



Premier Insurance Solutions

Newsletter

Spring 2019

Spring Crops Deadline March 15, 2019 To Sign Up or Make Changes to Your Policy

What's Inside?

- **DRP (Dairy Revenue Protection)**, Pg. 5
- **PP and Replant Coverage**, Pg. 3
- **Add-On Products**, Pg. 7
- **Farmer to Farmer**, Pg. 9

Final Plant Days

Forage Seeding & Oats	May 15
Northern Counties	May 25
Far Northern Counties	May 31
Corn: Far Northern WI Co.	May 25
Wisconsin Counties	May 31
Illinois	June 5
Sweet Corn	June 20
Green Peas	June 5
Lima Beans: Northern Co.	June 25
Southern Counties	June 30
Snap Bean: Northern Co.	June 20
Southern Counties	June 25
Soybean: Mid/Northern Co.	June 10
Southern Counties	June 15



Multi County EU

By Jenny Kilpatrick

Multi-County Enterprise Unit Option -

The Multi County Enterprise Unit Option, MCEU, is an option added to your policy by March 15th that allows a single enterprise unit (EU) structure covering two counties. The reason for this option was that producers that qualified for EU in one county that farmed small acreage in a second county weren't able to take advantage of reduce premium in the second county. Details:

- Replant, Prevent Plant, and any other claims will look at both counties as one big EU
- With MCEU, both counties will receive the EU discount
- Both counties must:
 - o Have same levels and options
 - o Be contiguous counties (can't cross state lines)
 - o Have insurable acreage in both counties (ex: PP)
- Can have MCEU by irrigated practice
- Producers have until July 15th to opt to use the MCEU or keep the counties separate

If you are interested, please contact your agent to see how this could work for your operation.

Agent Talk



Hail/Wind Policies

By: *Matt Bafanz*

This past season we saw a number of areas sustain significant wind damage. Wind is a covered peril under the Multi-Peril Federal Crop Insurance policy, to the extent that it causes a loss. By that I mean at the end of the season, we look at what was harvestable production and compare it to your bushel/revenue guarantee. With earlier season winds, green snap would cause a significant yield loss which could trigger a loss in the fall. Later season wind may not trigger a yield loss if you are still able to get the bushels through the machine.

A separate hail policy, which many producers carry in conjunction with their Federal Multi-Peril, will reimburse growers for wind damage if hail is also part of that event. A separate hail policy will not cover wind damage without hail damage unless you add a “wind” or “green snap” endorsement. We don’t use these endorsements a lot, but they are available and need to be considered when setting up coverage for the upcoming season.

A green snap endorsement will reimburse growers when the stalk gets broken off below the ear. This is a direct loss payment on an acre by acre basis. The issue we see with this policy is that many times when green corn gets hit with wind, it will goose neck but not necessarily break. This endorsement would not pay for goose necked corn. The cost of this endorsement varies by company but they typically run about \$.45 per \$100 of coverage. This would be on top of your standard hail premium.

A wind endorsement is a more comprehensive option to cover wind damage. This will pay for direct loss from wind for lodged or green snapped corn. Again, the premium will vary by company and expiration of coverage selected but this option will add about \$1.00 per 100 of coverage to your hail policy.

These options should be reviewed with your agent if you are interested in direct coverage for wind damage. After a year like this past one, it is a topic on the minds of lots of producers.

Premier Insurance Scholarship Program Deadline Approaching

Premier Insurance Solutions, LLC is offering (5) \$1,000 scholarships for 2019. These Scholarships are available to any student pursuing a post high school education.

Contact Julie at 920-528-8336 or email juliek@premierinsurancesolutions.com
The DEADLINE to apply is March 31st!

REMINDERS!

By *Jenny Kilpatrick*

- 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 who have farmed less than 5 years
- If farming new breaking ground in 2019, contact your agent ASAP to discuss your options
- If running NI & IRR land, you may be eligible for different levels and/or enterprise units by practice
- You must be in compliance with conservation rules at NRCS/FSA to receive crop insurance subsidy



Agent Talk



Prevent Plant Coverage

By Sylvan Olson

If we have a wet spring, the prevent plant option that is included in your policy, may be an option for you to consider in 2019.

