Spartan Insurance News

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2025 June Newsletter

Farm Bill Update

Since the 1930's the US government has implemented Food and Agriculture policy that helps support rural and urban America alike. Every 5 years the bill is up for debate, discussion and hopefully improvement. As of today, Congress has extended the 2018 Farm Bill through the 2025 growing season. New guidance and policy from Washington DC leadership would be welcomed by farmers and ranchers across the country. Although I'd like to be optimistic, I fear we are closer to yet another extension of the 2018 bill than we'd hoped.

In late April, I had an opportunity to attend an industry convention. The agenda was packed with Congressmen and women, staffers and industry folks. They all said the same thing; we need a new farm bill. Yet as it seems to be the case, nobody can figure out how to get that done. No matter your political affiliation, we all eat. Something I fear DC types sometimes lose sight of.

The great divide, as I see it, is Food and Nutrition spending and farmer facing programs all with a proposed budget reduction in overall spending. The linkage in the bill has always been what helped support those in need, as well as farmers and ranchers experiencing unimaginable weather or adverse market events. Historically, the Farm Bill has been a truly bi-partisan effort across party lines. If we are to get a bill passed it will take kind of leadership from both sides yet again.

The House version of the Farm Bill was released 10-12 months ago from Chairman GT Thompson. Staff in the house majority are suggesting it is the framework with which both chambers are working from. Commodity groups are calling for increased reference prices for ARC and PLC. CBO budget scoring might prove challenging as the current administration is trying to reduce spending by $232 billion this year. AGI means testing and limitations will also need to be addressed to handle inflation.

There are some bright spots, however. Hopefully you had a chance this spring to sign up for the ECAP program. This $10 billion-dollar economic relief package was passed last fall before the 118th Congress concluded their session. As of 4/23/2025 the FSA has administered and released $7.1 billion to farmers. Hats off to the local boots on the ground FSA staff and leadership for helping to make this program happen so seamlessly and efficiently!

In closing, I would urge you to reach out to your state and local politicians and let them know what you are faced with. This congress has many freshmen and sophomore members on both sides of the aisle who have never voted on a Farm Bill. It will be "we the people" who speak up and apply insight and education when necessary.

DEADLINES

May 31	**Acreage reports due for oats only**
July 1	**Wheat premium due**
July 15	**Spring acreage reports due**
August 15	**Billing date for Spring Crops**

RMA Removes Soil Class Requirement For New Breaking Acreage

The Risk Management Agency (RMA) has officially rescinded the Special Provision requirement that previously mandated new breaking acreage contain at least 75% NRCS Capability Class I–IV soils. This important update eliminates a major hurdle for producers seeking insurance coverage on newly converted land.

What This Means for Producers:

Expanded Insurability: New breaking acreage is now eligible for insurance under the standard provisions of Section 9 of the Common Crop Insurance Policy, Basic Provisions.

APH Database Requirement: All new breaking acreage must be insured under a separate Actual Production History (APH) database.

Reduced Yield Guarantee: Yield guarantees for these acres will be set at 85% of the applicable T-yield, aligning with existing provisions for new breaking land.

Simplified Documentation: No additional supporting documentation (such as maps or certification forms) is required to establish insurability under the revised guidance.

This change reflects the RMA's continued efforts to streamline crop insurance processes and remove unnecessary barriers for producers managing new or expanded acreage.

For more information or assistance applying this change to your operation, please contact your agent.

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"The Good, The Bad and The Ugly"

A Market Update
By: Matt Gaynier

The groundhog saw its shadow (or did it?), spring has sprung and fieldwork from coast to coast is rapidly progressing. With planting progress underway across the US, the USDA report on 5/5 suggested that US corn is 40% planted vs. 35% last year and ahead of the 5-year average of 39%. Soybeans are 30% planted ahead of last year at 24% planted and well ahead of the 5-year average of 23%. The biggest gains in the last week came from NE, IA and SD. With the 10 to14-day forecast, it's quite likely we will see another large increase this time next week as farmers are rapidly planting this spring's crop.

The commodity markets are dealing with some seasonality in forward price action, as well as the new administration's trade and tariff negotiations that were implemented in early April. Last week alone, managed money hedge funds sold 46,000 contracts of corn reducing their long position to roughly 86,000 contracts. Conversely in the soybean market funds added roughly 5,700 contracts last week, primarily in the new crop contracts.

