

Spring 2026

Newsletter



SORENSEN
INSURANCE AGENCY

"Crop Insurance Specialists"

www.sorensenins.com

Licensed to do business in Ohio, Indiana and Mississippi

2026 Crop Year Planning

Between now and March 15th, for OH, IN and PA, (February 28th for MS) is the time to review and make changes to your crop insurance policy. If you are wanting to know what your savings will be with the increased discounts for everyone or would like to explore adding coverages, contact us to review.

One of the items that requires a change to your policy are Entity types. Entity type changes include changes in marital status or if you have formed an LLC. These changes require an application signature to change.

If you have changes, we can meet in person or complete them over the phone and use DocuSign.

Call to set up a date and return your postcard before March 15th.

Important Deadlines

	<u>CORN</u>	<u>SOYBEANS</u>	<u>WHEAT</u>
Sales Closing Date	3/15	3/15	9/30
Policy Change/ Purchase Date	3/15	3/15	9/30
Base Price Announced	3/05	3/05	9/20
Production Report Date	4/29	4/29	11/14
Acre Report Deadline	7/15	7/15	12/15
Premium Billing Date	8/15	8/15	7/01
Harvest Price Announced	11/05	11/05	8/05

Crop Insurance Premiums cheaper for 2026

2026 premiums are expected to be notably lower due to the increased subsidies from the OBBA (One Big Beautiful Bill Act) and also from crop prices and volatility factors tracking lower vs last year.

If you want an estimated cost comparison from last year to 2026 contact us today.

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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.



Return the postcard or call us today!

Remember, you only have until March 15, 2026 to make any changes to your policy and coverages. We will be glad to hold individual or small private meetings at our office or at a location of your choice. Call us to set up a date or return your postcard.



Lemons float in water,
but Limes sink

Crop Insurance Changes for 2026

There are many changes to crop insurance driven by the OBBBA (One Big Beautiful Bill Act) that boost subsidies, extend benefits, streamline rules and expand coverage options. These changes make protection more accessible and affordable with decreased premium costs.

Higher Subsidies:

Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO) subsidies increased to 80%, up from 65% in 2024. ECO and the similar SCO options provide additional area-based coverage for a portion of the underlying crop insurance policy deductible.

Subsidies for underlying (MPCI) Multi-Peril Crop Insurance coverage levels have also increased by 3-5 percent making policies more affordable.

ARC/PLC and SCO linkage removed. Producers can now purchase SCO regardless of whether they selected ARC or PLC for their base acres, which was previously a restriction.

Beginning Farmer/Rancher Benefits (BFR/VFR):

Beginning Farmer and Rancher Program now offers 10 years of increased tiered subsidies for crop insurance, up from 5 years previously.

Prevented Planting:

The “insured” requirement has been removed from the “1 in 4” rule for prevented planting payments reducing administrative burden. **However, the option to purchase additional buy-up coverage for prevented planting (PF5) has been eliminated which was a popular option.**

RCIS Precision Ag and Mapping

Put precision agriculture and mapping services to work for your operation.

RCIS offers industry leading precision ag and mapping services to streamline the crop insurance reporting process.

Save time – Upload Data Directly

The RCIS precision ag process allows you to upload planting and harvest data directly to the RCIS.com Producers portal, where it is formatted for reporting. As a Result, you benefit from time savings during the busy reporting season, increased accuracy in planting and harvest information and overall convenience.

RCIS works with industry leading precision ag equipment. They can take data from most commonly used machines and monitors, assuming the proper data is collected. It makes the process of recording and reporting planting and production information much simpler.

PROTECTING CONFIDENTIAL INFORMATION - Identity theft is a common topic appearing in the news headlines today. RCIS, FMH, AgriSompo, ProAg, Great American 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.