Changes for 2019: In 2018, the basic coverage for corn for prevent plant was reduced to 55% of your guarantee from 60%. Soybeans remained at 60%. **New for last year in 2018**, the option to purchase an additional 10% prevent plant coverage was eliminated. You can still add the extra 5% prevent plant coverage.

Prevent Plant Qualifications:

1. PP must be common to the area, and the acres prevented must be the lesser of 20 acres or 20% of the insurable acres in the unit. If you have an enterprise unit with over 100 acres planted, you must have at least 20 acres of PP located some place in the unit to qualify.
2. You cannot claim prevent plant until **after** the final plant date listed in the county actuarial.
3. You have 25 days after the final plant date to continue trying to plant, however your guarantee is reduced 1% per day on corn and soybeans. You can file a PP claim any time **after** the final plant date or any time during the **25 day** late plant period, but not later than 72 hours after the end of the **25 day** late plant period.
4. If you choose to plant a second crop or a cover crop that will be harvested before November 1 on the PP acres, you will **only** receive 35% of the prevent plant payment.
5. Your eligible PP acres are determined by using the highest number of acres that you have planted in the last four (4) years for that crop. Call us to help you determine base acres.
6. Payment is 55% for corn and 60% for soybeans of your guarantee. You may now only purchase an additional 5% coverage by March 15. Spring projected price determines payment amount.
7. Acreage must be insurable. This means-an insurable crop must have been planted and harvested in any one of the three previous crop years. If you had PP on acreage in 2015, 2016, and 2017, that acreage will be ineligible for PP payment for 2018.

Replant Coverage

By Sylvan Olson

Must contact agent/adjuster PRIOR to replanting to be eligible for payment or payment.

Starting in 2018: It will normally be considered practical to replant during the first 10 days of the late plant period. For corn in Wisconsin, it would normally be June 10.

1. Must be 20 acres or 20% of the unit, whichever is less.
2. Corn or soybeans planted before the initial plant date are not eligible for a replant payment. (example in WI: April 11th for corn and April 26th for soybeans)
3. When your crop is replanted, you keep the initial plant date for coverage purposes.
4. If your plant count is 90% or higher of your Actual Production History (APH), the company will not pay for replant.
5. Replant coverage pays:
 - **Corn: 8 bushels X spring price**
 - **Soybeans: 3 bushels X spring price**

Please contact your agent immediately if you have prevent plant or replant so we can discuss your options and file a claim. PP and replant claims cannot be turned in at acreage reporting time.



Agent Talk



Special Event Rain Insurance

By Craig Ladwig

Rain insurance protects outdoor events such as county fairs, tractor pulls, private parties or concerts against revenue loss due to rain. To determine how much insurance is needed, fixed expenses, total revenue, and profits need to be considered. The steps in deciding coverage are:

- What is the date(s) of the event?
- Determine potential revenue loss.
- How much rain will cause a revenue loss (in 1/4" increments)?
- During what time period(s) will rain cause a loss?

This Policy is sight specific, meaning rain totals are monitored directly at the sight of the event. The amount of rainfall is measured by an onsite rain gauge, monitored by a company representative. Many of our competitors offer similar policies, but do not offer sight specific monitoring when determining rainfall amounts. Rates are based on the event location, total revenue being covered, the selected time frame and the amount of rain needed to trigger a loss. Please call for a quote.



What to do if you have WINTER KILL on Wheat or Forage?

By Renee Schaal

If you have insurance on your winter wheat and or APH forage, please inspect your fields as it comes out of dormancy this spring. If you are planning on destroying any wheat or forage, we need an adjuster to inspect the acreage BEFORE you destroy the crop. You have the option to plant and insure a second crop after the first failed crop. Special rules apply, please call your agent to discuss your options.

Reminders:

- *Fall Forage Seeding is available by written agreement
- *If you have uninsured and insured acres this year, be sure to keep the production records on both
- *Call your agent to open a claim. (wheat, spring or fall forage seeding)

Spring Forage Seeding:

- Sign up by March 15, 2019
- Plant in spring, covered till May 21, 2020
- Dollar amount of coverage with no deductible
- Covers acreage damaged, doesn't average total planted acreage together
- Loss is determined by stand count the following spring

Stand Count (for Alfalfa Coverage)	Loss Amount	Payment at 75% Level
Above 9 Plants per Sq. Ft	No Loss	\$0
6.6-9 Plants per Sq. Ft	50% Loss	\$94.00
0-6.6 Plants per Sq. Ft	100% Loss	\$188.00

Agent Talk



Dairy Revenue Protection

By Deanna Ranum

Dairy revenue protection (DRP) is a new tool that helps provide dairy producers protection from a decline in quarterly revenue from milk sales. DRP strictly covers milk prices and does not use a feed cost or margin of profit like other products. DRP is also much more customizable than other dairy coverages.

