

# Roland L Geyer Agency



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## Time to Report 2010 Yields

*The Roland L Geyer Agency* asks you to report your 2010 crop yields as soon as possible. This information is essential for our records and required for your coverage.

You can report your yields by calling us at 712-662-7500 or toll free at 800-253-4012. You can also email your yield information to us at [geyerag@pionet.net](mailto:geyerag@pionet.net).

We will work with you to make sure you have the details in place for your coverage to be as effective as possible. Yield reports are essential information for the best results in the case of a claim. Having your yield data in our file now helps ensure accuracy and effectiveness.

**Thank you for your business. We appreciate the opportunity to meet your crop insurance needs.**

## Our Online Home

Be sure to visit [www.thegeyer-agency.com](http://www.thegeyer-agency.com) and get the latest information on crop insurance, commodity markets, weather, and more.

## 2011 Crop Insurance Changes and Opportunities

Changes in the crop insurance industry for 2011 are relatively limited. However one change is sure to be noticed by all. The familiar acronyms for policies such as APH and CRC will no longer be used. Now all policies will be known as Combo Policies.

This change affects only the names by which policies are known, not any of the coverage. From an administrative point of view, the name change should simplify processes.

All of the same coverage you have purchased previously is still available despite the name change for the policy. Existing coverage will be converted to the new Combo Policy and the change will be the name only.

Also in 2011, with higher grain prices, we anticipate our customers will have more coverage. This gives you the opportunity to do some forward contracting if the opportunity presents itself. Because you will have higher coverage due to grain prices, you will be protected in the event of adverse weather.

Talk to Tod, Phil, or Jillian at *The Geyer Agency* to get more information on 2011 policies and opportunities. We are proud to meet your crop insurance needs and look forward to serving you in 2011.

## 2010 Review and 2011 Changes

For your crop insurance coverage to have its maximum effectiveness, let's begin with a review of 2010. From there, *The Roland L Geyer Agency* will work with you to develop the best coverage for 2011.

In addition to reviewing coverage and options, we must also record any changes to your farm enterprise. These include:

- Additional or reduced acreage
- Change in marital status

Our goal is to make sure your policies have the maximum effectiveness and validity. With the right information, including any changes, we will help protect your livelihood by developing the best and most appropriate coverage for your farm business.

## Biotechnology Endorsement in 2011

Once again in 2011, the Biotechnology Endorsement program allows producers to receive a premium rate reduction if at least 75 percent of the corn acreage within the insured unit is non-irrigated corn for grain planted to a hybrid or hybrids containing specific biotech traits. Check with your seed supplier to determine if your hybrids qualify for this program.

This endorsement does not waive or otherwise affect the EPA's existing refuge requirements. There will be random reviews requiring collection of plant tissue samples from units the grower reports as qualifying for the BE premium rate reduction. There are severe penalties for non-compliance with program rules.

*The Roland L. Geyer Agency* has information on the program. Contact us to discuss the requirements and potential discounts.

## Replant Option Protects Against Loss

Crop insurance protects you from loss due to unexpected weather events including hail, winds, flooding, and other extremes. Each growing season begins with optimism which can be protected with appropriate crop insurance coverage.

One of the options with crop insurance is replant coverage. Adding this to your crop insurance plan is relatively inexpensive and may prove to be a very wise investment if replanting becomes a necessity.

Let *The Geyer Agency* provide information on this option as well as our complete crop insurance offerings.

## Where the Hail?

Each season part of our trade territory will experience significant hail damage. In 2009, a wide swath of southern Sac County was affected. Last year, it was a narrow band in northern Sac County.

With no way to predict where hail will strike, or how widespread the damage will be, crop hail coverage is an inexpensive way to protect your livelihood.

### **Roland L. Geyer Agency**

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## Updating Our Knowledge for You

Each winter, the agents at *The Roland L. Geyer Agency* spend time in training and meetings so we can offer our clients the best information on crop insurance policies available to them. The time we spend in training gives us the edge in knowledge and helps us be sure we work with you to develop the most appropriate coverage for your needs. A commitment to ongoing training has been consistent over our 52 seasons of providing crop insurance coverage for west central Iowa farmers.

We appreciate your business and will continue to do all we can to be your best choice for crop insurance coverage.

