



Unlocking New Opportunities: Your Crop Insurance Update

As we approach the critical March 15th, 2025 deadline for the Spring Crop Insurance Sales Closing Deadline, we at Agrowise want to take the opportunity to connect with you. This upcoming deadline is essential for making informed decisions about your crop insurance, and we're here to showcase the benefits of exploring your options with us.

Elevating Your Crop Insurance Experience

At Agrowise, we recognize that many producers are satisfied with their current providers. However, we believe that there's always room for enhancement. We pride ourselves on building strong relationships and serving as a valuable resource for producers looking to ensure they are getting the best possible protection and service.

Why Consider Agrowise?

- 1. Tailored Solutions:** We understand that every farming operation is distinct. Our dedicated team is committed to crafting customized risk management strategies that align with your specific goals and challenges.
- 2. Proactive Support:** The world of crop insurance can be complex. Our proactive approach keeps you informed about the latest developments and opportunities, allowing you to focus on what you do best—farming.
- 3. Technology-Driven:** Embracing the latest technology enables us to streamline processes and make it easier for you to manage your insurance needs, ensuring you remain ahead of potential risks.

4. Community Commitment: Agrowise is deeply invested in the agricultural community. Our focus on service and support allows us to give back, contributing positively to the landscape that sustains us all.

Your Insurance Needs Matter

As the deadline approaches, now is the perfect time to evaluate your current coverage. Is it truly aligned with your operational needs? Are there new opportunities for greater protection or profitability you haven't considered? Agrowise stands ready to provide insights and support that can make a significant difference.

Let's Connect

We invite you to reach out for a discussion about your crop insurance needs, whether you're interested in a simple review or a thorough assessment tailored for the upcoming season. Our mission is to empower you with the information you need for confident decision-making as you navigate the future of your farming operations. Thank you for considering Agrowise.

Together, let's unlock new opportunities for success this season and beyond.

Warm Regards,

A handwritten signature in black ink that reads "Eric Wiles".

In this newsletter you can expect:

Unlocking New Opportunities

Understanding Your Total Input Costs

Dive into Your 10-Year APH History

Tailored Coverage: Not Just a Buzzword at Agrowise

Meet Our New Team Members

Meet The Founders



Understanding Your Total Input Costs: A Key to Smart Crop Insurance Elections

Understanding Your Total Input Costs: A Key to Smart Crop Insurance Elections

As we gear up for another planting season, it's vital to consider one of the most important aspects of your crop insurance decisions—knowing your total input costs. With the crop insurance program evolving over the years, the variety of options, endorsements, unit structures, and private products available now allows us to create a policy that suits every operation. However, this complexity can make choosing the right options feel overwhelming. That's where we come in!

Why Total Input Costs Matter

Before making your crop insurance elections, having a clear understanding of your input costs is essential. Your total input costs give you a solid foundation from which to assess what level of coverage makes sense for your operation. When we discuss input costs with producers, we often see a wide range of approaches—some focus only on variable costs, while others mix both variable and fixed costs.

This variability is common, but it's critical to arrive at accurate numbers. By understanding your total input costs—both fixed and variable—you can make informed decisions about the coverage you need to protect your investment.

Let Us Help You Navigate the Process

Navigating all the available options can feel daunting. Our team is here to help you narrow down those choices and ensure that you get the coverage that works best for your operation. We want to sit down with you to help put together your input cost numbers or, if you're using software or accounting programs to track those costs, we can work with that information too!

Remember, the old mantra of "this coverage is the highest subsidized level" isn't the only thing you need to consider anymore. While it's important to look at subsidies, what's even more crucial is making sure that your coverage is tailored to meet your specific needs. We want to ensure you have a policy that truly works hard for you, protecting you when things don't go as planned.

Avoid Being Insurance Poor

We understand that the goal is to protect your investments without becoming "insurance poor." You shouldn't have to sacrifice your bottom line to secure coverage that adequately protects your livelihood. With our guidance, you can strike the right balance between premiums and necessary coverage, ensuring that when the unexpected happens, you're covered.

Let's Connect!

We're here to take the complexity out of crop insurance and help you build a policy that aligns with your operation's needs. If you're ready to dive into your input costs or have any questions regarding your crop insurance elections, don't hesitate to reach out. Together, we'll work to find the best solution for your farming operation.

Thanks for trusting Agrowise as your partner in crop insurance. Here's to a successful farming season ahead!



Need Help with Input Costs? We're Here!

If you need assistance working through your input costs, our team is ready to help. Whether you have questions, need guidance on calculating your expenses, or want to explore software options for tracking, we're here to provide the support you need to make informed decisions for your farming operation.



Let's Dive into Your 10-Year APH History for Crop Insurance!

At Agrowise, we understand that managing risk is critical for running a successful farming operation. A key component of this is keeping a close eye on your Actual Production History (APH). Your APH plays a vital role in determining your crop insurance coverage and premiums, making its accuracy essential!

Why Should You Review Your APH History?

-Get Your Yields Right: You've logged countless yields over the years—are they all reported correctly? Mistakes can happen, and inaccuracies can impact your coverage and payouts.

-Proving Your Production Matters: When it's time to file a claim, being prepared is crucial. Accurate production history—and solid records—can significantly influence the compensation you receive, especially during audits.

