Fall 2026

Wheat Dates to Remember:

Oct. 20th—Final Planting Date

Oct. 21-25– Late Planting Period

After Oct. 25—Wheat is Uninsurable

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

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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

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Wheat MPCI Coverage 2027

If you need to make any changes to your current policy or want to add wheat coverage for 2027 it must be done by September 30, 2026.

As you begin to plan for the wheat season ahead, it is a good idea to review your coverage needs. Wheat insurance coverage values look to be up a fair amount compared to this year's wheat. 2026 Base price was $5.76 and compare that to the current 2027 price $7.31 we are tracking with higher volatility at the writing of the newsletter. Wheat base insurance price is figured off the Base Contract: CBOT September Wheat 2027 averaged August 15 – September 14.

Contact your agent before September 30, 2026 to make changes.

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.

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.

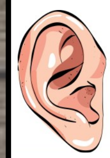
Submitting a Notice of Loss

There may be a potential for some crop insurance claims this fall. It would be a good idea to review your coverage on your Schedule of Insurance you received this summer.

It is the insured's responsibility to report any suspected loss in a timely manner. Once you identify the possibility of a crop production loss you need to call your agent and turn in a claim notice of loss. **Notice needs to be made within 72 hours of discovery of damage or loss of production but no later than 15 days after the harvest of the crop.**

What you can do to speed up the Claims Process:

1. Be organized
2. Submit you 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 / share-holders must be accounted for on the loss



Earlobes have no biological purpose!

While they are rich in nerve endings and may play a role in social bonding, many scientists argue that earlobes don't have any true biological purpose.

Corn Vomitoxin/Aflatoxin Guidelines

What is the first step if I believe I have Vomitoxin?

Contact your crop insurance agent ASAP to have a harvest loss setup with "Mycotoxin" listed as the cause of loss. After this an adjuster will be in touch with you to go over the options for sampling your grain.

What are my options for having grain sampled?

- Have a sample taken from the field prior to harvest by the adjuster
- Have a sample taken from the bin by the adjuster if farm stored
- Have a sample pulled from each load taken to the elevator by the adjuster. Samples must be picked up by the adjuster shortly after it's taken at the elevator. (There is a charge for each sample tested)

*Vomitoxin levels need to be 5.1 ppm or higher to be adjusted for a quality loss.

If you have Aflatoxin (yellow-green or gray-green patches of mold on the ear) contact us immediately. An adjuster MUST take samples from the field, not a storage facility. Check strips must be pre-authorized by an adjuster.

Farm Science Review

Come see us at Farm Science Review September 22 – 24, 2026!

We are in the big tent at the corner of Soybean and Kottman. Come by and see Ohio's Crop Insurance Specialists for a free bag of popcorn!

Crop Insurance Deferral of Interest Charges 2026

Farmers are facing challenges in many parts of the nation. Concerns have been expressed to RMA about the requirement to pay crop insurance premiums timely to avoid accrual of interest. Interest accrual on premium payments and administrative fees will be waived an additional 60 days beyond the scheduled premium due date of September 30, 2026. If the premium remains unpaid beyond the extension, interest will begin to accrue after this additional period for unpaid premium and administrative fees.

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.

PROTECTING CONFIDENTIAL INFORMATION

Identity theft is a common topic appearing in the news headlines today. RCIS, FMH, AgriSompo, 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.