With DRP there are 5 things to decide....

Pricing options

- To insure class III or class IV milk or a combination of the two.
- To insure based on component pricing for butterfat, protein and other solids.

Coverage Levels

- Choose between 70%-95% coverage in 5% increments

Amount of milk to cover

- Farmers can choose to insure up to 100% of their milk, but do not have to insure all their milk.
- Farmers can participate in the FSA program MPP and DRP at the same time.
- You can participate in LGM and DRP but not at the same time. If you have an LGM marketing purchased, you cannot purchase DRP in that quarter.

Quarters to cover

- There are 5 quarterly insurance sales periods you can cover at a time.

Protection factor

- You can choose a production factor between 1 – 1.5 in .05 increments. This factor increases the amount of a payable claim. It does not increase your probability of a payable claim.

DRP can be purchased daily when RMA validates the prices. Sales are available from 4:00 pm until 9:00 am the following day. If you think this would be a tool that would help your operation, please talk to your agent.



Agent Talk

Insurable Crops

There are many crops available for insurance coverage in Wisconsin, Illinois, and Minnesota but not necessarily in all counties. Please call us for availability in your county for a specific crop. The following may be available:

- Apples
- Cucumbers
- Kidney Beans
- Soybeans
- Barley
- Forage
- Lima Beans
- Sweet Corn
- Cabbage
- Forage Seeding
- Mint
- Tobacco
- Cherries
- Green Beans
- Oats
- Wheat
- Corn
- Green Peas
- Onions
- Cranberries
- Hybrid Seed Corn
- Potatoes



Agent Talk



Add-On Products

By Justin Ladwig

The MPCCI program is the same among all insurance companies, but one way they can differentiate from one another is with additional coverage options. They are intended to increase your revenue and coverage on your existing RP MPCCI policies. These options generate additional unsubsidized premium and may not work for everyone, but if you would like to consider these options further and what they will cost in your specific operation, please contact your agent.

Base Price Modifier (BPM) – Allows insureds the opportunity to increase the price election under eligible plans. The price election selected at the time of application will not increase regardless of changes to the MPCCI policy. Plans include Revenue Protection, Revenue Protection with Harvest Price Exclusion, or Yield Protection.

GAP - This additional banded insurance provides coverage that extends beyond the limits of an MPCCI policy, up to 95%. Upward moving price does not decrease yield trigger and there is no cap on downward price movement. With two options available, Yield Plus Option (YPO) and Revenue Plus Option (RPO)

REVENUE ACCELERATOR MAX

PROTECTION (RAMP)- RAMP gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including coverage up to 95 percent. RAMP supplements your MPCCI coverage and is designed to help provide additional coverage when production and/or revenue losses are just over or under your MPCCI guarantee

RAMP FORWARD PLUS - (RFP) is an endorsement to your RAMP policy that helps eliminate the worries of forward marketing grain before the crop is in the bin. If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCCI projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices. Covers corn (limit up to \$1.00 /bushel) and soybeans (limit up to \$3.00/bushel). Can be added to 5% and 10% RAMP band coverage



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.



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 Katie 920-528-8336 or go to our website www.PremierInsuranceSolutions.com.

