



**SONNENBERG
AGENCY, LLC
INSURANCE**

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publication—Issue #55

Fall 2025

“CROP Talk”

SONNENBERG AGENCY, LLC



ACCREDITED
BUSINESS

Things You Need to Know:

- **CLAIMS DEADLINE** —
You must notify us ASAP if your spring-planted crops have a claim. The claim deadline is 2-weeks after the completion of harvest.
- **SALES CLOSING DATE**
for wheat policies is Sept 30th. Coverage level changes, new policies, cancellations are due by 9/30.
- **SIGNATURE CHANGE** —
There is no longer a mandated specific format for signatures!

Information to Know

- ⇒ *Chopping corn for silage requires an appraisal—please notify us 1-week in advance*
- ⇒ *Everyone should have a POA or Authorized Rep on their crop insurance policy*
- ⇒ *Revenue BAND is now available for wheat with AgriSampo*
- ⇒ *BFR (Beginning Farmer & Rancher) is now a 10-year benefit instead of 5 years*



Triticale Insurance in Colorado

Triticale is now finally insurable in Logan County, Colorado. *Logan County was previously the only NE CO county that triticale was excluded from.* It 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.

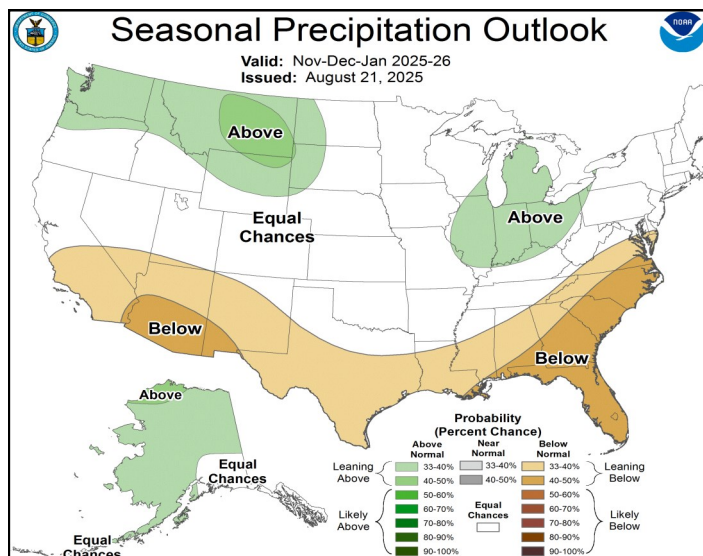
The Established Price for triticale for 2026 is \$3.51/bushel, but the Price can go as high as \$7.96/bushel with the Contract Price Endorsement AND proof of an actual Contract. For Summerfallow triticale in Logan County, Colorado, the T-Yield is 39 bushels/acre.

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, only 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 by an adjuster prior to harvest.

As a reminder, triticale must be added prior to the September 30th Sales Closing Date, and Logan County, CO is now an insurable county.

**We're on the web:
sonnenbergagency.com**



‘One Big Beautiful Bill’ Act *date of effect TBA*

As part of the Act to be enacted, the following changes pertaining to crop insurance have been announced:

(1) Producers may increase their Base Acres at the FSA Office if the current operation of planted acres has been exceeding total Base Acres of all covered commodities as of Sept 30,

2024. Inquire at the FSA Office if you think your operation qualifies for an increase in Base Acres.

(2) The exclusion to enroll in ARC at FSA, if the SCO Endorsement is on the crop insurance policy, has been removed.

(3) Producers will receive the higher of the ARC or PLC payment for 2025.

(4) Increased premium subsidy of between 3-5% points.

(5) Supplemental Coverage Option (SCO) & Enhanced Coverage Option (ECO) subsidies increased to 80%.

(6) Farm Bill Reference Prices are increasing — corn will increase 11%, and wheat will increase 15%.



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*All crop insurance companies now
accept electronic payments and can
pay claims with direct deposit*

Livestock Risk Protection (LRP) Policy

The LRP Policy for feeder and fed cattle is designed to insure against declining market prices. The pricing is indexed from the Chicago Mercantile Exchange (CME) Cash Index Price. Our region is comprised of 12 states (Colorado, Iowa, Kansas, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas and Wyoming). A policy can be written throughout the year and insurance does not attach until a Specific Coverage Endorsement (SCE) is purchased. An SCE is the Coverage Price, the length of the policy (Endorsement Length), the Target Weight and the

Number of Head insured.

Premium is billed AFTER the end of the Endorsement, and 35% of the premium is subsidized. The policy ONLY covers a change in price—if the Ending Value is less than the Coverage Price. It does not cover mortality, condemnation, physical damage, disease, individual marketing decisions, and local price aberrations. The maximum number of head that can be insured are:

=> Feeder Cattle: 12,000 per SCE and 25,000 per year;

=> Fed Cattle: 12,000 per SCE and 25,000 per year

New Breaking

RMA has finally made a change to the New Breaking policy and procedures. Ground that is being broke out and farmed for the first time is now insurable at 85% of the T-Yield in the first year of breaking without the Insurability Requirements, this includes the removal of:

- The requirement of soil maps,
- The requirement of soil type identification

Production from the New Breaking ground still has to be kept separate for the first year of planting, but other than that, insuring New Breaking ground just got much less complicated.

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