



*Serving Your Crop Insurance Needs Since 1958!*

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### Looking Ahead to 2016 - Notify The Geyer Agency of Changes!

For most in our coverage area, 2015 was a successful crop year with large yields. Now we look to 2016 and putting plans in place for another successful season. We look forward to the opportunity to review your 2015 coverage and explore coverage options for 2016. Together we will review coverage needs, planting intentions, and changes to your farm business as they impact crop insurance coverage.

#### It is essential for you to share any of the following information with the Geyer Agency for your coverage to be most effective:

- Additional or reduced acreage
- Method of payment for renters
- Change in marital status

We strive to be sure your policies have the maximum effectiveness and validity. To do so, we need the right information including any changes to your farm business. This will help protect your future by developing the best and most appropriate coverage for you.

### Even in Good Years There Are Claims



In a year with little weather-related crop stress, The Roland L. Geyer Agency continues to work with some customers on claims from the 2015 crop year. Though losses are lower than typical, some were discovered at harvest time. As always, we process every claim as quickly and accurately as possible and will work with our customers to see them settled as quickly as we can.

Thank you for your business in 2015 and we look forward to serving your crop insurance coverage needs in 2016! We maintain our commitment to providing the best service we possibly can to all of our customers. We are continually learning, challenging the insurance companies, and working for the best outcome possible for our customers. We also look for ways to make the process less complex and easier to understand.

**We are honored to serve you and we look forward to continuing our successful relationship next growing season and beyond.**

### [www.geyeragency.com](http://www.geyeragency.com)

Check out our home on the Web where you will find the latest information on crop insurance, commodity markets, weather, and more. We're always open online. And we're always happy to see you in person at our office in Sac City, too.

### Managing Risk with Crop Insurance

The economics of farming are changing again and with these adjustments comes a greater need to develop a sound risk management program. Crop insurance can be one of your most essential risk management tools. Used appropriately, it will help ensure your profitability and livelihood. Crop insurance coverage should be part of your grain marketing plan as one of your risk management tools.

If you find opportunities to forward contract grain production, you can do so with confidence with the right crop insurance coverage. If you need help determining how much you should forward contract, come see us and we can explain the coverage options available.

Ask The Roland L. Geyer Agency about how you can make the most of your coverage.

## We Need Your Yield Reports

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It's time to report yields to The Roland L. Geyer Agency. We encourage you to reach out to us with this information as soon as possible. Yield reports are essential for our records, required for your coverage, and important data we have available to you when needed for Farm Bill processes.

To submit your yield information [call us at 712-662-7500](tel:712-662-7500) or [toll free at 800-253-4012](tel:800-253-4012). You can also email your yield information to us at [geyerag@longlines.com](mailto:geyerag@longlines.com).

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!



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### Oh Hail

Almost without fail, a portion of The Roland L. Geyer Agency's coverage area is hit by a hail event during the growing season causing crop losses. We know from years of experience crop hail coverage is an inexpensive way to protect your livelihood. We can help design crop hail coverage giving you the tools to survive a hail storm without lost income. Ask how you can implement this coverage to avoid devastating losses cause by a hail event.



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### Inexpensive Protection for Replanting Needs

The replant option available in addition to your standard crop insurance coverage is relatively inexpensive and may prove a very wise investment if replanting becomes a necessity. After a wet December, we all are speculating on the increased risk for replanting needs.

We have information on the replant coverage option and will be happy to discuss it with you when we review your 2015 coverage and plan for 2016. We offer a full line of crop insurance options to help you ensure your livelihood.

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