Equipment for Sale

- Land-all Till-all 875, 3-C shanks missing. Not used in two seasons. Bearings updated. Width 15 ft. Call Jeff at 414-852-6589. Price: \$1500.00 OBO.
- John Deere 1065, 8 ton running gear with gravity box. John Deere 1075, 10 ton running gear with gravity box and fertilizer auger. Both in good shape. Call Bob Fleisner at 414-659-6121.
- Blower, Impeller and paddles for clay ring silo unloader. Excellent condition. Price: \$200.00. Call John Bertram at 920-795-4776.
- New Idea 324 2-Row Wide, 12 Row Husking Bed Corn Picker. Excellent 262-377-0782
- Warm Morning LP 50,000 BTU Heater. Great for shop, garage, or cabin. 262-377-0782
- 84' Miller Tractor Mount Snow Blower with Dual Auger. 262-377-0782
- IH 820 15' Flex Head, New Wobble Box, Electric Header. 262-377-0782
- 570 New Holland small square baler with thrower. Steel bale racks with running gears. 608-697-2306
- Brillion six row corn cultivator with rolling shields. Please call Elwood Wynveen at 920-564-2683
- New Holland Pro Cart 1022, Field Rake with center kicker wheel. Used less than 100 acres. \$6000 OBO. Call 262-877-3092 or 262-332-0979.
- 2004 Honda Rubicon, electric shift, runs and operates as it should. Needs cosmetic items. New battery. \$1500.00 obo. Please call 608-279-6558.
- 10 in. hydraulic transfer auger. Approximately 15 ft. long. Hopper bottom unload or wagon. Runs good. \$1000.00 obo. Please call 608-279-6558.
- AO Smith Harvester #500 belt seeder. 60 ft. Please call 262-334-5381
- Two 1020 tires and rims for spreader. \$30.00 Please call Allen Krause Jr. at 715-683-2595.
- 1975 250 DT Yamaha Motorcycle. 3,000 miles. \$1500.00. Please call Allen Krause Jr. at 715-683-2595
- Field drag, all metal, 20 ft. wide. Please call 414-469-6559 ask for Bill.

Farmer ~ to ~ Farmer

- Spring tooth, all metal, hydro operated, mounted on rubber. Please call 414-469-6559 ask for Bill.
- 1979 Grain Trailer – Spring Ride, 245 Tires, works good all new wiring. \$7500.00. Please call 715-415-0483.
- 1570 Case Tractor – Diff Lock, everything works. \$7500.00. Please call 715-415-0483
- Ford Lime Truck – 3208 Cat Motor, 13 speed, tandem, 12’ New Leader Hyd. Box. \$9000.00. Please call 715-415-0483.
- Case IH 2366 Combine. 4214 Engine, 2971 Separator, rock trap field tracker, rear wheel assist, many new parts. \$46,000.00. Please call 920-379-2712.
- H&S Double Merger plastic piece, field ready. Please call 608-558-7162.
- Case IH 1202 Haybine, 16 ft. head, 1150 hours, very clean. Please call 608-558-7162.
- Case IH 8840 Haybine, 16 ft. head, 3800 hours. \$10,000. Please call 608-558-7162.
- 2-970 Gehl Chopper Boxes. Tandem gear, always shedded, 2 for \$6,000.00 or 1 for \$3,500.00. Please call 920-382-5323.
- Irrigation pipe 30 ft. x 3 in. hook in latch, 12 rain bird sprinkler heads with 12 in. risers. \$2200.00.
Call 262-835-2327
- Tandem hay rack hitch, hydraulic swing. \$2500.00. Call 262-835-2327
- 1993 International 8200 single axle tractor. N-14 Cummins, low miles, no rust, stored inside. \$8500.00.
Call 262-835-2327
- 56” Westfield Grain Auger, PTO drive. The grain auger is 8” x 56 feet. \$800.00 obo. Contact Randy Bauer at 920-565-2666 (home) or 920-946-6571 (cell).
- 2015 New Holland FP 240 with 29P Hay Head, excellent condition. 2010 Oxbo 918 merger. 4 Miller Pro 5200 forage boxes with 18 T. Miller tandem gears. New Holland 2550 windrower with 2318 head. Call Jim Senn at 920-979-5088.
- Uni Drive Stirator, 24 ft. drying bin \$800.00. Snow Co Grain Cleaner with motor & various screens \$800.00. 35 ft. elevator leg, 6 in. cups with 8 hole distributor \$1000.00. 10 in. 10 ft. hydraulic auger \$900.00. Barn Timber, various sizes and length. Please call 262-573-6530

Farmer ~ to ~ Farmer

Custom Services

- Custom Heifer Raising – 4 months to springing onsite vet and nutritionist. Vaccination program and herd health. Free stall setup. Al tech De Soto, WI – 608-606-2921.

Odds and Ends

- 10-gallon milk cans for sale. Please call 262-593-8816.

