

CROP TALK



Biannual informational publication of Sonnenberg Agency, LLC

Fall 2016 ~ Issue #38

Sales Closing Date - Sept 30th

The Sales Closing Date for wheat policies is September 30th. You CANNOT make changes to your wheat policy after this date (this includes cancellations, adding a county and changing coverage levels). If you do not make changes to your current wheat crop insurance policy, your existing coverage will “roll over”. Premiums do NOT “roll over” - they are independently determined each year based on your APH, level of coverage, rate, practice, base price and added endorsements.



NEW FARM & RANCH AGENT!!!

One of the newest additions to the Sonnenberg Agency, LLC team is Travis Davis. Travis is licensed in Colorado and Nebraska for all property and casualty lines of insurance. Travis is obtaining a **Farm Specialist Certification** from Nationwide Insurance as well as his **Commercial Lines Coverage Specialist (CLCS)** designation through the Hartford School of Insurance and he will also be receiving **specialized farm insurance training** with Farmer’s Alliance in November.

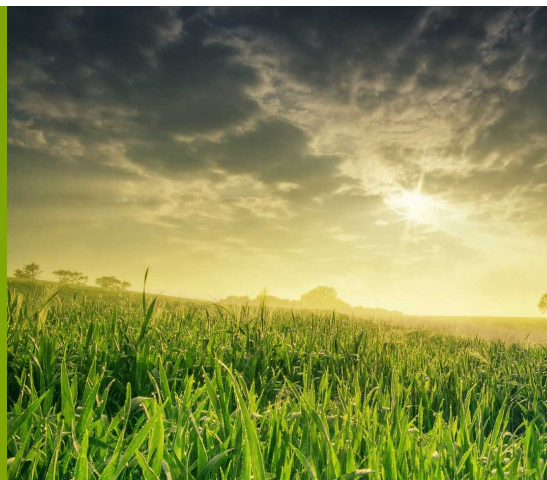
Travis has an Associate of Applied Sciences degree in Business Administration from Northeastern Junior College. He enjoys many sports, especially the Denver Broncos, and any activities with his wife and children.

Chopping corn for silage?

Call us BEFORE the corn is chopped. An adjuster needs to appraise the corn so that your insurance APH is not harmed due to harvesting in a manner different from the way the crop was insured.

Conservation Compliance

If your farming entity changes (death of a member, addition of a member, name change) you will need to file a new AD 1026 form at the FSA. Not being in compliance with FSA conservation rules can jeopardize your crop insurance premium subsidy.



Pasture on the plains

Late Payment of Premiums

If you have not already submitted your 2016 wheat crop insurance premium payment, please do so immediately. Premiums should be postmarked prior to September 25th to ensure timely delivery to the company. All interest must also be paid. If a 2016 wheat policy has premium not paid by Sept 30th, any insured’s associated with the policy will not be eligible for insurance in 2017.



SONNENBERG AGENCY, LLC
P.O. Box 1087
Sterling, CO 80751



Revenue Losses

The crop insurance harvest price for 2016 wheat was set at \$4.15 per bushel. The Base Price (aka starting price) was \$5.34 per bushel. This means that some policies *may* have revenue losses. The best way to determine if you have a revenue loss is to bring us your 2016 wheat production ASAP. **The deadline for submitting a revenue loss is September 15th.**

Check Out These Facts

- *AD 1026 (Conservation Compliance) forms have to be on-file at the FSA office per the 2014 Farm Bill — 98.2% of producers are in compliance*
- *The Yield Exclusion Option is not widely utilized by producers*
- *Organic farming has become the fastest growing segment of U.S. agriculture*
- *Health insurance records are the #1 target of data breach attacks*
- *2018 Farm Bill negotiations will start at a lower spending level*

AGENCY STAFF

Sterling Office 970-522-1681

Tim Sonnenberg — Partner/Crop Agent
Sam Sonnenberg — Partner/Crop Agent
Jared Sonnenberg — Partner/Crop Agent
Darin Wecker — Partner/Crop Agent
Lisa Jackson — P & C Agent
Travis Davis — P & C Agent
Jessica Kurth — P & C Agent
Linda Wilson — Administration

Strasburg Office 303-622-6800

Renee Little — P & C Agent
Laurie Nitchman — P & C Agent

SONNENBERG AGENCY, LLC IS AN EQUAL
OPPORTUNITY PROVIDER AND EMPLOYER.