



# CROP INSURANCE UPDATE

## AUGUST 2025



### Harvest Appreciation Meeting

We'll be hosting pre-harvest customer appreciation meetings at our office on Thursday, September 4th. Hot buffets will be ready at noon & 6 PM to accommodate individual schedules. We'll review the changes coming from the "One Big Beautiful Bill Act" affecting agriculture. There will be a brief review of claim procedures and time to visit with our team to answer any questions you may have before harvest begins. Postcard invitations will be in your mail box later this month.

### Big Political News

The recently passed "OBBA" has some important improvements for agriculture! Some will affect the 2025 crop year. We'll be reviewing some of these changes at our September 4th harvest meeting, including these below.

Regardless of your 2025 safety net choice (ARC/PLC) you'll receive the greater of the two payments if either, or both trigger a payment. In addition, both of these plans have been enhanced to increase their benefits.

The 2026 crops will get a higher subsidy ranging from 3% to 5%, lowering your cost to insure. It will make higher levels of coverage affordable.

Area based plans designed to cover the MPCI "deductible" continue to improve through increased coverage or subsidies. The subsidy rate for the SCO (Supplemental Coverage Option) will increase to 80% of total premium and eliminate the previous prohibition on SCO participation if enrolled in ARC. Instead of covering the gap between your MPCI level and 86%, it will cover up to 90%. This, in turn, should reduce the cost of ECO (Enhanced Coverage Option). The ECO previously covered county revenue between 86% (the cap for SCO) and 95%. Going forward this gap will be reduced to 90%-95%.

An additional 30 million base acres will be allowed based on 2019-2023 planting. This could increase the ARC/PLC payouts for farms not currently fully "based".

Rules for Beginning Farmer premium support will undergo an overhaul extending those benefits from 5 years to 10 years. Details on how those currently qualifying for beginning farmer discounts have yet to be announced.

### Premium Due Date Info.

For those with Hail or Hail/Wind policies with Rain & Hail LLC, you are eligible for a 3% "cash discount". This discount can only be earned if paid by August 30th. If you choose to forego this discount the regular premium will be payable without interest up to November 30th.

The Multi-Peril premium for spring planted crops and Pasture/Range/Forage (PRF) is due September 30th. Payments made after this date will be assessed at a 1.25% interest charge per month.

We strongly encourage you to make premium payments online or through our office to guarantee receipt by the deadline. We are able to take payment information (bank routing + account # + account name) and process the payment on the final day prior to the deadline to guarantee no late fees.



## Monitor Calibration

Harvest mapping equipment is a great tool to use in separating grain yields within a field. However, there are rules that must be followed to allow its use. First, the monitor measuring the grain must be calibrated. We can provide the procedure and forms needed to show calibration computations. Calibrations need to be done according to manufacturer's instructions. You can use your monitor manual as a reference. Failure to supply the proof of calibration may prevent you from using this important tool.

## Claim Reporting

Wind and hail have taken a toll on fields in central Nebraska. Reporting yields separately for each field (unit) is important every year. To determine the amount of loss for each unit on a policy, we must be able to determine which bushels apply to each unit. One method is separate settlement sheets with load summaries labeled to show which truckloads came from which unit. To do this on pivot irrigated cropland you would need to separately harvest the dry land corners. Likewise, if you're storing the grain you would need to mark a bin in order to separate the yield on the corners from the irrigated production.

An alternate form of harvest production reporting is the use of harvest monitor records. This requires the ability to calibrate your combine monitor and provide complete and accurate records showing the field's production. We've had great success using this method as long as the records are complete and the system is properly calibrated. Communication with our office is the key. Visit with us about your plans to report production this year.

## Carryover Grain

Carryover grain in on farm storage needs extra attention prior to harvest. An inspection and measurement from an adjuster can substantiate what amount of grain was from the 2024 crop year. If this isn't done, this carry over grain will be considered 2025 grain and applied toward any possible claim payment. Call today and we can have it measured within a day or two.

## Silage

Crop insurance allows silage harvest as an acceptable method of harvest. However, an appraisal of the crop must be completed before silage is cut. When the silage harvest is less than 50% of the field, and there is no potential claim, the yield can be calculated based on the remaining crop harvested as grain.

We keep a list of those who normally cut silage and will attempt to get in touch with you in the near future. However, if you haven't heard from us by the time you are ready to harvest silage, please call our office to discuss a plan to address appraisal needs.