In lieu of the trade and tariff speculation, US Export markets remain quite strong for corn as traders have seen strong export demand in both sales and shipments of the feedstocks since March. Soybeans have struggled as of late as the southern hemisphere production has taken center stage at discounted values to our oilseeds in the world marketplace. Even with the declining short-term trend, US soybean exports are up 11% from last year. Stay tuned as tariff news seems to change by the hour!

Traders will continue to focus on fundamentals in the field and speculate on crop development. Weather is and will always be the center of attention for many of us. Many industry analysts are suggesting more corn planted due to a great initial planting season (95.5 million acres in March USDA report). Could we plant 96 million acres? Only time will tell, but with soybeans far outpacing the 5-year average, it seems unlikely.

As always, we appreciate the opportunity to be a part of your risk management team and wish you all a safe and successful planting season!

Acreage Reporting Guidelines

Spring acreage reports were mailed out in May. If you did not receive your mapped acreage report, please contact your agent. After you finish planting, please fill out your report, sign and return it to Spartan Insurance by July 15th. These mapped acreage reports are a critical part of your crop insurance policy, and it is essential that you report your acres to us promptly and accurately. In the event you have a claim, your loss payment may be affected if your acres are misreported.

Our underwriters are here to make sure your maps are accurate and updated with your newest planting information. Please take a look at the following reminders to ensure that they reflect the most up-to-date information.

- If you cannot certify your acres with the FSA office before July 15th, please have them email us or send a copy to your agent soon after your appointment.
- If there are fields you no longer farm, please indicate this. We can delete them so they do not show up in the future.
- If you have new ground that you have purchased or are cash renting, please indicate this as well. This information should also be on your FSA producer print, which is another reason to have that sent to us if you certify your acres.
- If you certify your acres at the Farm Service Agency, please have them email us a copy of your producer prints and maps. These documents will ensure that what you report to us and what you report to the FSA will match.

Once we update your planted acres and maps, we will send you a copy of your Schedule of Insurance for you to verify.

Specialty Crop Producers - We must have a copy of the contracts for the following crops: All organic crops, Cabbage, Green Peas, Popcorn, Specialty Corn, Sweet Corn, Processing Beans, Processing Pumpkins, Tomatoes, Specialty Soybeans, and Sugar Beets.

Prevented Plant – If you cannot get your crops in the ground due to weather conditions, please contact your agent within 72 hours after the final plant date. You will need to certify your PP acres at the FSA office and write them on your acreage reporting form that you will return to Spartan.

DO NOT DESTROY any crop before an adjuster has appraised the crop and/or has given you permission to go ahead and destroy it. If you choose to destroy a crop before speaking with an adjuster, you will not be paid for your loss. If you happen to destroy a crop and plant another crop, please report that on your acreage report.

Planting to another crop – You must contact your agent before planting a 2nd crop. If you are prevented from planting your initial crop, or your initial crop did not grow well and you choose to tear it up, you can plant a second crop if it is too late to replant. You must wait until after the Late Plant Period before you can plant a 2nd crop.

Replanting Guidelines – The first step in replanting a crop is to call your agent and have them turn in a notice of loss before you tear up your field and replant it. An adjuster is required to contact you and either come out to inspect the field or give authorization to self-certify before you replant. The replanted acres must be a minimum of 20 acres or 20% of the unit, whichever is less, to receive a payment. The policy states that the insured must replant back to the same crop if it is still practical to do so. The RMA feels you can still replant through the late planting period. Your insurance company has the right to make this decision based on several factors including field conditions, calendar date, and whether others in the area are still planting or replanting that same crop. The coverage you have on your policy determines whether replant coverage is available on your crops. Please contact your agent to make sure you have replant coverage on your policy.

Spartan Management Corner

Agent Chad Hall speaking to his customers regarding coverage at his customer appreciation meeting.

Spartan Insurance strives to help our customers make informed, quality decisions that positively impact agricultural bottom lines. We strive to be the best agents and underwriters we can be for our customers.

We would like to take a moment and congratulate Spartan agent, Mike Meisenzahl, on receiving the Outstanding Outreach Award at this year's NCIS Industry Convention. This award was given to Mike for his exceptional service and outreach efforts to all farmers. Congratulations Mike on this impressive achievement!

Outstanding Outreach Award Recipient Mike Meisenzahl, along with his wife Larisa Meisenzahl and Spartan Co-Owner Mike Gaynier and wife Wendy Gaynier

Co-Owner Mike Gaynier, Agent Andy McCain, and Agent Mark Gaynier

Spartan's dedicated team will continue to make strides in the industry on behalf of the American farmer and rancher. With a strong affiliation with the Crop Insurance Professionals Association (CIPA) and other industry leaders, we will continue to bring our customers pertinent information affecting their operation.

