

Greetings from



SOUTHWEST
Ag Insurance

FEBRUARY 2020 NEWSLETTER SUMMARY



GARY'S SECTION

With 2019 behind us, I'm happy to be looking forward to spring and another cropping season. [Read More...](#)



MEGAN'S GREETINGS

I hope 2020 is off to a good start for all of you. [Read More...](#)



AUTOCROP

Would you like to have your hail coverage be automatically put on a crop when it is planted? [Read More...](#)



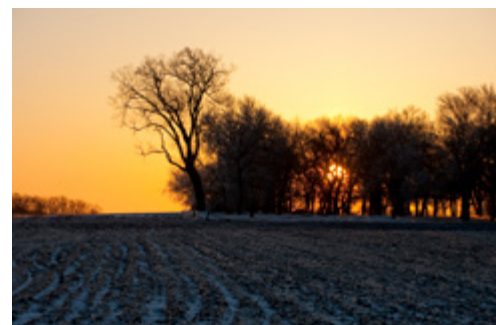
BLUETOOTH GRAIN CART SALES

Many farms have been updating their equipment with new farm technology. [Read More...](#)



2020 QUOTES

[View the 2020 Quotes...](#)



UPCOMING DEADLINES

Deadlines per crop and county. [View the deadlines here...](#)

SOUTHWEST AG INSURANCE NEWSLETTER

FEBRUARY 2020



“Agriculture, It's more than a part of life.
It's a passion...
A Lifestyle...
A Resilient community...
That works hard to feed the world.”

APPROACHING DEADLINE

March 15th is the SALES CLOSING DATE for all spring crops: Corn, Grain Sorghum, Soybeans, Cotton, Sunflowers, etc. Any changes needed to be made to your crop insurance policy will need to be done by March 15th.

Call us today to schedule an appointment to review your policy before March 16th.

FSA Deadline to sign up for ARC/PLC elections is March 15th.

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GARY'S SECTION

With 2019 behind us, I'm happy to be looking forward to spring and another cropping season. I usually like to keep my thoughts looking ahead, but we learned a lot in 2019 and lessons learned should help us continue to shape how we do business..... as well as how we do life. The volume of crop claims our office handled in 2019 was nearly equal to the two previous years combined, and the severity of the damage was substantially higher than what we usually see. Last year reinforced our commitment to making sure that we help each customer/farmer properly evaluate and insure their crops. Having a good risk management plan in place is essential! We were very pleased with the diligent work of all the claim adjusters and I believe all our customers are satisfied with how things worked out for them. Thank you for your understanding as we worked through everything!

We are in the price setting period for spring planted crops and the final price will be set at the end of February. Prices are currently tracking slightly below last year. Corn- \$3.92 Milo- \$3.72 Soybeans- \$9.20 Cotton- .69 cents. This base price, when

finalized, will be used to set your guarantees for multi-peril crop insurance. For the cost of your multi-peril insurance we will be extremely close to what it was last year if you remain at the same coverage level. Hail rates are up slightly across some areas and other areas remain unchanged.

SALES CLOSING date is March 15th so any changes to your current multi-peril policy or any new policies that are needed must be completed by this date. Please plan on meeting with us or at least having a conversation with us so we can make sure you are taken care of before the deadline.



OFFICE: 620-668-5324

CELL: 620-682-2060



As technology improves we are seeing more options for utilizing new processes for documenting production and reporting crop insurance information. A few comments about Bluetooth grain cart scales in this newsletter is just one example of what is available. We see the RMA putting more emphasis on accurate reporting, and imposing penalties for misreporting. Estimating production should not be done. The producer must have verifiable documentation of how the production total was determined. The primary areas where we see difficulties: reporting grain production in farm bins that has not been weighed and also grain going into grain bags. If you are utilizing the "precision ag" tools on your tractor and/or combine and would like to hear more about how this technology can be used to report crop insurance data, please give us a call and we can provide you with more information.

We appreciate your business and are here to help with whatever we can. Thank you for allowing us to assist you with risk management on your farm. We will always strive to keep you informed and provide the best tools available when it comes to protecting your operation. Please feel free to stop by or give us a call if you have any questions.

MEGAN'S GREETINGS

I hope 2020 is off to a good start for all of you. I don't think too many tears were shed when the 2019 crop year come to a close. We had the chance to work closely with many (if not most) of you in 2019 while combing through the substantial hail damage from the 6/23 storm. I think I can speak for our office in saying "thank you" for your patience and "thank you" for sticking with us. It was a year that put crop insurance to the test. I am grateful to work for the great customers we have in this area. We believe in the policies we sell and after a year like 2019, it's why we are here: to protect the crops and livelihood you work so hard for each day.

