

Greetings from



SOUTHWEST
Ag Insurance

SEPTEMBER 2020 NEWSLETTER SUMMARY



GARY'S SECTION

I can certainly agree that each growing season has its own surprises. And....as far as the year goes, what can we say about 2020 other than WOW? [Read More...](#)



MEGAN'S GREETINGS

No matter what industry or area of the world you are in, we have all been impacted thus far in 2020. [Read More...](#)



HAIL & MPCCI BILLING INFO

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2021 QUOTES

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



CLAIM REMINDERS

Please report a claim to our office as soon as you suspect there may be a loss! The earlier the better. [Read More...](#)



BLUETOOTH GRAIN CART SALES

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

SOUTHWEST AG INSURANCE NEWSLETTER

SEPTEMBER 2020

A dream doesn't become a reality through magic, it takes sweat, determination, and hard work.

- Collin Powell

UPCOMING DEADLINES

Dates To Remember

September 30th	Sales Closing Date for 2021 wheat changes
15 Days After Harvest	Deadline to turn in a claim with our office
November 15th	Sales Closing Date for Pasture, Rangeland & Forage (PRF) policy
December 15th	Deadline to report planted wheat acres

Wheat Final Plant Dates

Final Plant Date for Full Insurance Coverage:	Counties Included:
10/20/20	Grant, Hamilton, Kearny, Stevens
10/31/20	Clark, Finney, Ford, Gray, Haskell, Meade, Pawnee, Riley, Seward, Stafford
11/5/20	Comanche, Kingman, Kiowa, Pratt, Sumner
11/15/20	Beaver, OK
11/30/20	Caddo, OK

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GARY'S SECTION



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I can certainly agree that each growing season has its own surprises. And... as far as the year goes, what can we say about 2020 other than WOW? We were so ready to get into 2020 after the horrible hail we experienced in 2019 but as 2020 unfolded I would now say that in perspective, 2019 wasn't so bad after all. The hail last year was across a very

large area where we do business, but not as widespread and impactful as a worldwide pandemic. It seems that in just a short amount of time we can totally have our viewpoint and attitude altered when something like Covid-19 comes to the forefront of everything we do. I still have total faith in the resilience and ability of the American people to overcome adversity and deal with whatever comes our way in a positive manner. I'm sure we all have our periods of doubt and skepticism, but I still feel that the American way of life is special, it is unique, and when I look across the world at other countries.....there is no place I would rather be. I just pray that each of us can do our small part to display love and kindness to those we come in contact with and that we can get through this time becoming wiser, stronger, and better people.

The wheat crop of 2020 was for the most part pretty decent. The row crop season started off dry and it seemed as though we were going to be having a long...hot... dry summer. In late June the rains started coming and for the majority of our region we are pretty pleased with the weather we have had this summer. Please remember that as you prepare for the upcoming harvest.....if you think that you might have a claim, give our office a call and report it. Claims must be submitted within 72 hours of initial discovery but no later than 15 days after the end of the insurance period (EOIP), which for most situations is the harvesting of the field. Harvest prices for multi-peril will be set in October and November. For the upcoming 2021 wheat crop we are currently in the price setting period which will end on September 14th (8/17-9/14). On the day I am writing this, the price is averaging \$4.88 which is .53 cents higher than the 2020 price. This should provide us with much better per acre

guarantees this year. We have until the last day of September to make changes to your policy so if you would like a different coverage level, different unit structure, have entity changes, got married, etc., please get in touch with us. We will honor whatever method you feel comfortable with to ensure your safety during this time.

There are a few changes being made available in multi-peril for the 2021 crop year. One new option is called "Quality Loss Option". This option, which must be chosen before sales closing, will allow a producer to use pre quality loss production for APH purposes instead of post quality loss production. This looks to be something that will have very little impact for our region except for the case of a large quality loss like we had several years back with the fumonisin issue in corn. If you had a fumonisin claim several years back, we need to talk to you about the "QL" option prior to next spring sales closing. There is also a new "forage seeding" dollar policy available in only a few counties in southwest Ks..... for those that might be interested in coverage for the risk of getting a stand when planting alfalfa. If this might be of interest to you, please give our office a call and we can review it with you.

Please look throughout this newsletter for timely information on handling and reporting harvest bushels, claim reporting, insurance coverage for your sprinklers, etc. We consider it a privilege that you allow us to serve your risk management needs. We appreciate your business..... and always feel free to give us a call or stop by if you have questions or concerns.