Spartan Spotlight

Lindsay Garrison

Lindsay joined Spartan in January 2020 as an underwriter, where she works with four agents across Michigan, Indiana, and Ohio. She quickly became a valued team member and enjoys working with her fellow underwriters and agents.

Outside of work, Lindsay and her husband Calby live on a 400-acre farm in Onsted, Michigan with their two sons, Carson (16) and Wesley (14). The family grows hay, soybeans and wheat and tends to their 30-head cow/calf beef herd, selling grass-fed freezer beef locally. The boys have their own projects, too: Together, they own a flock of sheep. Carson farms his own rented land, while Wesley pursues woodworking.

When she's not on the farm or in her home office, you can find Lindsay with her family, cheering on her boys at sporting events or supporting their FFA and 4-H activities. She also enjoys spending time with her friends and outdoor adventures like skiing and hunting, as well as hobbies such as reading and sewing.

Brianna Teeter

Brianna originally started her journey with Spartan Insurance as an intern in 2010 and joined our team as a full–time employee in January of 2020. She grew up on her family's cash crop farm in Ashley, Michigan, and was very involved in 4-H throughout junior high and high school- an experience that sparked her lifelong passion for agriculture. Brianna went on to receive her bachelor's degree in Agribusiness Management from Michigan State University.

Before returning to Spartan in 2020, she worked in Ag Retail for 5 years. Brianna was initially hired at Spartan Insurance as an underwriter, but her position has grown and evolved over the last 5 years. She is now an agent, an underwriter, and assists management with tasks such as accounting projects, commissions, and accounts payable. She also manages our data storage / CRM software program, Agency Root.

Brianna and her husband Richard live in Saint John's, Michigan with their two children Lucas (7) and Gracie (4). As a family, they enjoy camping, being outdoors, and spending time with family and friends. Their weekends are filled with ranger rides, nature walks around their property, game nights with friends, and taking their camper to their home away from home in northern Michigan any chance they get. Brianna is looking forward to a long career with Spartan Insurance and plans on getting more involved as an agent in the future, as she enjoys working directly with producers.

Paige Tuggle

Paige joined Spartan in 2012 as a crop insurance agent. Based in mid-Michigan, Paige enjoys working closely with producers to develop insurance plans that best fit their unique operations. She understands that no two farms or businesses are the same—and she enjoys customizing coverage strategies that reflect each client's individual approach, risk tolerance, and goals.

In addition to her work with Spartan, Paige wears many hats. She serves as a Regional Sales Agronomist for Stine Seed Company, managing a team of 10 sales representatives across Michigan. On top of that, she co-owns a cow-calf operation with her parents, Phil and Lisa Tuggle, where they raise 100 head of cattle.

Despite her packed schedule balancing crop insurance, seed sales, and farm life, Paige finds time to enjoy the little things. When she gets a rare moment to herself, she loves exploring Michigan's wineries and breweries and rarely misses a chance to cheer on her niece and nephew at their sporting events.

Protecting Your Yield With Hail Insurance

Hailstorms are among the most unpredictable and destructive weather events farmers face. In just a few minutes, a season's worth of hard work can be wiped out. That's where Crop-Hail Insurance steps in—offering critical protection when nature doesn't play fair.

What Is Crop-Hail Insurance?
Crop-Hail Insurance is a specialized policy designed to protect growing crops from hail damage. Unlike multi-peril crop insurance (MPCI), which covers a range of weather-related and market risks, crop-hail is a private policy that specifically targets hail and, in some cases, fire and lightning.

Why It's Important
Localized Coverage: Hail can strike one field while leaving another untouched. Crop-hail insurance allows for coverage on individual fields or even partial acreage.

Supplemental Protection: It complements your existing federal crop insurance by covering gaps like yield loss from isolated hail events.

Customizable Options: Coverage can often be tailored by crop, coverage level, and deductible, giving farmers flexibility to manage risk based on their specific needs.

When to Consider It
Timing is key. Policies must be purchased before a hailstorm occurs. Many growers opt in early in the growing season, especially in regions with a history of severe weather.

Peace of Mind in Uncertain Conditions
No one can predict the weather, but with crop-hail insurance, you don't have to leave your livelihood up to chance. Protect your investment and gain peace of mind knowing you're covered when it counts.