



## IMPORTANT REMINDERS

- **CLAIMS DEADLINE** — there is a claims deadline. You must notify us immediately if your corn, millet, grain sorghum or sugar beets will have a claim. The latest claim submission deadline is 2-weeks after the completion of harvest.
- **SALES CLOSING DATE** for wheat policies is Sept 30th. Policy coverage level changes, new policies, cancellations are due by 9/30.
- **CHECKING FOR ACCURACY** is SO important! Please take a few minutes to verify the information that you receive from our office.

### Points to Ponder

- ⇒ *Current and archived editions of our newsletter are available on our website @ [sonnenbergagency.com](http://sonnenbergagency.com). Please note: archived editions of the newsletter may contain outdated information.*
- ⇒ *There are now several different options within the Enterprise Unit Option structure. Inquire if you would like to know more.*
- ⇒ *AgriSompo (formerly ARMtech) now has midnight binding on their hail policies—used to be 2-hour.*

**We're on the web:  
[sonnenbergagency.com](http://sonnenbergagency.com)**

## HIGHER, HIGHER! Wheat Base Price Increase = Coverage & Premium Increase

The Fall of 2021 (for the 2022 Crop Year) seems poised, from an insurance-price standpoint, to be a great year to plant wheat! At the time of this newsletter's printing, the Base Price for fall-planted 2022 winter wheat is \$7.14/bushel. The last time we saw a crop insurance wheat Base Price north of \$7.00 was 2014! To provide a comparison, last year's crop insurance Base Price was \$4.98/bushel and this year, the crop insurance Base Price this year tracking at \$7.14/bushel.

This price increase will translate to higher coverage and higher premium levels because everything with crop insurance is relative. We don't want our clients to be surprised by increased wheat premiums this upcoming Crop Year. KEEP IN MIND THOUGH: your coverage will also be increased proportional to the premium

increase.

The increase in coverage and premium for the 2022 Crop Year will be in the “ballpark” of 30%. The Sales Closing Date for fall crops (wheat & now triticale) policies is September 30th. *\*For more information about the new triticale policy, see reverse side of newsletter\** If you want to change your policy type, coverage level or would like quotes to see what your premium and coverage will be for the upcoming Crop Year, please contact us before September 30th.

*As a reminder: if you have not yet reported your 2021 wheat production, please do so prior to September 30th. Updated yields will produce the most accurate quotes for your 2022 wheat premiums.*

## Prevented Planting (PP) Claims Important Information!

It's been several years since this has been a topic of conversation, but due to the continuing drought conditions in many parts of Northeast Colorado, PP Claims for wheat are again a possibility this year. Here's the “high level” overview of PP Claims: **First:** PP Claims are submitted when planting cannot reasonably occur within the stated deadlines due to excess precipitation or lack

thereof. **Second:** PP is submitted to the company as a Notice of Loss. The agent can only submit a Notice of Loss after notified by the insured. The PP Notice of Loss can only be filed after the Final Plant Date (Oct 15th), and no later than Oct 30th. **Third:** PP payments are made to compensate the producer for pre-planting costs and documentation must be

## FMH PASTURE FIRE

Pastureland can be at a great risk for fire damage, especially during dry seasons. Pasture Fire from FMH provides the extra protection you need to ensure your acres used for grazing livestock are covered should you experience a loss due to fire.

**Check this out!**

### How Does It Work?

- Pasture Fire covers fire damage and loss as a direct result from:
  - Equipment and Machinery
  - Lightning Strike
  - Downed Power Lines (Weather Related)
- Pasture Fire will also cover the fire department service charge, up to \$750.00 per occurrence, not to exceed \$1,500.00 in any one insurance period.
- Coverage is limited to \$30/acre. Fire losses cannot exceed the actual value of the crop.
- Pasture Fire is a standalone policy.
- This product is solely offered by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

### Benefits

- ⊕ Fills in the gaps left behind by federal crop insurance
- ⊕ No minimum premium requirement
- ⊕ As a standalone policy, this coverage can be added to any existing federal or private coverage
- ⊕ Adding this coverage can allow for a more comprehensive risk management plan favorable by lenders

provided to prove that such costs have been incurred.

**Fourth:** PP Claims are paid at 60% of the applicable Multi-Peril Guarantee AND the premium is still billed for the PP Units. **Lastly:** Please check with us regarding the ability to hay or graze PP acres planted to a cover crop. RMA does change and modify the rules — sometimes on a yearly basis.



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*Several of our crop insurance companies offer online bill pay—ask us if you would like more information.*

## Triticale – NOW INSURABLE!!!

Triticale is now insurable in Colorado in many counties in Northeast Colorado EXCEPT Logan County. Triticale is added to the Fall Crop policy (in other words, it will be added as a crop to the “wheat policy”). The Sales Closing Date for triticale is the same as wheat, September 30th.

The Established Base Price for triticale is \$4.57/bushel, but the Price can go as high as \$10.37/bushel with the Contract Price Endorsement AND proof of an actual Contract. For Summerfallow triticale in the insurable counties in Northeast Colorado, an average T-Yield is 45 bushel (individual counties may be higher or lower than 45, but this figure is a good average).

If you have production records from previously planted and harvested triticale, they can be used in place of the T-Yield. On the insurance policy, triticale planted for grain will be insurable. If it is triticale planted for forage, but it can be harvested for grain, it can be insured BUT an appraisal will need to be completed prior to harvest.

Please inquire if you have questions or need clarification on the new triticale policy. As a reminder, triticale must be added to the Fall Crop policy prior to September 30th and Logan County, CO is NOT an insurable county.



## Chopping for Silage

It’s that time of year again—silage chopping time. If you are chopping corn for silage or having your corn chopped for silage, please notify us immediately so we can request an adjuster for an appraisal. Here is the basic insurance rule for chopping corn for silage: if the corn is insured for grain, then chopping silage is a harvesting method that is different from the insurance coverage and requires an appraisal for APH and/or claims purpose.

Call us immediately if you have corn to chop for silage — (970) 522-1681.

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