-Setting Up Your Units: Are your crop insurance units aligned with your farming practices? Proper setup (enterprise, optional, or basic units) ensures your coverage reflects your actual operations.

-Acre Reporting Precision: It's all about the numbers! Misreporting acres can lower your average yield history or increase your insurance costs. Let's ensure everything is accurate.

Common Findings We Encounter in our reviews, we often spot:

- Inaccurate yield reports
- Unit setups that don't match operational realities
- Misreported acres leading to potential claim conflicts

Let Us Help You!

We are here to support you on your farming journey, offering a free 10-year APH review! This no-obligation opportunity allows us to help identify any issues and ensure everything aligns with your operation.

Take the Next Step with Us!

Reviewing your 10-year APH is a proactive way to enhance your risk management strategy. With accurate yields, aligned unit setups, and precise acre reporting, you'll feel more confident in your crop insurance decisions. If you're interested in our free 10-year APH review or have any questions, reach out! We're excited to show you how Agrowise can make a difference for your operation.

Thank you for considering us as your partner in this journey!



Tailored Coverage: Not Just a Buzzword at Agrowise

When it comes to crop insurance, many agents touch on the idea of “tailoring coverage,” but the real challenge lies in how to translate that promise into actionable steps for producers. At Agrowise, we believe in a hands-on approach that goes beyond buzzwords. Here are specific ways we help you tailor your policy to match your unique needs:

- Analyze Your Production History: We help you thoroughly review your past yields. This means digging into your APH (Actual Production History) and ensuring that every yield is accurately reported. Small errors can significantly impact your coverage. We work with you to correct any discrepancies that might have gone unnoticed, ensuring that your coverage reflects your true production capabilities.

-Understand Your Yield Variability: We don't just accept the average yield; we'll analyze the variability over the years. Are there certain seasons where your yields fluctuate due to weather, pests, or diseases? By identifying patterns, we can recommend specific coverage levels that reflect both your average production and your risk exposure during those fluctuations.

-Discuss Crop Selection and Rotation: Different units have varying risks and insurance options. We take the time to discuss your current crop selections and any planned rotations. We'll assess how crop diversity might affect your risk profile and help you select endorsements or policies that cater to the unique needs of each crop year.

-Tailor Your Coverage Levels: We facilitate a detailed discussion about the level of coverage that best fits your risk tolerance. Would a higher deductible be more beneficial for your operation? Or would you prefer to opt for a lower deductible and higher premiums for peace of mind? Our team will guide you through this critical decision-making process.

-Walk Through Input Costs: Understanding your total input costs is essential for making informed insurance decisions. We assist you in compiling a clear picture of both fixed and variable costs associated with your operation. This analysis helps ensure that your coverage aligns with your actual financial exposure, allowing you to choose policies that adequately protect your investment without overextending your budget.

-Regular Policy Reviews: Once your policy is in place, we don't just walk away. We schedule regular check-ins to review your coverage in light of any changes. We ensure that your coverage adapts with your evolving needs.

If you're ready to move beyond surface-level conversations and develop a crop insurance strategy that fits your unique circumstances, let's connect. Together, we can create the right coverage to safeguard your farm's future!

Meet Our New Team Members!

We are excited to introduce the newest additions to our Agrowise family! As we continue to grow and strengthen our commitment to serving you better, our team now includes Lisa Klein and Davis Merrick. With their diverse backgrounds and wealth of experience, they bring fresh perspectives and valuable skills that will enhance our ability to support your farming operations. Please join us in welcoming them aboard—we are thrilled to have them on our team!



LISA KLEIN
Head of Processing

With a 25-year career in the crop insurance industry, Lisa has honed her expertise in both underwriting and sales. Her tenure spans multiple crop companies, where she has supervised underwriters nationwide, ensuring high standards, consistent performance and developing and nurturing client relationships. Her dedication to excellence and her broad knowledge of the industry make her an asset to the team.



Davis Merrick
Agent

Davis is a dedicated crop insurance agent with a strong appreciation for agriculture. He began working for farmers at the age of 14, which sparked his passion for farming and ranching. Committed to helping farmers protect their livelihoods, Davis provides tailored crop insurance solutions that meet your unique needs. Davis looks forward to building lasting relationships in the agricultural community and supporting farmers every step of the way.

Meet The Founders



Eric Wiles



Adam Michel

Eric Wiles and Adam Michel, cousins and the founders of Agrowise, bring a dynamic mix of skills, innovation, and enthusiasm to the agricultural sector. United by a common passion for agriculture and a dedication to exceptional customer service, their collaborative journey embodies a commitment to excellence that aligns with the values and mission of Agrowise.

Together, Eric and Adam represent the spirit of Agrowise, blending expertise, innovation, and a shared commitment to empowering farmers and ranchers with the tools they need to thrive in an ever-evolving agricultural landscape. Their leadership drives Agrowise's mission to redefine crop insurance through personalized service, industry knowledge, technology and a genuine passion for the success of every client.



A Few Notes To Remember

- **2025 Spring Crop Sign Up and Change Deadline 3/15/2025**
- **2025 Spring Crop Production Reporting Deadline 04/29/2025**
- **2025 Spring Acreage Reporting Deadline 07/15/2025**

Thank you for reading!

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