

King Crop News



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Fall 2025

WHEAT & BARLEY POLICY CHANGE DEADLINE 9/30!



Small Grains Decisions Loom

Spring crop harvest season has commenced, but those harvesting corn or processing vegetables now may still be unsure of what to plant behind their spring crops. While small grains have historically been popular options for local farmers, the market for such commodities may have producers thinking outside of tradition.

One important thing to remember while making your decision on what to plant: **the deadline for signing up for new policies or for making changes to existing policies covering wheat and/or barley is September 30, 2025.**

The deadline also applies to policies for a **newly insurable crop in the area: triticale**. Available in Kent and Sussex counties in Delaware and in Kent and Caroline counties in Maryland. If you are planting triticale for grain, contact **King Crop Insurance** to learn more about your options.

Agents at **King Crop** can quote expected premium rates to help you make your decisions. If you grew small grains to harvest in 2025, make sure we have your yields. An updated APH database will ensure more accurate premium quoting.

If you are not planting wheat or barley for the 2026 crop year, but you have an active policy, you are still required to sign a zero acreage report. It may seem unnecessary or redundant, but the Risk Management Agency stipulates it must be done. The good news is you can take care of it anytime between now and December 10, 2025. Call King Crop Insurance and let us know, we can send a zero acreage report to e-sign or drop one in the mail for you!

Harvest Season Reminders

A year's worth of work is now coming to fruition in fields across the country as we charge into harvest in the Mid-Atlantic region. At **King Crop Insurance**, we hope you have a safe and successful harvest! We also want to remind you of a few things that may help as you:

1. **Monitor your monitor:** It is always better to put in a notice of loss as early as possible, so watch your yields as you're harvesting. If you need to know your guarantees while you are in the cab, feel free to call us from there. Better yet, before you start harvesting, have a production worksheet with your insurance guarantees handy so you can know as you go. If you need a copy, contact **King Crop** and we will get it to you promptly.
2. **Don't let the calendar creep up on you:** The end of the insurance period for corn, grain sorghum, and soybeans is **12/10**. If you are still harvesting around Thanksgiving, it might be a good idea to put in a notice of loss in case you do not get to your last fields in time. This will ensure a claim can be properly administered without rushing your harvest. If you have processing vegetables, you will need to be a little more proactive - the end of insurance for processing sweet corn is **9/20** and for processing beans it is **10/30**.
3. **Be a record collector:** Weight slips and settlement sheets are hard records you can use for production reporting and for claims. Precision ag data is usable as a hard record if you've reported your planted acres with the same system or as a soft record if not (meaning you will need corroboration from another source). You don't need to be fancy, though - combine load records and bin measurements can be used by a loss adjuster to help complete a claim.



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Federal Changes Will Impact Most Farmers with Possible Benefits

A long gestating Farm Bill has stalled many times in the halls of Congress the past few years. This summer, a new path to legislating ag policy has stepped in to address some urgent issues affecting U.S. farming and possibly alleviating some of the burdens producers face in the current marketplace.

The One Big Beautiful Bill Act (OBBBA) was signed into law by President Trump on Independence Day, 2025. While it contained many headline grabbing provisions, those with the greatest impact on the ag community made only murmurs in the national media, but they could have lasting effects on farmers over the next decade.

It is hard to say what parts of the bill will have the most influence on ag, but there are some that directly affect crop insurance and farm risk management. In no particular order, here are some pertinent changes you need to be aware of:



Higher Crop Insurance Subsidies for Buy-up Coverage - In recent years, state governments in the Mid-Atlantic area, such as Delaware and Maryland, have encouraged farmers to purchase higher levels of coverage on Multi-Peril Crop Insurance policies by implementing cost share programs, essentially an additional subsidy on top of the federal subsidy that was already standard. Now, USDA wants to encourage more participation and more buy-up on MPCl by increasing the federal subsidy percentage on premiums across all coverage levels.

The idea is that crop insurance mitigates a portion of the risk farmers face and making higher levels of coverage more affordable will protect against an even more significant amount of farm risk. With grain prices low and input costs remaining high,

a lower crop insurance premium might be welcome relief for growers.