If you haven't looked into ARC/PLC options with FSA, you have until March 15th to make this election. Failure to enroll in either ARC or PLC with your FSA office by then can result in forfeiting payments, so please make sure you take care of this. The ARC/PLC programs are facilitated by FSA, but we work to stay informed on these programs as well. If you attended our Farmer Meeting in Copeland earlier this month, Monte Vandever with the Kansas State Extension Office presented some great info on both ARC/PLC options. We have access to the decision support tools he presented to help aid in making these elections. Call us or stop by and we can assist you in reviewing this information.

March 15th is also the deadline to make any changes to your spring crop insurance policy or to establish a new policy (new entity or new county). Please make sure any changes you are needing are done before March 15th. We would love to have you come in and meet with us, but we can also review most of this information via phone or e-mail.

Many have requested yield history to update your yields with FSA--if you haven't done this yet, it's another item to put on your to-do list. We can provide you with a printout from our office of your crop history and go visit with your local FSA office. You will have this 1-time opportunity for the 2020 crop year to update yields on your farm. FSA is using crop years 2013-2017 for their figures. It could be worth your time to check into this. Deadline to update yields with FSA is September 30th, 2020.

As always, please stop in or call with any questions you may have. We appreciate your business and we wish you a safe and trouble-free planting season.



AUTOMATIC HAIL COVERAGE (AUTOCROP)

Have you ever forgotten to put hail coverage on? Would you like to have your hail coverage be automatically put on a crop when it is planted? We have the ability to do that for you. For irrigated corn on our "Hail Production Plan" we have done this for several years and producers are very pleased that they do not have to remember to add hail coverage after

planting....it happens automatically. We are now offering this automatic process of adding hail coverage for any crop you plant. If this is something that is of interest to you, please give us a call and we can provide additional details.

BLUETOOTH GRAIN CART SCALES

Many farms have been updating their equipment with new farm technology. Crop insurance is updating their practices to change with this technology as well. One of those changes is with Bluetooth Grain cart scales. If your grain cart is equipped with this technology and provides a spreadsheet printout

for total bushels harvested for the field, crop insurance can use this information for reporting your yields at the end of harvest. If you have on-farm storage, this may be a great solution for you. This can replace the need for bin

measurements or using individual scale tickets to prove your yields in a loss situation. If you are thinking of using this for harvest production, please call our office prior to harvest and we can discuss your options and make sure you have the necessary information needed to report your yields in this manner.



2020 QUOTES

IRRIGATED CORN | *PRICE: \$3.92

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	OU PREMIUM \$*	EU PREMIUM \$*
180	65	RP	117	458.64	8.27	2.59
180	70	RP	126	493.92	10.76	3.54
180	75	RP	135	529.20	15.28	5.69
180	80	RP	144	564.46	22.55	10.46
190	65	RP	123.5	484.12	8.54	2.68
190	70	RP	133	521.36	11.11	3.66
190	75	RP	142.5	558.60	15.79	5.89
190	80	RP	152	595.84	23.34	10.84
200	65	RP	130	509.60	8.77	2.74
200	70	RP	140	548.80	11.41	3.76
200	75	RP	150	588.00	16.24	6.06
200	80	RP	160	627.20	24.04	11.18
210	65	RP	136.5	535.08	9.02	2.82
210	70	RP	147	576.24	11.75	3.87
210	75	RP	157.5	617.40	16.75	6.25
210	80	RP	168	658.56	24.81	11.55
220	65	RP	143	560.56	9.28	2.90
220	70	RP	154	603.68	12.10	3.99
220	75	RP	165	646.80	17.25	6.44
220	80	RP	176	689.92	25.58	11.92

NON-IRRIGATED CORN | *PRICE: \$3.92

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	OU PREMIUM \$*	EU PREMIUM \$*
40	65	RP	26	101.92	12.28	3.55
40	70	RP	28	109.76	14.23	4.21
40	75	RP	30	117.60	17.96	5.87
40	80	RP	32	125.44	23.75	9.91
50	65	RP	32.5	127.40	13.43	3.89
50	70	RP	35	137.20	15.54	4.63
50	75	RP	37.5	147.00	19.59	6.45
50	80	RP	40	156.80	25.90	10.86
60	65	RP	39	152.88	14.50	4.20
60	70	RP	42	164.64	16.77	5.00
60	75	RP	45	176.40	21.12	6.98
60	80	RP	48	188.16	27.91	11.74
70	65	RP	45.5	178.36	15.49	4.49
70	70	RP	49	192.08	17.91	5.35
70	75	RP	52.5	205.80	22.54	7.47
70	80	RP	56	219.52	29.77	12.57

