



Michael Sahr Crop  
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# *Our Mission:*

**Our mission is to provide a service with honesty, integrity and professionalism, to help producers be profitable and manage risk.**

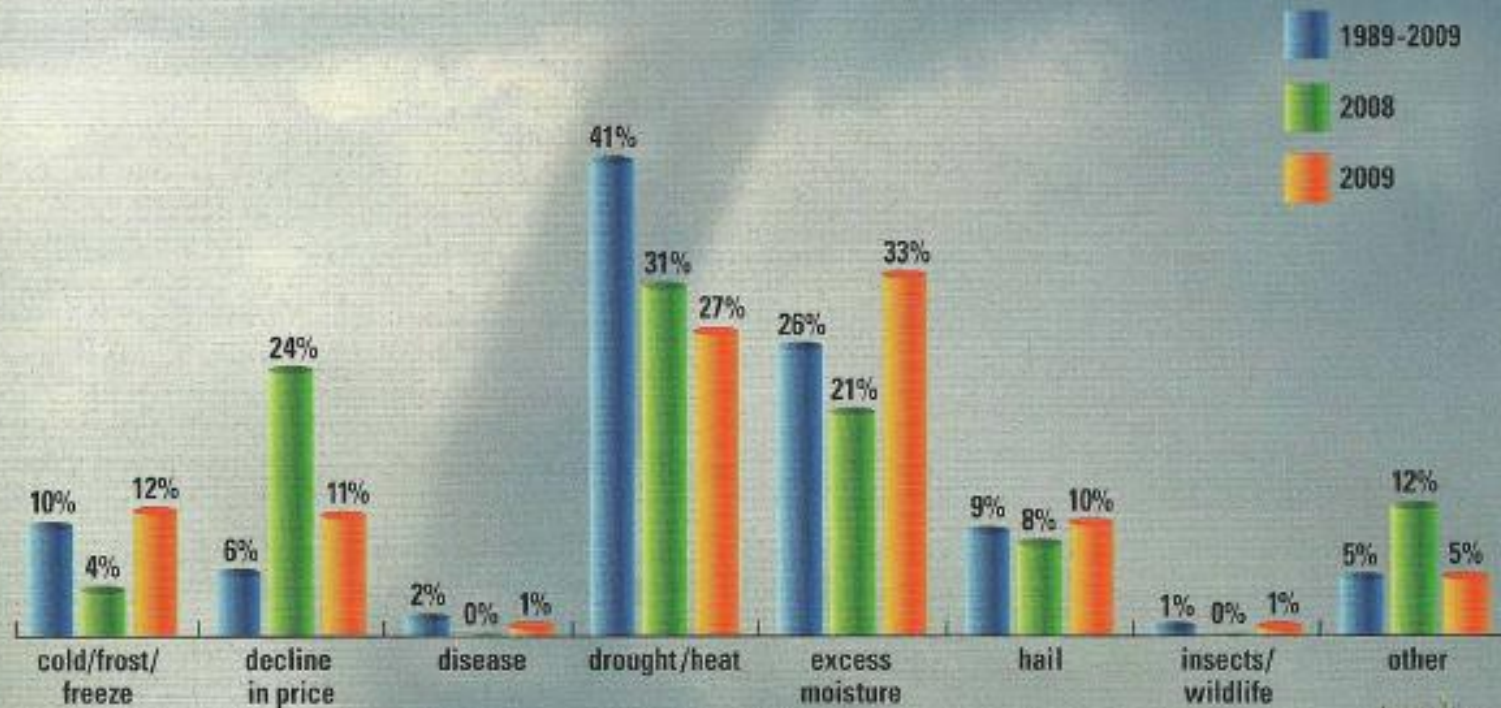
Let us help you to have more peace of mind.  
Transfer the risk from your assets to the insurance company's.

# We write with the following companies:

- Great American
- Rural Community Insurance Services
- Producers Ag
- Farmers Mutual Hail
- Rain and Hail
- John Deere
- ADM Crop Risk Services

# Causes of Crop Loss

This example demonstrates that averages tell very little about what will happen in any given year.



# 2011 Common Crop Insurance Policy Conversion Chart

**2010 Policy**

**Converted for 2011 Crop Year to**

**Crop Revenue Coverage (CRC)**



**Revenue Protection**

**Revenue Assurance (RA)**  
with Fall Harvest Price Option



**Revenue Protection**

**Revenue Assurance (RA)**  
without Fall Harvest Price Option



**Revenue Protection**  
with Harvest Price Exclusion

**Actual Production History (APH)**



**Yield Protection**

# 2011 DRY BEAN PRICES

Blacks-----\$.32/lb.

Navies-----\$.31/lb.

Crans-----\$.40/lb.

Drk Red Kidney--\$.37/lb.

Pintos-----\$.30/lb.

Small Reds-----\$.33/lb.

Yelloweye-----\$.45/lb.

Gt. Northern-----\$.31/lb.

Small Whites----\$.31/lb.

Lt Red Kidney-----\$.37/lb.

\*Prices subject to change per RMA

# 2011 Crop Prices Grain & Sugar Beets

Prices will be established by CBOT

Corn-----Feb. 1 – 28<sup>th</sup> December Futures CBOT

Soybeans--- Feb. 1 – 28<sup>th</sup> November Futures CBOT

Sugar Beets-----\$41.50/Ton

Onions-----\$10.00/cwt

\*Prices subject to change per RMA

# 2011 Crop Prices Grain & Sugar Beets

Prices will be established by CBOT

Corn-----\$5.60/Bu.

December Futures CBOT

Soybeans-----\$13.00/Bu.

