



Connealy Insurance

681 Highway 75

PO Box 27

Tekamah, NE 68061

Phone 402-374-1812

jancon@abnebraska.com

Fax 402-374-2727

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Enclosed is your multi-peril crop insurance APH (Actual Production History) database. This database shows your production history along with the named insured and if you have a Power of Attorney or an authorized representative. It also shows your covered crops, your plan of insurance, any optional endorsements, and your levels of coverage. The Policy Jacket, Basic Crop Provisions, and Endorsements are available at our office. **Please let us know if you would like full copies for your records or need help updating your crop cash flow.**

MARCH 15TH DEADLINE FOR CHANGES

Trend Adjusted Yield (TA) and/or Yield Exclusion Option (YE) If you were not eligible for, or didn't see a savings by taking the TA or YE options in the past, we can quote it to see if it is now cost effective with your current APH and the lower grain prices. The TA modifies your APH to be closer to your current yield potential in lieu of the straight ten year average. YE allows eligible producers who have been hit with severe weather to receive a higher guarantee on their policy by **excluding** specific low yield years. It is determined based on county yields, not individual farms, so you may have had low yields that are not excluded.

We also have private products, for an additional cost, that we can look at to enhance your crop risk management. If you read or hear an ad on the radio about a new product, we can help you get more information, we have access to the exact or similar products. Here are some of the plans that can be used to fill gaps in your MPCCI coverage.

Crop Hail & Wind on Corn – Coverage that specifically covers hail & fire damage to your growing crop, fire and theft of your stored crop, coverage while your crop is being transported to storage, with endorsements that can **cover wind damage and extra harvest expenses due to wind.**

Whole-Farm Revenue Protection - provides a risk management safety net for all commodities on the farm. It can be on one insurance policy or a policy in addition to your current MPCCI policy. This insurance plan is tailored for any farm; including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. For the Whole-Farm History Report, you must provide 5 consecutive years of Schedule F or other farm tax forms. Claims are settled after taxes are filed for the insurance year. A loss under the WFRP policy occurs when the WFRP revenue-to-count for the insured year falls below the WFRP insured revenue.

Price-Flex – You can pick the date range you want to use to establish your price guarantee. The MPCCI policy uses the December price for corn during the month of February to get the projected harvest price. Then it uses the December corn during the month of October to establish the actual harvest price. With Price-Flex you can select any month to establish the harvest price. You get to use the highest of the three as your final price guarantee.

ADDED LAND, NATIVE SOD, CRP, & PASTURE:

Different rules apply to the different categories. *Call in and let us know if you are adding to your operation or dropping land that you have farmed.* It is best if you get us the total number of acres and the FSA maps **BEFORE APRIL 30th**. You can add land at any time. If it is added after April 30th, you may be stuck with the County T-yield instead of your simple average, or may only qualify for 65% of the County T-yield if the proper forms and notices are not given.

Sincerely

Janis, Dennis, Linda, Bonnie, Emily

SAVE THE DATE: CROP SUPPER FEBRUARY 22, 2017 – INVITATION TO FOLLOW.

Connealy Insurance ProAg and NAU are equal opportunity providers.