IRRIGATED SOYBEANS | *PRICE: \$9.20

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	OU PREMIUM \$*	EU PREMIUM \$*
50	65	RP	32.5	299.00	6.87	2.52
50	70	RP	35	322.00	8.86	3.33
50	75	RP	37.5	345.00	12.37	5.04
50	80	RP	40	368.00	18.03	9.05
60	65	RP	39	358.80	7.29	2.67
60	70	RP	42	386.40	9.41	3.55
60	75	RP	45	414.00	13.21	5.38
60	80	RP	48	441.60	19.27	9.69
70	65	RP	45.5	418.60	7.64	2.81
70	70	RP	49	450.80	9.88	3.73
70	75	RP	52.5	483.00	13.90	5.66
70	80	RP	56	515.20	20.32	10.24
80	65	RP	52	478.40	8.02	2.95
80	70	RP	56	515.20	10.38	3.92
80	75	RP	60	552.00	14.63	5.96
80	80	RP	64	588.80	21.43	10.83

As always, it is too early in the base price setting period to anticipate the final price, so these coverage and premium quotes are for your reference only to indicate what to expect. Take these quotes for what they are worth, a **SAMPLE** for reference **ONLY**. Please call for a time to discuss your farm plans.

RP = Revenue Protection

OU = Optional Units

EU = Enterprise Units

***This is an estimated price. These coverage and premium quotes are for your reference only. Prices will be finalized February 28th. (Coverage \$ are estimated on 100 acres)**



IRRIGATED GRAIN SORGHUM

*PRICE: \$3.72

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	OU PREMIUM \$*	EU PREMIUM \$*
100	65	RP	65	241.80	12.08	4.83
100	70	RP	70	260.40	14.58	5.85
100	75	RP	75	279.00	19.34	8.11
100	80	RP	80	297.60	27.00	13.49
110	65	RP	71.5	265.98	12.85	5.15
110	70	RP	77	286.44	15.52	6.23
110	75	RP	82.5	306.90	20.60	8.64
110	80	RP	88	327.36	28.76	14.39
120	65	RP	78	290.16	13.65	5.47
120	70	RP	84	312.48	16.50	6.63
120	75	RP	90	334.80	21.90	9.19
120	80	RP	96	357.12	30.58	15.31
130	65	RP	84.5	314.34	14.40	5.77
130	70	RP	91	338.52	17.41	6.99
130	75	RP	97.5	362.70	23.12	9.71
130	80	RP	104	386.88	32.29	16.18
140	65	RP	91	338.52	15.17	6.08
140	70	RP	98	364.55	18.35	7.38
140	75	RP	105	390.60	24.38	10.25
140	80	RP	112	416.64	34.06	17.08

NON-IRRIGATED GRAIN SORGHUM

*PRICE: \$3.72

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	OU PREMIUM \$*	EU PREMIUM \$*
40	65	RP	26	96.72	8.42	3.35
40	70	RP	28	104.16	9.79	3.90
40	75	RP	30	111.60	12.74	5.25
40	80	RP	32	119.04	17.34	8.52
50	65	RP	32.5	120.90	9.66	3.85
50	70	RP	35	130.20	11.23	4.48
50	75	RP	37.5	139.50	14.61	6.03
50	80	RP	40	148.80	19.90	9.80
60	65	RP	39	145.08	10.77	4.29
60	70	RP	42	156.24	12.52	5.00
60	75	RP	45	167.40	16.29	6.74
60	80	RP	48	178.56	22.21	10.95
70	65	RP	45.5	169.26	11.84	4.72
70	70	RP	49	182.28	13.77	5.51
70	75	RP	52.5	195.30	17.91	7.42
70	80	RP	56	208.32	24.45	12.06

RP = Revenue Protection

OU = Optional Units

EU = Enterprise Units

***This is an estimated price. These coverage and premium quotes are for your reference only. Prices will be finalized February 28th. (Coverage \$ are estimated on 100 acres.)**

SPRINKLER INSURANCE

We have a great “**replacement cost**” sprinkler coverage program at our office. As we see almost every year, thousands of dollars of sprinklers can be damaged in just a few moments. Our replacement cost sprinkler coverage is cost-efficient and will get you back up and running very quickly. The policy includes mechanical and electrical and will insure most sprinklers, regardless of how old they are.

In this industry, most companies will not allow this type of replacement cost coverage after the sprinkler is 15-20 years



old. Having to come up with a large sum of money to replace a sprinkler after a storm can be heartbreaking and burdensome to any farming operation. Help put your

mind at ease and come talk with us about the coverage we can offer. We are very proud of this program and believe it is one of the best out there. Give us a call for a quick quote today.

For the producer who is interested in only insuring sprinklers for “**actual cash value**” we have a program to do that as well. If this is something that would be of interest to you, give us a call and we can do a cost comparison/risk analysis with you to see if this program would be a fit.



