

Roland L. Geyer Agency



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2011 Yield Reports Now Due

It's time to report your 2011 crop yields to *The Roland L. Geyer Agency*. This information is essential for our records and required for your coverage.

We make it easy for you to get us your 2011 yields. You can call us at 712-662-7500 or toll free at 800-253-4012. You can also email your yield information to 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.

Visit Us Online

Visit www.thegeragency.com to get the latest information on crop insurance, commodity markets, weather, and more!

Changes for 2012

Payment Due Date

As our customers know, the due date for crop insurance premiums has been October 1 annually. Due to changes made by the Federal Government, the date has been moved up to **August 15**. *The Roland L. Geyer Agency* will remind you of this change as the new due date approaches.

Rate Reduction?

While it isn't final and details are still being set, it appears there may be a reduction in rates for 2012. We are watching closely and will be happy to talk with you later this season to let you know how rates changed and discuss how you may want to change your coverage as a result.

Trend Adjusted Yield

In an effort to adjust yields in the farm database to align more accurately with current crop genetics for better crop insurance coverage, Trend Adjusted Yields are being implemented. Yields recorded in the farm database would increase as they are adjusted to reflect what yields would have been if the grower was planting today's genetics. Because the average yield would increase, so would the associated guarantee for coverage.

Trend Adjusted Yield is coming and there will be a fee associated with adjusting your yield history which will vary depending on the type of coverage you have. This is an optional program and we will work with you to evaluate how this could impact your coverage.

Production Hail Coverage

Rates for production hail coverage may be significantly higher for 2012. Visit with Tod and Phil this spring to find out how rates will change. We will work with you to devise a strategy to provide the coverage you want and manage the rate increase.

Jillian Adds New Responsibilities

Jillian Fanning will be working part-time on data entry. Her efforts will help us provide the service you expect and deserve.

Learning from 2011 - Planning for 2012

The Roland L. Geyer Agency invites you to review 2011 coverage and needs with us. Using this information, we will work with you to develop the best coverage for 2012.

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.

Updating Our Knowledge for You

Each winter, Tod, Phil, and Jillian 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 53 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.

Expect the Unexpected - Hail

Each season, some part of our trade territory will experience significant hail damage. 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.

Ask us how you can implement this tool to avoid devastating losses caused by a hail event.

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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 us provide information on this option as well as our complete crop insurance offerings.

