

Fall 2024



"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

Ohio Crop Weather and Declining Prices

There is a greater potential of 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 or give us a call to check your guarantees.

Dry conditions have negatively affected crops with a good portion of Ohio in a Moderate Drought in the Northwest and West Central part of the state to Southeast Ohio suffering Extreme/Exceptional Drought conditions. These dry conditions may easily bring down your harvested yields below normal and possibly lower. Combine the lower expected harvest prices and there becomes a greater possibility of a claim.

Submitting a Notice of Loss

It is the insured's responsibility to report any suspected loss in a timely manner.

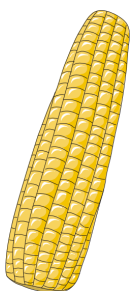
Once you identify the possibility of a production loss you need to call your agent and turn in a claim notice. Notice needs to be made within 72 hours of discovery of damage or loss of production, but no later than 15 days after the end of the insurance period (most often harvest of the crop).

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

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.



APPLE FACTS

- It takes about 36 apples to create one gallon of apple cider.
- There are more than 2,500 varieties of apples grown in the United States, and they come in all shades of red, green and yellow.
- The science of apple growing is called pomology.
- Bobbing for apples? 25% of an apples volume is air, which is why they float.
- Pilgrims planted the first U.S. apple trees in the Massachusetts Bay Colony.

Premium due date is September 30, 2024 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.

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.

Wheat MPCl Coverage 2025

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, 2024.

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.

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

Pasture, Rangeland, Forage (PRF)

The Pasture, Rangeland, Forage (PRF) Insurance program is designed to provide insurance coverage on your pasture, rangeland or forage acres grown for the intended use of grazing by livestock or haying.

PRF is designed to insure against a decline in Rainfall Index values. This index is based on the long term historical average precipitation for the same area of land for the same period of time.

Contact us today to discuss buying PRF by the sales closing date, December 1.

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.

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.

Sorensen Insurance Agency is an equal opportunity provider.