

# Crop Insurance

**Citizens**  
AGENCY  
FALL 2025

# UPDATE

## Dear Insured,

The fall harvest season is fast approaching. **Citizens Agency** wishes to provide the following pertinent information regarding your multi-peril crop insurance coverage.

You will receive a billing statement for your multi-peril policy in the mail. The statement will provide instructions on the multiple payment methods available. If you choose to mail your premium, it must be postmarked by **Tuesday, September 30, 2025**.

If you plan to chop any crop for silage or earlage, you must notify your agent prior, so we can have an appraisal completed.

When harvest is complete, please take time to report your 2025 actual production to your agent for each farm by no later than **December 15, 2025** as we need to meet loss reporting deadlines.

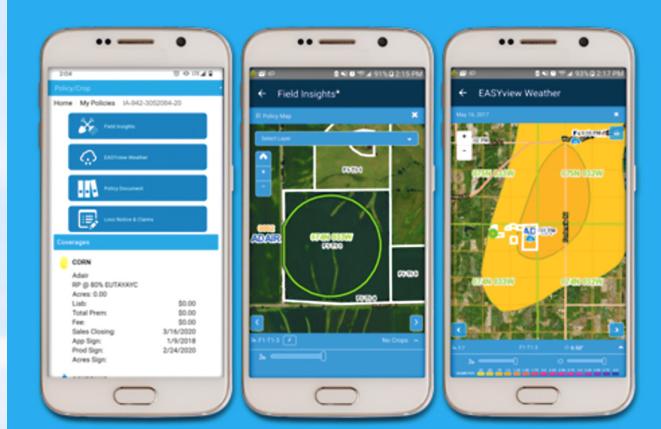
We would like to take this opportunity to sincerely **thank you** for allowing **Citizens Agency** to be of service to you in providing for your crop insurance needs.

Have a safe and bountiful harvest!

Sincerely,  
Your Crop Insurance Team



## NAU COUNTRY ON MOBILE



As a farmer, you can manage your policy on the go!  
Download the NAU Country mobile app today!

[Download NAU Country mobile for Android](#)

[Download NAU Country mobile for iOS](#)

[Go to the Google Play Store](#)

[Go to the Apple Store](#)

## COMMINGLING OF OLD CROP & 2025 NEW CROP

If you have old crop stored on the farm and you plan to mix old crop with 2025 new crop in the same bin, you must have the old crop measured **prior** to the beginning of the 2025 crop fall harvest. This is important in the event that you incur a 2025 crop loss or receive notice of an audit. If you need to have bins measured, please contact us immediately so we can make arrangements with our adjusters.



# 2025 Crop Production Yield Losses

YOU NEED TO HAVE DOCUMENTATION AVAILABLE TO SUPPORT THE SEPARATE YIELDS FROM EACH FARM UNIT. ACCEPTABLE FORMS OF DOCUMENTATION ARE:



The total production within the structure is accounted for by separate identification for each unit or field, including any uninsured acreage.



The loads are recorded, and the structure is marked and identified by:

**Combine Monitor Records:**

- Printing records from combine monitors showing the location of the field, name of crop, date and number of pounds or bushels, provided the production appears to be reasonable. If you feed any of your grain to livestock, please make sure an adjuster measures this before feeding any of it. If you have questions regarding your crop production records, please do not hesitate to call us.

**OR**

**Load Records:**

- Maintaining a ledger to record loads identified by unit and field number, date of harvest, identity of the conveyance (the structure used to transport the commodity, e.g. combine hopper, grain cart, grain wagon, truck or semi-trailer, etc.) and the estimated bushel volume per conveyance.
- The adjuster will measure the empty conveyance to verify reasonableness.
- The adjuster will prorate the commingled production in the larger structure on a percentage basis.



## REMINDER:

If you elected to have the enterprise option for the 2025

crops, the production from all farm units is combined when determining a loss. You will need to document production from each farm unit in 2025 separately in the event you choose to discontinue enterprise and elect to optional units in 2026.

IF YOU HAVE CONCERNS REGARDING TEST WEIGHTS OF VARIOUS UNITS THAT ARE BEING COMINGLED, YOUR OPTIONS ARE AS FOLLOWS:

- 1 Keep production for an individual unit in a separate bin.
- 2 Have unit production weighted, and test weight samples taken from each unit to verify actual production per unit. Production may then be stored in a commercial facility or taken home and comingled with other crop.
- 3 Test strips for each unit may be left to document test weight for a unit. Those strips should be the full length of the field and be the width of the corn head or grain platform. A representative sample strip should be left for each 20-25 acres in a field.



**Farmer drawn samples to verify test weight are NOT acceptable.**

IF IN A LOSS SITUATION AND YOU WANT TO DESTROY PART OF, OR AN ENTIRE FIELD, THE INSURANCE COMPANY WILL NEED TO:

- 1 Appraise the field **OR**
- 2 Have strips left for appraisal or to use as a harvested representative strip later. Strips must be the width of the combine head and must stretch the length of the field and be left for every 20 to 25 acres.