Livestock for Sale

- 2019 Linz Gaffney Bull Sale. Saturday, February 2nd at noon. Breneman Bull Facility. Pardeeville, WI. Selling 12-18 month old Angus bulls and a select number of bred females ready to calve. Watch linzheritageangus.com and gaffneyfamilycattle.com for more information.
- American British White Park cattle for sale. Bred cows, bred heifers, bulls, and heifer calves. Located near Belleville, WI. Contact Megan at megan.maas13@gmail.com or 608-575-6732.
- Registered Polled Hereford Bred cows and heifers, open heifers, and herd bull prospects. Calving ease and balanced EPD's. Boettcher's Brookview Acres – 715-597-2036.

Wanted

- Young farm couple looking for land to rent or buy in Walworth and Rock counties. Please text or call Mike Bergman at 262-458-4597.
- 16 Bed CBRF (Assisted Living) – Lead Supervisor needed. LPN or experienced CNA. Part time to full time, second shift. Tower View Villa, Rosendale. Please call Barb Sullivan at 920-948-1410.
- 1070 Case – 38” wheels. I have 34” now. Call 715-415-0483.
- 863-963 International 6 row narrow corn head. Please call 715-415-0483
- PVC Blower Pipe. 9 in diameter x 20 ft. long with 6 in. bell. Please call 920-299-6112
- 9 in. galvanized telescope pipe. Please call 920-299-6112

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We're on the Web!

See us at: www.premierinsurancesolutions.com



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Burlington: 1-262-210-1077
Renee Schaal

Cascade: 1-866-528-8336
Craig Ladwig

Justin Ladwig
Julie Kruschke
Michelle Richardson
Katie Fenske

Elkhorn: 1-262-903-6493
Kate Lonze

Monroe: 1-608-346-1588
Tracy Spotts

Monticello: 1-608-558-2944
Sylvan Olson
Dana Olson

Mount Horeb: 1-877-644-2410
Deanna Ranum
Jason Ranum

Tomah: 1-800-694-4236
Jenny Kilpatrick
Nathan Johnson

Wales: 1-262-968-5640
David Kilpatrick
Christi Kilpatrick



JOIN US FOR OUR 2019 CROP INSURANCE MEETINGS

January 15

Waunakee—Rex's Innkeeper
301 N Century Ave. Waunakee, WI
Speaker—Mike North –
Commodity Risk Management

January 16

Monroe—Peppercorn Banquets
1417 Mansion Dr, Monroe, WI
Speaker—Mike North –
Commodity Risk Management

January 17

Arena—Grandma Mary's
175 US HWY 14, Arena, WI
Speaker—Matt Tranel –
Commodity Risk Management

January 18

Fennimore—The Cottonwood
4716 Green River Rd. Fennimore, WI
Speaker—Matt Tranel –
Commodity Risk Management

January 21

Hartford—MJ Stevens
5260 Aurora Rd, Hartford, WI
Speaker—Mike North –
Commodity Risk Management

PREMIER INSURANCE SOLUTIONS, LLC CROP INSURANCE MEETINGS

Covering updates & changes for 2019

**All Meetings start at
11:00am Lunch 12:00pm - 1:00pm**
Guest speaker in the afternoon.

January 22

Waldo—Chissy's
501 N Mill St., Waldo, WI
Speaker—Mike North –
Commodity Risk Management

January 22

Auburndale—Pioneer Bank
5758 Main St., Auburndale, WI
Speaker—Steve Bench –Generational Speaker

January 23

Loyal—American Legion
302 S Union St., Loyal, WI
Speaker—Matt Tranel –Commodity Risk Management

January 25

Baraboo—North Shore
E11614 Tranquility Ln, Baraboo, WI
Speaker—Michael North –
Commodity Risk Management

February 4

Tomah—Ground Round
201 Helen Walton St., Tomah, WI
Speaker—Rick Bollenbeck –Estate Planning

February 5

Watertown—Partnership Bank
104 W. Main St., Watertown, WI
Speaker—Rick Bollenbeck –Estate Planning

February 7

Randolph—Feil's
N8743 HWY 73, Randolph, WI
Speaker—Britt O'Connell –
Commodity Risk Management

-Registration is FREE-

Contact Katie at 1-866-528-8336
or email
katief@premierinsurancesolutions.com
Please reserve your spot at least 7 days
prior to the meeting date.
See website for more information on speakers,
www.premierinsurancesolutions.com