05, 04/10	06/05	20 Days
	MI	04/10, 04/15, 04/25	06/05	20 Days
	NY & PA	04/11	06/10	25 Days
	OH	04/05 & 04/10	06/05	20 Days
Dry Beans	MI	05/08, 05/13, 05/23	06/25 & 06/30	20 Days
	NY	05/01	06/30 & 07/10	25 Days
Green Peas	IL	N/A	05/15 (Early)	N/A
		N/A	06/10 (Late)	N/A
	MI (Montcalm)	N/A	05/10 (Early)	N/A
		N/A	05/20 (Mid)	N/A
		N/A	05/30 (Late)	N/A
	NY	N/A	05/30	10 Days
	PA	N/A	05/10 & 05/15	N/A
Oats	IL	N/A	04/15 & 04/30	25 Days
	IN (Jay & Randolph)	N/A	04/15	25 Days
	MI	N/A	05/15 & 05/31	25 Days
	NY & PA	N/A	05/10	25 Days
	OH	N/A	05/05	25 Days
Onions	MI	04/01	05/15	25 Days
	NY	N/A	05/10	25 Days
Pickling Cucumbers	IL	Spring 05/01	Spring 05/31	N/A
	IN	Summer 06/01	Summer 08/15	N/A
		Spring 05/01, 05/10	Spring 05/31, 06/15	N/A
	MI	Summer 06/01, 06/16	Summer 06/15, 07/20, 07/31	N/A
		Spring 05/10 & 05/15	Spring 06/15, 07/20, 07/31	N/A
Popcorn (YP & RP Covg.)	IL & IN	04/01, 04/05, 04/10	05/31	25 Days
		04/10	05/31	25 Days
	OH	04/05 & 04/10	05/31	25 Days
Popcorn (ARP & AYP Covg.)	IL, IN, MI & OH	N/A	06/25	N/A
Potatoes	IN (Knox)	N/A	04/15	25 Days
	MI	N/A	06/15	25 Days
	NY	N/A	05/30 & 06/10	25 Days
	PA	N/A	06/10	25 Days
	OH (Hancock)	N/A	05/31	25 Days
Processing Beans	IL & IN	N/A	06/20	N/A
	MI	N/A	07/15	N/A
	NY & PA	N/A	07/25	N/A
Soybeans	IL	04/05, 04/10, 04/15	06/15 & 06/20	25 Days
	IN & OH	04/05, 04/10, 04/15	06/20	25 Days
	MI	04/20, 04/25, 05/05	06/15	25 Days
	NY	04/30	06/10	25 Days
	PA	04/15 & 04/30	06/10 & 06/20	25 Days
Sugar Beets	MI	03/21	05/20	25 Days
Sweet Corn	IL	N/A	06/30	15 Days
	NY	N/A	06/20, 06/30, 07/10	15 Days
	PA	N/A	06/20 & 06/30	15 Days
Tomatoes	IN	04/23, 05/01, 05/05	06/15	N/A
	MI	05/01 & 05/05	06/15	N/A
	NY	05/15	06/05	N/A
	OH	05/01	06/15	N/A
	PA	05/05, 05/10, 05/15	06/05 & 06/10	N/A

For some crops listed, you will see a 10 to 25-day late planting period. If you plant your crop during this period, your coverage will be reduced by 1% per day. All prevented planted acres must be reported within 72 hours after the late planting period. If you have no intention to plant due to poor planting conditions, please report prevented planting intentions immediately. Failure to report PP acre within the time allowed may cause the PP payments to be rejected. Plant dates vary per county, so please check with your agent if you are unsure of which plant date corresponds with your county.

SPARTAN MANAGEMENT CORNER

Spartan Insurance is an independent LLC that offers crop and livestock insurance to producers through a reinsurance entity referred to as an Authorized Insurance Provider (AIP). These AIPs are a vital part of the industry.

The AIPs are state-chartered, property and casualty insurance companies authorized to sell and service federal crop and livestock insurance regulated by USDA.

AIPs must comply with the rules outlined in the Standard Reinsurance Agreement (SRA) and/or Livestock Price Reinsurance Agreement (LPRA) with the Federal Crop Insurance Corporation (FCIC). Currently, 12 AIPs offer coverage for more than 130 crops and livestock. Spartan currently works with 6 of these companies. The AIPs that Spartan Insurance works with are:

- AgriSompo
- Crop Risk Services – which was recently purchased by Great American Insurance Group
- Great American Insurance Group
- NAU Country – A QBE Insurance Company
- ProAg
- Rain and Hail – A Chubb Company
- RCIS
- Hudson

The Multi-Peril Crop Insurance (MPCI) products from the AIPs are all the same because the price is regulated by the Federal government. However, private products and hail policies may vary. These products can provide unique coverage opportunities for the farmers, depending on their needs, which influences what AIP Spartan works with. Just as Spartan prides itself on customer service, it is also committed to collaborating with AIPs that share this focus. The ability to service and pay claims quickly and accurately to our producers is an important aspect of the AIPs that Spartan works with.

Spartan agents are dedicated to staying well informed about all the private products that are offered by the AIPs, so if you hear of a product that might work well for your operation, please ask your agent about it.

SPRING PRODUCTION

If you have not mailed in your Spring Production Report yet, please do so at your earliest convenience. The claims deadline for production losses and decline in price was December 10. All production reports are due no later than April 29th, however returning them earlier is suggested.

Exciting News! We’re on Instagram!

We’re thrilled to announce the launch of our brand-new Instagram page! Stay up to date with helpful crop insurance tips, the latest news, and behind-the-scenes looks at our team as we work to support you. To celebrate our launch, we’re giving away Spartan Swag RTIC Cooler to a lucky winner! Here’s how you can enter for a chance to win:

- Follow us on Instagram @Spartan.Insurance
- Tag two friends in the comments of our giveaway post.

The winner will be randomly selected, so make sure to follow and tag today for your chance to score some awesome Spartan gear.

Don’t miss out – head over to our Instagram now and join the fun!

SPARTAN SPOTLIGHT



Agent Matt Kunisch has been with Spartan Insurance since 2012. Prior to Spartan, he worked in maintenance and grain merchandising for The Andersons for 10 years. He currently writes business in Illinois, Indiana, and Michigan. His favorite part of the job is the relationships he has formed with his customers and learning about their operations. He also greatly enjoys working alongside all of the people who make up the Spartan Insurance family.

Matt is married to his wife Ally. He has a step-daughter who recently graduated from Purdue University in Ag Marketing. His son Noah is a senior in high school, and his daughter Lilly is a freshman in high school. Matt is a big Notre Dame football fan and enjoys attending home games whenever he can. In his spare time, he enjoys golfing, hiking and traveling. He’d like to add “Go Irish!”