# Calculating your Revenue Protection Policy Guarantee

For those of you with revenue crop insurance policies, your revenue guarantees this spring were \$4.70 per bushel for corn and \$10.54 per bushel for soybeans. The fall prices will be set during the month of October based on December futures. **This movement in market prices may affect your crop insurance policy and guarantees. It is important that you closely monitor your yields during harvest. Revenue policies add more bushels to your guarantee as the price per bushel moves lower.**

<b>RP Corn</b>	
Individual Proven Yield in Bushels	200
Coverage Level	80%
Bushel Guarantee	160
Spring Price/Bushel	\$4.70
Spring Revenue/Acre	\$752.00

<b>Fall Scenario</b>	
Spring Guarantee Revenue/Acre	\$752.00
December Futures Price/Bushel	\$4.09
New Fall Guarantee	183.86 Bushels/Acre
(Spring Guarantee/Futures Price) = Bushels/Acre	
(\$752.00/\$4.09) = 185.68 Bushels	

<b>RP Soybeans</b>	
Individual Proven Yield in Bushels	55
Coverage Level	80%
Bushel Guarantee	44
Spring Price/Bushel	\$10.54
Spring Revenue/Acre	\$463.76

<b>Fall Scenario</b>	
Spring Guarantee Revenue/Acre	\$463.76
December Futures Price/Bushel	\$10.49
New Fall Guarantee	44.21 Bushels/Acre
(Spring Guarantee/Futures Price) = Bushels/Acre	
(\$463.76/\$10.49) = 46.99 Bushels	

<b>RP Corn</b>	
Individual Proven Yield in Bushels	200
Coverage Level	85%
Bushel Guarantee	170
Spring Price/Bushel	\$4.70
Spring Revenue/Acre	\$799.00

<b>Fall Scenario</b>	
Spring Guarantee Revenue/Acre	\$799.00
December Futures Price/Bushel	\$4.09
New Fall Guarantee	195.35 Bushels/Acre
(Spring Guarantee/Futures Price) = Bushels/Acre	
(\$799.00/\$4.09) = 197.28 Bushels	

<b>RP Soybeans</b>	
Individual Proven Yield in Bushels	55
Coverage Level	85%
Bushel Guarantee	46.75
Spring Price/Bushel	\$10.54
Spring Revenue/Acre	\$492.75

<b>Fall Scenario</b>	
Spring Guarantee Revenue/Acre	\$492.75
December Futures Price/Bushel	\$10.49
New Fall Guarantee	46.97 Bushels/Acre
(Spring Guarantee/Futures Price) = Bushels/Acre	
(\$492.75/\$10.49) = 49.92 Bushels	

\*Prices above from time of printing 8/26/2025. Numbers used are subject to change as fall price is not yet determined and yields vary for each client.

- Please review your schedule of insurance for each unit and project out what your bushel guarantee might be.
- Any unit that may have a probable loss needs to have good records kept for yield calculation purposes.
- You need to notify us as soon as a probable loss is apparent.
- Your policy requires that you file a claim within 15 days of the end of the insurance period.
- If you need assistance analyzing your crop guarantees, please give your agent a call.

# LEGISLATIVE UPDATE:

The One Big Beautiful Bill Act (OBBBA), enacted on July 4, 2025, made changes to the Federal Crop Insurance Act. These changes include expanding benefits for beginning farmers and ranchers, increasing coverage options, and making crop insurance more affordable. Our agents are working to learn the details of these changes and what's needed to receive them. This will involve new BFR applications for the 2026 season for our farmers in years 6-10 of farming by March 15, 2026.

## LET US BE YOUR TRUSTED PARTNER IN AG!



**Carter**  
Lafayette



**Nick**  
Lafayette



**Duane**  
La Salle



**Laura**  
La Salle



**Scott**  
La Salle



**Austin**  
New Ulm



**Brandon**  
New Ulm



**Brant**  
New Ulm



**David**  
New Ulm



**Justin**  
New Ulm



**Mary**  
Watkins



**Sarah**  
Watkins



**Kallie**  
Watkins

## LOCATIONS & PHONE NUMBERS

**Lafayette Branch**  
701 Main Avenue  
Lafayette, MN 56054  
507-228-8283

**La Salle Branch**  
102 South Broadway  
La Salle, MN 56056  
507-375-3537  
Alternate Phone: 507-642-3121

**New Ulm Branch**  
105 North Minnesota Street  
New Ulm, MN 56073  
507-354-3165  
Toll-Free: 800-549-0194

**Ormsby Branch**  
513 Main Street  
Ormsby, MN 56162  
507-736-2941

**Watkins Branch**  
170 Meeker Ave N  
Watkins, MN 55389  
(320) 764-2600

*Citizens*  
AGENCY

Lic. #115 • This Agency is an Equal Opportunity Provider



*Committed to Agriculture*

[www.citizensmn.bank](http://www.citizensmn.bank)

- ARE NOT INSURED BY THE FDIC OR ANY OTHER FEDERAL GOVERNMENT AGENCY
- ARE NOT DEPOSITS OF OR GUARANTEED BY A BANK OR ANY BANK AFFILIATE
- MAY LOSE VALUE