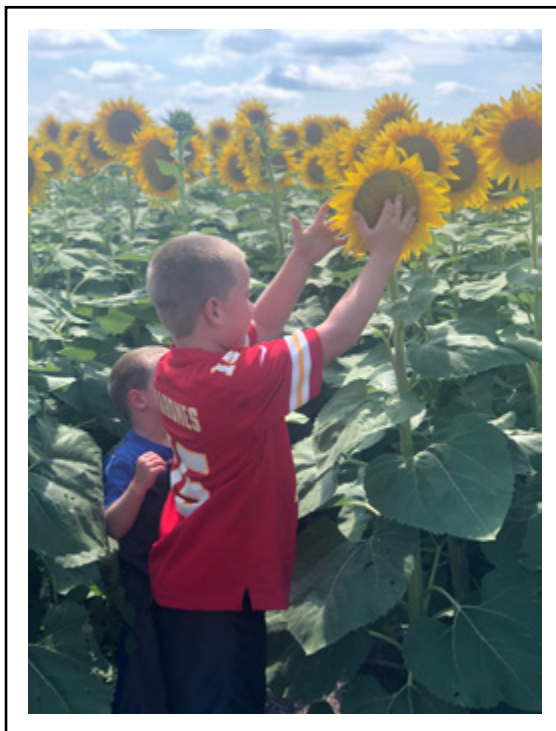
MEGAN'S CORNER

As joyous as we all were to see 2019 go, I can't say that 2020 is much of a consolation prize thus far. No matter what industry or area of the world you are in, we have all been impacted thus far in 2020. However, nine months into this calendar year, there is no turning back now. We will do what we do best....deal with the cards we have been dealt, and keep moving forward. For much of our growing area, that means dealing with another round (or multiple rounds) of hail, sub-par growing conditions, and volatile commodity prices. In speaking with many of you this summer, we will take the punches as they come, but I think we would all appreciate a quick knock out round in our favor at some point.

Our office spends this time of year wrapping up hail appraisals on corn, fielding coverage questions going into harvest, and preparing policies for wheat planting. Hail appraisals on corn went relatively smooth compared to last year. Luckily (or unluckily) our adjuster have gotten to know our growing area and insureds fairly well. Most of the fields that were appraised this year were also on the list for last year. Those same adjusters will be coming back through before harvest to do a final check on anything that was

set to "deferred." After these final checks, the adjuster is able to put a percent of loss number on the field and review all of their findings with you. Most of you are pros at this process, but if you have any questions, don't hesitate to call us with any questions or concerns.

Many of you with **hail production plan policies (HPP)** will have a percent of loss number on your field going into harvest, but the final piece of info that we will need is your actual harvest production. Once



you have finished harvest, you will need to turn your bushels into our office so that we can calculate your loss and get you paid. The faster this process is done, the quicker we can get you paid.

As we prepare for the upcoming **wheat** season, please remember the deadline to make any changes to your wheat policy is **September 30th**. If you have thoughts or plans of changing your coverage level or unit structure (enterprise unit, optional unit) we will need to have those changes signed off on by September 30th. Once planting starts, please look through the enclosed chart for final plant dates. Most of our area falls in the October 31 final plant date for full insurance coverage. If you don't see a particular county listed you are needing....give us a call and we can get that info for you.

HAIL & MPCCI BILLING INFORMATION

Comp2 or Basic Hail Plans: First bill was sent out August 15th, due September 30th.

Hail Production Plan (HPP): Bills will be due December 1st. If not paid at the time a claim is paid, however, they will withhold the amount due in paying your claim.

MPCI bill corn/milo/beans: Due September 30th

NEW***interest will be waived until November 30th for this crop year due to COVID****
-bill must be paid by November 30th or interest will begin to accrue on December 1

If you would prefer to pay your crop insurance bill online,
follow the instructions provided on your bill or contact our office for help.

2021 QUOTES

IRRIGATED WHEAT | *PRICE: \$4.88

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	EU PREMIUM \$*	OU PREMIUM \$*
40	65	RP	26.0	126.88	2.34	6.90
40	70	RP	28.0	136.64	3.02	8.72
40	75	RP	30.0	146.40	4.44	11.85
40	80	RP	32.0	156.16	7.78	16.80
50	65	RP	32.5	158.60	2.57	7.57
50	70	RP	35.0	170.80	3.33	9.59
50	75	RP	37.5	183.00	4.91	13.04
50	80	RP	40.0	195.20	8.61	18.51
60	65	RP	39.0	190.32	2.78	8.19
60	70	RP	42.0	204.96	3.62	10.40
60	75	RP	45.0	219.60	5.35	14.15
60	80	RP	48.0	234.24	9.38	20.12
70	65	RP	45.5	222.04	3.00	8.81
70	70	RP	49.0	239.12	3.91	11.22
70	75	RP	52.5	256.20	5.79	15.27
70	80	RP	56.0	273.28	10.16	21.73
80	65	RP	52.0	253.76	3.27	9.59
80	70	RP	56.0	273.28	4.26	12.23
80	75	RP	60.0	292.80	6.32	16.67
80	80	RP	64.0	312.32	11.10	23.72

