



# Dick Sims Crop Insurance

Sept / Oct 2017

Volume 18, Issue 4

## Keeping the Records Straight: Fall Claims Reminders

Crops may still be growing in the field, but it's not too soon to consider some actions to take before and during harvest time to ensure a successful end to your growing season.

### Quality Issues

2016 saw a mycotoxin and fungal infection outbreak that affected many of our area growers. Early detection is key. Report potential diseases to your agent immediately so that a claim can be submitted. In most cases, samples are required to be taken by an adjuster before your grain can enter storage.

### Bin Measurements

If you plan to combine new production from the current year with older grain still in the bin from previous harvests, contact us first

so that an adjuster can come out and measure your bins before the crops are comingled.

### Load Record Maintenance

Maintaining timely records goes a long way to ensuring an accurate claim. Load records are an acceptable form of documentation when used to keep production separate by unit or field location. These written forms can include information from non-portable farm scales, combine monitors, truck records or grain carts that are capable of producing printed tickets. They must be contemporaneous, with records originating from the time of harvest.

If in doubt, feel free to call our office or reach out to your agent to discuss any questions you may have about preparing for harvest claims.

### Spring Base Prices...

Corn — \$3.96 / bu  
Beans – \$10.19 / bu  
...for 2017

### Important Dates

Sales Closing for MP, Wheat, Mint & Canola:	Sept. 30
Premiums Due for Corn & Soybeans:	Oct. 1
Last day to file Corn & Soybean claims:	Dec 10
RP YP ARPI Harvest Price for Corn:	Oct. Ave Dec CBOT
RP YP ARPI Harvest Price for Soybeans:	Oct Ave Nov CBOT

## DSA Now Offering Margin Protection Policies

We are excited to announce a new product available through our agency that can help protect your bottom line in 2018!

**Margin Protection (MP)** is an area-based insurance coverage option that has been expanded to Indiana for the upcoming crop year.

MP provides protection for Corn & Soybeans against an unexpected reduction in operating margin (revenue less input costs), caused by

decreased county yields, lowered commodity prices, increased prices of certain overhead, or any combination of these risks. Margin Protection can be purchased in addition to your current Revenue Protection or Yield Protection policy.

**The sales closing date for Margin Protection is September 30**, which is fast approaching. Contact your agent today for more details on Margin Protection and how it can benefit your operation.

### Contacting Us

**We are located at:**  
4301 Grand Prix Drive  
P. O. Box 8  
Logansport, IN 46947

**Phone:** 574.737.7467

**Toll Free:** 888.566.7467  
(888.566.SIMS)

**Email:**  
agency@dicksimsinc.com

**Website:**  
www.dicksimsinc.com

Scan this code with your smartphone for additional info!



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# Wheat, Mint & Canola 2018 Insurance Deadline is Approaching

Wheat, Mint and Canola MPCl rates are out! If you would like to make changes to your current policy for fall crops, now is the time to do so.

Your agent will be reaching out to you within the next month to review your 2017 coverage and renew your policy for 2018.

The deadline for 2018 insurance coverage for these crops is **September 30**. If you

make no changes prior to the deadline, your coverage will continue as it was the prior year.

**NOTE: If you are adding one of these crops and it was NOT previously insured, contact us ASAP for a quote before it's too late to insure. Once the sales closing date passes we CANNOT add one of these crops until September of next year.**

If you are planting Wheat, Mint or Canola for the first time and would like to apply for a 2018 MPCl policy, call our office at 574-737-7467 to contact an agent today or email us at [agency@dicksimsinc.com](mailto:agency@dicksimsinc.com).



**Dick Sims Crop Insurance**  
PO Box 8  
Logansport, IN 46947

**Reminder:**  
Wheat and Canola  
Production Reports are due  
by September 30. Contact  
your agent with any  
questions about your report.

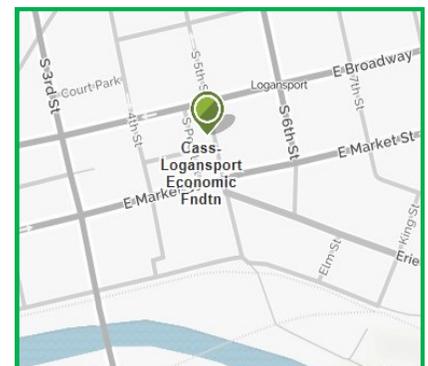
## Michael Silver to Present Market Update September 13 at CLEDO

We are pleased to welcome our very own Michael Silver, of Kokomo Grain, for an informative Market Update scheduled for **Wednesday, September 13 at the CLEDO Community Room from 12:00pm to 1:30 PM. Pizza and drinks will be provided.**

Mike brings decades of experience developing and implementing strategies to help read and forecast the market

conditions for area commodities. Join us for this lunchtime event to discover how Mike's unique skill set can help you utilize the many tools available.

Let his years of expertise help you get the most profit possible out of the market while greatly mitigating risk of all types as we once again head into another busy harvest season. **Please RSVP by calling our office at (574) 737-7467.**



CLEDO Community Room is located at: 310 South Pearl Street in Logansport