



Michael Sahr Crop  
Insurance Agency L.L.C.

1-800-345-Sahr (7247)

Fax: 989-868-4755

[www.sahrcropinsurance.com](http://www.sahrcropinsurance.com)

Michael Sahr Crop Insurance Agency is an equal opportunity provider.

# *Our Mission*

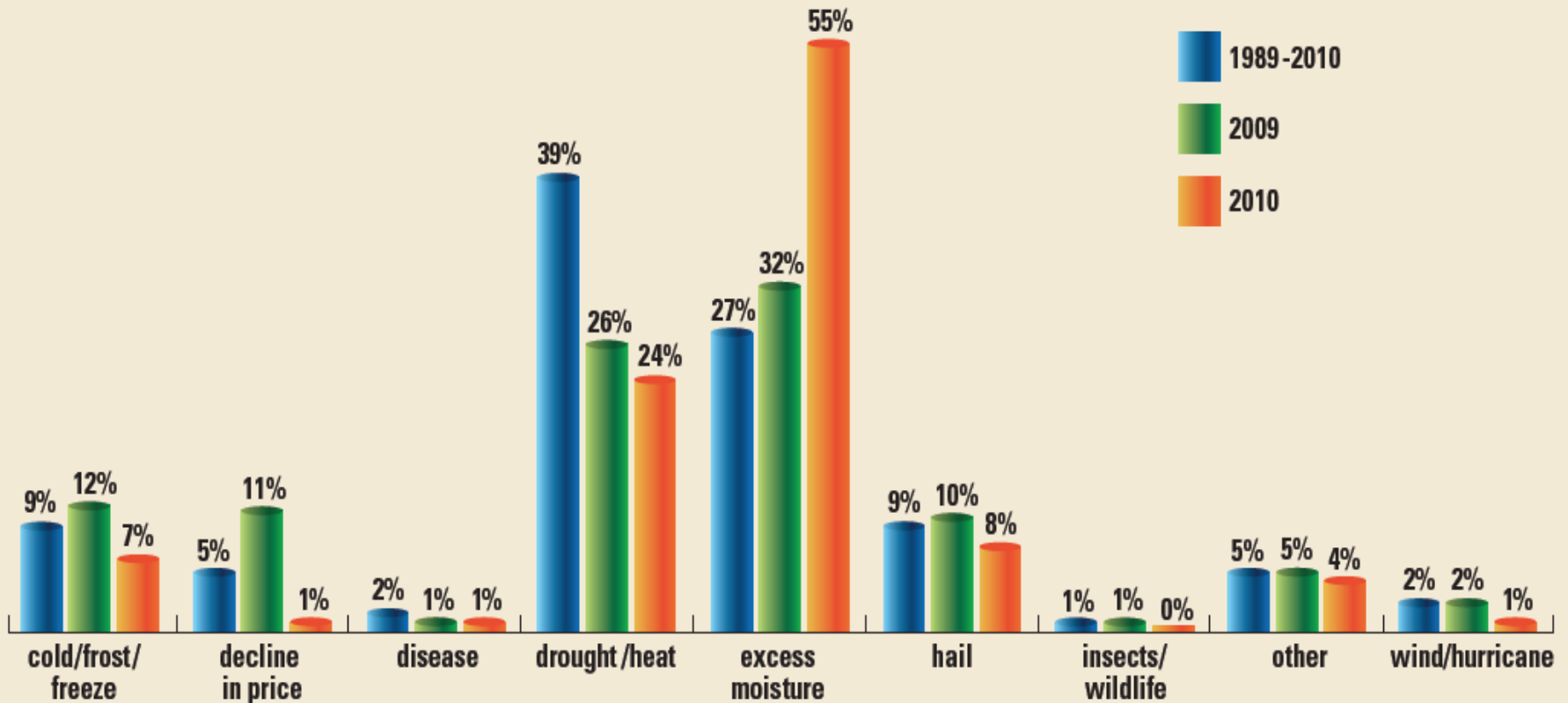
**Our mission is to provide a service with honesty, integrity and professionalism, to help producers be profitable and manage risk.**

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

# CAUSES OF CROP LOSS



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

# 2012 Dry Bean Prices

Blacks-----\$.44/lb.

Navies-----\$.44/lb.

Crans-----\$.55/lb.

Drk Red Kidney--\$.55/lb.

Pintos-----\$.44/lb.

Small Reds-----\$.45/lb.

Yelloweye-----\$.50/lb.

Gt. Northern-----\$.42/lb.

Small Whites----\$.41/lb.

Lt Red Kidney----\$.55/lb.

Adzuki---\$.45/lb.

\*Prices subject to change per RMA

# 2012 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-----\$59.85/Ton

Onions-----\$10.50/cwt

\*Prices subject to change per RMA

# 2012 Crop Prices Grain & Sugar Beets

Prices will be established by CBOT

Corn-----\$ 5.68/Bu.

