

Roland L. Geyer Agency



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Looking Ahead to 2013

The Roland L. Geyer Agency invites you to review 2012 coverage and needs for the upcoming growing season. As we consider the impact of the ongoing drought, coverage could change to protect your livelihood.

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 share rents
- 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 future by developing the best and most appropriate coverage for your farm business.

Visit Us Online

Be sure to visit www.thegeyer-agency.com and get the latest information on crop insurance, commodity markets, weather, and more.

Thank You!

The Roland L. Geyer Agency's customers were cumulatively paid over \$9 million in claims due to the 2012 drought. This is a record for our agency – eclipsing our previous record pay out by nearly \$6 million. Due to the big claim load caused by the drought, we want to thank all of our customers for their patience during the claims process.

The number of claims also triggered more reviews of policies. We are grateful for our customers' cooperation and understanding. We always strive to get the best possible results for our customers and this year, it took a little more time and a lot more paperwork than usual.

We continue to look for ways to make the entire process simpler for the future. Until then, we appreciate your business and your patience.

2012 Yield Reports Due

For those who did not have a claim in 2012, it's time to report your crop yields to The Roland L. Geyer Agency. This information is essential for our records and required for your coverage.

To submit your yield information, you can call us at 712-662-7500 or toll free at 800-253-4012. You can also email your yield information to The Roland L. Geyer Agency at geyerag@pionet.net.

Yield reports are essential information for the best results in the case of a claim. Having your yield data in our file ensures accuracy and effectiveness.

Thank you for your business. The value of crop insurance was proven in 2012 and we look forward to helping you select coverage for 2013.

Hail Happens – Be Protected from Loss

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 The Roland L. Geyer Agency how you can implement this tool to avoid devastating losses caused by a hail event.

Crop Insurance Notes

Payment Due Date

The due date for crop insurance premiums is now August 15. The Roland L. Geyer Agency will remind you of this change as the date approaches.

Rate Reduction Again in 2013?

Rates were reduced in 2012 and expectations are for another decrease in 2013. We can't say exactly how much lower they will be as there's not enough information available yet to be certain. Remember, your premium total is affected not only by rate but by the coverage you choose as well as price per bushel. Following the 2012 drought, you will want to monitor moisture levels and consider this when setting coverage.

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 were implemented. Yields in the farm database were increased as they were adjusted to reflect what yields would have been if the grower was planting today's genetics. Because the average yield increased, so did the associated guarantee for coverage. We will work with you to evaluate how this impacts your coverage for 2013.

Production Hail Coverage

Visit with the agents at The Roland L. Geyer Agency this spring for information on rates and coverage. We will work with you to devise a strategy to provide the coverage you want as well as what's most appropriate for this business environment for production agriculture.

Replant Option Protects Against Loss

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 wise investment if replanting becomes a necessity.

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



Growing Our Knowledge for You

The Roland L. Geyer Agency spends time in training and meetings each winter so we can offer the best information on crop insurance policies available. The time we spend in training gives allows us to 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 54 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.

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