November Futures CBOT

Sugar Beets-----\$41.50/Ton

Onions-----\$10.00/cwt

\*Prices subject to change per RMA

# Unit Structure

- **Basic Unit:** Puts all sections together in a county to make up one unit. (Discount applies)
- **Enterprise Units:** Two or more basic units of the same insured crop located in two or more separate sections grouped together as one unit.
- **Optional Unit:** Separates by section, share, variety or practice.

# Enterprise Units

Must contain all the insurable planted acreage of insured crop with a minimum of two sections. (20/20 rule applies for 2011)

Higher subsidy factor levels for reduced risk to insurance company.

# Enterprise Units *(example)*

## Scenario A:

Farmer Dell has 100 acres of soys over 3 sections.

Section 1 = 75 acres

Section 2 = 10 acres

Section 3 = 15 acres *(Approved for EU)*

## Scenario B:

Farmer Bob has 100 acres of soys in 2 sections.

Section 1 = 85 acres

Section 2 = 15 acres *(Not approved, doesn't meet 20/20 rule)*

# 2011 Subsidy Levels

Amount government pays

Coverage Level	<b>50%</b>	<b>55%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>
YP & RP	67%	64%	64%	59%	59%	55%	48%	38%	NA
EU	80%	80%	80%	80%	80%	77%	68%	53%	
GRP	NA	NA	NA	NA	59%	59%	55%	55%	51%
GRIP	NA	NA	NA	NA	59%	55%	55%	49%	44%

# REPLANTING

- **Built into all Policies** (*Revenue & Yield Protector*)
  - Corn = price x 8 bu
  - Soys = price x 3 bu
- **Now available on GRP or GRIP-HRO**
  - (*Available only as an endorsement with Hail Policy*)
- **Must follow the 20/20 Rule.**
  - (*20 contiguous acres or 20% of unit*)
- **Call Before** you replant.
- **MUST HAVE** adjusters approval.

# Corn & Soybean Replant Option (Additional Coverage)

- ▶ Must have YP or RP policy
- ▶ \$30, \$40, or \$50 additional
- ▶ Does NOT require “20% of unit or 20 acres”
- ▶ Cannot exceed actual cost of replant
- ▶ Not available to organic producers
- ▶ VERY reasonable!
- ▶ Different rates for each county
- ▶ Great American – addition to
- ▶ RCIS – maximum paid

# Dry Bean Replant Option

*(RCIS only)*

Maximum \$60 per acre for YP/RP replant.

1. Must have policy w/RCIS
2. Cannot exceed cost to replant
3. Follows same rules as RP/YP replant
4. NOT available for organic production

# Sugar Beet Additional Replant

- Addition to built into policy of 1.5-ton or \$62.25 per replanted acre.
- RCIS and ProAg offer multiple levels
- Great American offers maximum of \$40

# 2011 Specialty Soybeans

If you grow:

1. Large Seeded Food Grade
2. Small Seeded Food Grade
3. Low Linolenic Acid
4. Low Saturated Fat
5. High Protein

You may want to consider insuring those acreage with a Yield Protection policy separate from conventional beans.

# Specialty Soybeans

- Need new APH database for each variety.
- Allows grower to insure beans at their contracted price, from 115–150% of RMA's established price(\$13.00\* for 2011).
- Will use lower T–Yield for years short of 4 years needed for database.

\*Final price to be set March

# PREVENTED PLANTING

- Built into all RP and YP Policies.
- 60% of guarantee, w/option available to add 5% or 10% more.
- Eligible PP acres cannot exceed the highest number of acres planted within the last four years.
- Now available on GRP or GRIP-HRO
  - (Available only as an endorsement with Hail Policy.)
- Call within 72 hrs or 15 days after the late planting period.
- If second crop is planted, you will receive 35% of guarantee.

# AUTO Hail

- Quick and Easy
- Same price
- Must sign up by March 15, 2011 – just need \$/acre coverage and crop
- Rest picked up at A/R
- No last minute frantic phone call, “Do I have hail insurance!?!” when a storm is coming

# Biotechnology Endorsement Pilot

- Available in MI 2009 thru 2011
- Premium reductions (\$0.50–\$2.50/acre)
- Producer must:
  - Purchase a buy-up policy greater than CAT
  - Plant at least 75% of insured unit to an approved hybrid (Check [rms.usda.gov](http://rms.usda.gov) web site)
  - Complete certification forms and report units and assist company rep if selected for random review

# Names and Entities

- Corporation, LLC, Legal Partnerships, Sole Proprietors, Married, Single, Trusts.
- ALL correct Names & Signatures **Must** be on apps.
- Tax IDs or Social Security numbers **Must** be correct.
- Farm names **Must** match FSA records.
- Incorrect Names, Tax ID, S.S. numbers can result in half /or all of claim being **DENIED!**
- These are **VERY** important.

# What to do when there is a loss:

**Replanting:** Notify us immediately, **BEFORE** replanting.

**Crop Production Loss, Hail loss:**

Notify us immediately!

(An adjuster will contact you.)

**The final date for filing a loss is:**

- ◆ **Dry beans Oct 31<sup>st</sup>**
- ◆ **Sugar Beets Nov 25<sup>th</sup>**
- ◆ **Corn, Soybeans Dec 10<sup>th</sup>**

# DATES TO REMEMBER

March 15, 2011---- Applications must be signed.

**\*\*\*Premiums for 2010 must be paid in FULL!\*\*\***

April 29, 2011-----2010 Spring Crops production  
must be turned in.

July 15, 2011-----2011 Spring Crops Acreage  
Reporting Date

# ATTENTION!

Crop insurance is the **ONLY** product you will purchase each year that can guarantee your minimum gross income per acre, and the government pays 50% or more of the premium!

# We Work Hard for YOU!

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*Mike, Ron, Sandy, Bernie, Bee, Gary,  
Duaine, Aaron, Dave, Dan & Amy*