December Futures CBOT

Soybeans-----\$12.21/Bu.

November Futures CBOT

Sugar Beets-----\$59.85/Ton

Onions-----\$10.50/cwt

# 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 in 2012)*
- Higher subsidy factor levels for reduced risk to insurance company

# Enterprise Units *(example)*

## Scenario A: *(Approved for EU)*

Farmer Dell has 100 acres of soys over 3 sections.

Section 1 = 75 acres

Section 2 = 10 acres

Section 3 = 15 acres

**These 2 sections combined equals  
acreage greater than 20% of total acres.  
(meets 20/20 rule)**

## 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)*

# 2012 Subsidy Levels

## Amount Government Pays

Coverage Level	50%	55%	60%	65%	70%	75%	80%	85%	90%
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
- \$10 - \$50 additional
- Does NOT require “20% of unit or 20 acres”
- Cannot exceed actual cost of replant
- Available to organic producers *\*RCIS Only for 2012\**
- VERY reasonable!
- Different rates for each county
- Great American : \$30-\$50/ac Coverage in Addition to for
- RCIS: \$10-\$40/ac Coverage in Addition to for
- John Deere : \$30-\$50/ac Coverage in Addition to for

# Corn & Soybean Replant Option (Additional Coverage)

- Great American :\$30-\$50/ac Coverage in Addition to
  - Corn \$0.45 to \$0.75 per acre
  - Soybeans \$0.75 to \$1.25 per acre
- RCIS:\$10-\$40/ac Coverage in Addition to
  - Corn \$0.20 to \$0.80 per acre
  - Soybeans \$0.25 to \$1.40 per acre
- John Deere :\$20-\$50/ac Coverage in Addition to for
  - Corn \$0.60 to \$1.50 per acre
  - Soybeans \$1.00 to \$2.50 per acre

# Dry Bean Replant Option

(RCIS only)

\$10 - \$25 per acre for YP/RP additional replant.

1. Must have policy w/RCIS
2. Cannot exceed cost to replant
3. Follows same rules as RP/YP replant
4. 2012 *available* for organic production

# Sugar Beet Additional Replant

- MUST HAVE 15 Ton guarantee to get full replant coverage
- Also built into policy is 1.5 ton, or \$76.95 of total cost per replanted acre.
  - Several companies now offer a buy-up plan
  - RCIS – Applies to CAT coverage (See your agent for rates)

# Sugar Beet Additional Replant

- Great American:
  - \$40 Additional/acre for \$3.60/acre
- John Deere:
  - \$60 Additional/acre for \$5.70/acre
- ProAG:
  - \$15 - \$55 Additional for \$1.25-\$6.05/acre
- RCIS:
  - \$20 - \$50 Additional for \$1.80-\$4.50/acre

# 2012 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
6. “Other” Food Grade **\*\*NEW in 2012\*\***

**NOTE:** *If you have a contract price for any of these types talk to your agent about your coverage options.*

# Specialty Soybeans

- 2012 – 1 Policy for ALL Spring Crops
- Need new APH database for each variety.
- Allows grower to insure beans at their contracted price, from 115%-150% of RMA's established price(\$TBD for 2012).
- Will use lower T-Yield for years short of 4 years needed for database.

\*Final price to be set 28<sup>th</sup> February

# 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.

# Trend Adjustment

## ■ Overview

- Trend-Adjusted Actual Production History (APH), if elected, adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county's historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields, as well as any other applicable yields, within the APH database.

# CRP Emergence

- Acreage emerging from CRP programs within the 2 most recent crop years is insurable under policy terms.
- Acreage NOT planted within 2 years of emergence from CRP would be insurable with a Written Agreement.

# NEW Breaking Ground

## ■ YEAR 1

- The acreage comes into crop production not planted/harvested in one of the previous 3 crop years.
- A Written Agreement is required for the acreage to be planted is that acreage is GREATER than 5% of the acres in that UNIT. *If no Written Agreement – acreage is NOT insurable*
- If LESS than 5% no Written Agreement required – Acreage IS insurable

## ■ YEAR 2+

- Acreage is combined with other acreage in unit.

# AUTO Hail

- Quick and Easy
- Same price
- Must sign up by March 15, 2012 – 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

# Other Services We Provide

- LGM – Dairy Coverage
- Climate Corporation (*formerly Weatherbill*)
- Crop Hail

# 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, 2012---- Applications must be signed.

**\*\*\*Premiums for 2011 must be paid in FULL!\*\*\***

April 29, 2012-----2011 Spring Crops production  
must be turned in.

July 15, 2012-----2012 Spring Crops Acreage  
Reporting Date

**August 15, 2012---** 2012 Spring Crop premium  
Billing date **\*\*NEW 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!**

**1-800-345-Sahr (7247)**

**Fax:989-868-4755**

**[www.sahrcropinsurance.com](http://www.sahrcropinsurance.com)**

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