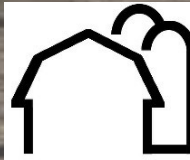


Fall 2025



SORENSEN
INSURANCE AGENCY

"Crop Insurance Specialists"

Licensed to do business in

Ohio, Indiana, Mississippi and Pennsylvania

www.sorensenins.com

Contact us!

6 E Main Street
PO Box 366
Wapakoneta, OH 45895-0366

Toll-Free: 888-417-8623

Office: 419-738-8623

Fax: 419-738-7232

Office Hours

Monday - Friday: 9am-5pm

Saturday: By Appointment

It is always best to call ahead to make sure we are not out of the office on appointments.

Agents

Chris Sorensen 419-236-0604
agsoren@bright.net

Jill Sparks 419-302-2919
agsparks@bright.net

Harrison Sorensen 567-356-9572
agharrison@bright.net

Abnormally Dry Weather and Declining Prices

There is a potential for crop insurance claims this fall with lower commodity harvest prices and drought conditions affecting the state. It is a good idea to review your coverage on your schedule of insurance, give us a call to check your guarantees.

One Big Beautiful Bill Act (OBBBA) enacted July 4, 2025 made changes to the Federal Crop Insurance Act.

These changes include expanding benefits to beginning farmers and ranchers, increasing coverage options and making crop insurance more affordable. These changes take effect on all policies with a sales closing date on or after July 1, 2025.

Some highlights are:

1. Beginning Farmer/Rancher benefit has expanded from 5 yrs benefit to 10 yrs benefit.
2. Area Based Crop Insurance coverage affordability and Supplemental Coverage Option interactions have been enhanced.
3. Premium Support rates updated for different insurance coverages and unit elections for policies that use the Common Crop Insurance Policy, Basic Provisions (CCIP).

*** Do you have last years crops still in the bin? ***

If you still have last years crops in the bin call ASAP to get your bins measured and marked before you put new crop in the same bin. Adjuster authorization is required before adding a new crop.

Submitting a Notice of Loss

It is the insureds responsibility to report any suspected loss in a timely manner.

Once you identify the possibility of a production loss you need to call your agent and turn in a claim notice. Notice needs to be made within 72 hours of discovery of damage or loss of production, but no later than 15 days after the end of the insurance period (most often harvest of the crop).

If you expect to have unharvested crops in the field past December 10th, give us a call. It may require an adjuster for appraisal.

What you can do to speed up the Claims Process:

1. Be organized
2. Submit your claim quickly/early
3. Keep production records separate by unit
4. Organize summary sheets
5. Communicate with Adjuster and your Agent
6. Production for all shares / shareholders must be accounted for on the loss

Barophobia: Fear of gravity
Heliophobia: Fear of the sun
Hydrophobia: Fear of water
Selenophobia: Fear of the moon
Koumpounophobia: Fear of buttons
Zuigerphobia: Fear of vacuum cleaners
Porphyrophobia: Fear of the color purple



DID YOU KNOW?



Aflatoxin / Vomitoxin in Corn?

If you suspect that your CORN crop has aflatoxin (yellow-green or gray-green patches of mold on your corn ears) contact us immediately. An adjuster MUST take samples from the field, not a storage facility. (This is different from wheat) An adjuster must pre-authorize check strips and location.

Vomitoxin levels need to be 5.1 ppm or higher to be adjusted for a quality loss. There is a charge for each sample tested.

Corn Silage/High Moisture Corn Appraisal Required

If you have not yet done so, call 1-888-417-8623 to turn in your notice before silage harvest starts.

If you will be chopping silage, you need to have the crop appraised before harvest is complete, same goes for high moisture corn.

Call to turn in a notice for appraisal today. A two week notice is helpful.

The field must be appraised by an insurance company adjuster for a dry bushel yield.

Premium due date is September 30, 2025 for all spring planted crops. Payment should be mailed to the insurance company in advance so that it is received by the due date. Any premiums made/received after the due date of September 30 are subject to interest attaching.

Pay Online

EFT/Electronic Check only

RCIS.com

RCIS policyholders can make crop insurance payments online rather than mailing checks to RCIS. On RCIS.com click on "Make a Payment". You will need your current billing statement and policy number.

ProAg.com

ProAg policyholders can make crop insurance payments online rather than mailing checks to ProAg. On Proag.com click on "Pay My Bill". You will need your current billing statement and policy number.

Wheat MPCI Coverage 2026

If you need to make any changes to your current policy or want to add wheat coverage to your policy for the next year it must be done by September 30, 2025.

As you begin to plan for the season ahead, it is a good idea to review your wheat coverage. Whether you are looking to save on premium or change coverage we are here to help.

Dates to Remember:

- Oct. 20th - Final Planting Date
- Oct. 21-25 - Late Planting Period
- After Oct. 25th - Wheat is uninsurable

PROTECTING CONFIDENTIAL INFORMATION

Identity theft is a common topic appearing in the news headlines today. RCIS, FMH, AgriSampo, ProAg, and Sorensen Insurance Agency take the necessary precautions to protect the confidentiality of personal customer information such as social security numbers, tax identification numbers and production history.

Sorensen Insurance Agency is an equal opportunity provider.