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. We all know that this year the market prices have been completely unusual and unpredictable. **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 & premium quotes are for your reference only. Price will be finalized September 14th.**

SUMMERFALLOW WHEAT | *PRICE: \$4.88

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	EU PREMIUM \$*	OU PREMIUM \$*
30	65	RP	19.5	95.16	2.45	7.65
30	70	RP	21.0	102.48	3.13	9.48
30	75	RP	22.5	109.80	4.59	12.64
30	80	RP	24.0	117.12	7.96	17.53
40	65	RP	26.0	126.88	2.75	8.57
40	70	RP	28.0	136.64	3.52	10.64
40	75	RP	30.0	146.40	5.16	14.20
40	80	RP	32.0	156.16	8.97	19.72
50	65	RP	32.5	158.60	3.01	9.39
50	70	RP	35.0	170.80	3.87	11.66
50	75	RP	37.5	183.00	5.68	15.58
50	80	RP	40.0	195.20	9.88	21.69
60	65	RP	39.0	190.32	3.25	10.13
60	70	RP	42.0	204.96	4.20	12.60
60	75	RP	45.0	219.60	6.17	16.86
60	80	RP	48.0	234.24	10.74	23.49



2021 QUOTES

CONTINUOUS CROPPING WHEAT | *PRICE: \$4.88

RP = Revenue Protection

OU = Optional Units

EU = Enterprise Units

***This is an estimated price. These coverage & premium quotes are for your reference only. Price will be finalized September 14th.**

YIELD	COVERAGE LEVELS	PLAN	BUSHEL GUARANTEE	COVERAGE \$*	EU PREMIUM \$*	OU PREMIUM \$*
20	65	RP	13.0	63.44	3.21	10.11
20	70	RP	14.0	68.32	3.72	11.75
20	75	RP	15.0	73.20	5.30	15.36
20	80	RP	16.0	78.08	9.01	20.92
30	65	RP	19.5	95.16	3.76	11.87
30	70	RP	21.0	102.48	4.37	13.79
30	75	RP	22.5	109.80	6.23	18.02
30	80	RP	24.0	117.12	10.60	24.55
40	65	RP	26.0	126.88	4.51	14.22
40	70	RP	28.0	136.64	5.24	16.54
40	75	RP	30.0	146.40	7.49	21.62
40	80	RP	32.0	156.16	12.75	29.43
50	65	RP	32.5	158.60	5.63	17.78
50	70	RP	35.0	170.80	6.56	20.68
50	75	RP	37.5	183.00	9.36	27.02
50	80	RP	40.0	195.20	15.93	36.78

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.

WHEAT DEADLINES

CROP INSURANCE DEADLINES

Sales Closing Deadline	Last day to establish a policy or make changes to an existing policy.	September 30th
Production Reporting Deadline	Last day to report harvested wheat production for APH.	November 15th
Acreage Reporting Deadline	Last day to report planted wheat acres. If not reported, insurance will not be in effect.	December 15th



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.



PASTURE, RANGELAND & FORAGE

Pasture, Rangeland, Forage (PRF) is a program designed to help protect a producer's operation from the risks of forage loss due to lack of precipitation. This insurance is rapidly growing in popularity for livestock producers. The PRF program utilizes a rainfall index and grid system of approximately 17 by 17 miles. In a year like 2020 with sporadic rains, our insureds

that had this policy in place were paid indemnities. This can help cover additional feeding costs a livestock producer has in dry months. We would be happy to discuss this coverage and can provide you with historical data for which months/years in which the policy would have paid. Sale closing date for establishing a policy is **November 15**.

BLUETOOTH GRAIN CART SCALES

Many farms have been updating their equipment with new farm technology. Crop insurance is updating their practices to change with the times 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 (or grain bags), 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.



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 | Judy Loepky

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PRODUCTS OFFERED

Crop Insurance:

Multi-Peril,
Crop Hail,
LRP (Livestock)

Other insurance:

Farm and Ranch,
Center Pivot Sprinklers

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Persons with disabilities, who wish to file a program complaint, please see information above on how to contact the Department by mail directly or by email.

Thanks for your business!

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