UPCOMING DEADLINES

CORN DEADLINES

SALES CLOSING DATE	COUNTIES INCLUDED	EARLIEST PLANT DATE	FINAL PLANT DATE	LATE PLANT DATE (20 days after final plant date)	A/R DATE	END OF INSURANCE PERIOD
March 15	Gray, Meade, Haskell, Finney, Ford, Grant, Seward, Stevens, Kearny, Hodgeman	April 5	May 31	June 20	July 15	Dec. 10
	Greeley	April 10				
	Clark	April 1				
	Comanche, Kiowa, Edwards, Pratt, Stafford, Barber, Sedgwick	April 1	May 25	June 14		
	Sumner	March 20				
	Caddo, Ok	March 16	April 15	April 30		
	Beaver, Ok		June 5	June 20		

MILO DEADLINES

SALES CLOSING DATE	COUNTIES INCLUDED	EARLIEST PLANT DATE	FINAL PLANT DATE	LATE PLANT DATE (25 days after final plant date)	A/R DATE	END OF INSURANCE PERIOD
March 15	All Kansas counties	April 26	June 25	July 20	July 15	Dec. 10
	Caddo, OK	April 1	June 30	July 10		
	Beaver, OK	May 1				

SOYBEANS DEADLINES

SALES CLOSING DATE	COUNTIES INCLUDED	EARLIEST PLANT DATE	FINAL PLANT DATE	LATE PLANT DATE (25 days after final plant date)	A/R DATE	END OF INSURANCE PERIOD
March 15	Stevens, Seward, Meade, Gray, Ford, Finney, Grant, Haskell, Kiowa, Pratt, Clark	April 26	June 25	July 20	July 15	Dec. 10
	Barber, Harper, Kingman, Sedgwick, Sumner	April 15				
	Caddo, OK	N/A	June 30	July 25		

COTTON DEADLINES

SALES CLOSING DATE	COUNTIES INCLUDED	FINAL PLANT DATE	LATE PLANT DATE (15 days after final plant date)	A/R DATE	END OF INSURANCE PERIOD
March 15	All Kansas counties	June 1	June 16	July 15	Dec. 31

SUNFLOWER DEADLINES

SALES CLOSING DATE	COUNTIES INCLUDED	EARLIEST PLANT DATE	FINAL PLANT DATE	LATE PLANT DATE (15 days after final plant date)	A/R DATE	END OF INSURANCE PERIOD
March 15	Clark, Ford, Hodgeman, Finney, Gray, Meade, Seward, Haskell, Grant, Pawnee	April 25	June 25	July 20	July 15	Dec. 10
	Kiowa, Comanche, Pratt, Stafford, Kingman, Sumner	April 20				



GRAZE OUT WHEAT



For those of you that are grazing cattle on your wheat, March 15th is the final day to “short rate” your wheat and remove insurance from that field. If you have decided to graze-out a field that was originally intended to be harvested for grain, you will need to contact our office prior to March 15th so that we can remove insurance from those acres you wish to graze out.

CLAIM REMINDERS

Please report a claim to our office as soon as you suspect there may be a loss! The earlier the better.

Timely claim reporting is very important. Multi-peril policy provisions state that the insured must give notification within 72 hours of the initial discovery of damage, but no later than 15 days after the end of the insurance period. End of insurance period is usually the earlier of 1) harvest of the crop 2) destruction

of the crop 3) the calendar date for the end of insurance as listed in the crop provisions.

Please contact us immediately if you think you may have a potential claim. It is much easier to close out a claim that ended up not having a loss rather than to have a claim denied because it was not submitted timely. Keep us informed of what is happening on your farm.

REPLANT REMINDERS

As you are preparing for spring planting season, please remember that if a situation arises that you will need to replant any acres, a crop adjuster must inspect the acres and release them

before replanting occurs if you wish to collect a replant payment. Please call us as soon as you can and we can have an adjuster there promptly to meet with you regarding your replant options. Crop

insurance does not want to stand in the way of getting your crop planted timely, but they do want to discuss these options BEFORE replanting occurs.



Southwest Ag Insurance proudly offers Copeland and the surrounding communities the highest level of service in the crop insurance industry. We know our customers, we know the area, we know agriculture, and we know crop insurance. Gary Gillespie's experience as a life-long professional in the Ag industry with expertise in agronomy and grain marketing as well as crop insurance, brings a fresh perspective to the business. Our agency's mission is to help our customers succeed through superior service, utilizing strategic risk management strategies developed to fit the needs of each individual farming operation. We know you have a choice. We sincerely appreciate your confidence in us and we strive to provide you with the knowledge and service that you expect and deserve.

Gary Gillespie | Megan Evans | Kimbree Wedel | Judy Loepky

CONTACT US

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PRODUCTS OFFERED

Crop Insurance:

Multi-Peril,
Crop Hail,
LRP (Livestock)

Other insurance:

Farm and Ranch,
Center Pivot Sprinklers

Thanks for your business!