Longer Timeline for Beginning Farmers and Ranchers - RMA has extended benefits to qualifying Beginning Farmers and Ranchers for many years, with an expansion of those benefits coming out of the 2018 Farm Bill. Now, the OBBBA is expanding not only the perks for beginners, but also expanding just who qualifies as a beginner.

Previously, a beginning farmer would qualify for 10% premium relief for their first four years of production; the new bill increases the breadth of that relief to the first ten years of production. On top of that the amount of premium relief has increased to the following:

- 15% for the first two years
- 13% for the third year
- 11% for the fourth year
- 10% for years five through ten

If you are an approved beginning farmer or rancher in year one through four, you do not need to make any changes to continue receiving the benefits. If you are a producer who received benefits previously and are beyond your fourth year, but yet to reach your tenth, you can reapply for the benefits. It must be done by November 30, 2025 to qualify for small grains, PRF, or perennial crop policies. Contact **King Crop Insurance** to learn more about the changes to the program, it could result in lower premiums in 2026. *(For insureds qualifying as both beginning farmer and veteran farmer, the higher of the benefits will apply)*

CHANGES IN SUBSIDY AMOUNT FOR MULTI-PERIL CROP INSURANCE POLICES UNDER OBBBA

Coverage Level	50%	55%	60%	65%	70%	75%	80%	85%
Prior Subsidy	67%	64%	64%	59%	59%	55%	48%	38%
OBBBA Subsidy	67%	69%	69%	64%	64%	60%	51%	41%

Federal Changes, Continued

Supplemental Coverage Option Expands - SCO, a policy endorsement that triggers on the county level as opposed to the individual level, allowed farmers to cover their risk up to 86%. The OBBBA has raised that threshold to 90%. It has also eliminated the stipulation that SCO cannot be carried by insureds who elect Area Risk Coverage (ARC) at FSA. Instead, those who purchase SCO and enroll in ARC will simply be paid by the higher of the two programs when they both trigger.

SCO will also be subject to an increase in premium support from previous 65% to a new 80%. Other endorsements will also experience a rise in premium support to 80%, including the Enhanced Coverage Option (ECO) and the Hurricane Insurance Protection Wind Index (HIP-WI). So, not only will premium costs for MPCI at the producer level be going down, the endorsements within the policy will as well.

Whole Farm Revenue Protection Grows - The maximum coverage level for WFRP will increase under the OBBBA from 85% to 90%. The 90% level will have the same premium support percentage as the 85% level. The sales closing for whole farm insurance products is March 15th.

Additional FSA Program Changes - Benchmark price levels for Price Loss Coverage (PLC) and ARC will rise according to language in OBBBA and some 30 million new base acres could be eligible based on NASS data from 2019-2023. These changes could produce an estimated \$54 billion in additional payments over the next decade.

Estate Tax and Succession Planning Help - Not pertaining to crop insurance, but a tool for farm risk management, the OBBBA aims to make intergenerational planning less stressful and costly. The bill will double the estate tax exemption and makes the Section 199A pass-through deduction a permanent option for partnerships and sole proprietorships. The goals of these changes is to minimize tax exposure on land transfers and streamlining ownership transitions.

How the goals of the bill play out in reality remains to be seen, but there are many things for farmers to take advantage of in OBBBA. What are next steps? An article by Conterra Ag Capital recommends the following:

- Adjust crop insurance strategies
- Evaluate capital purchases
- Update succession and estate planning
- Confirm PLC and ARC eligibility for new base acres
- Stay informed!

King Crop Insurance 2025 Fall Calendar

- 9/20 - End of Insurance, Processing Sweet Corn
- 9/29 - Kent Count Farm Bureau Banquet, Felton, DE
- 9/30 - Policy Change Deadline, Small Grains
- 10/6 - Sussex County Farm Bureau Banquet, Millsboro, DE
- 10/13 - New Castle Co. Farm Bureau Banquet, Townsend, DE
- 10/30 - End of Insurance, Processing Beans
- 10/31 - Final Planting Date, Barley
- 11/14 - Production Reporting Due, Wheat & Barley
- 11/15 - Final Planting Date, Wheat
- 11/17 - New Jersey Farm Bureau Convention, Cherry Hill, NJ
- 11/20 - Policy Change Deadline, Perennial Crops
- 11/27 - Thanksgiving Day
- 12/1 - Policy Change Deadline, Pasture, Rangeland, and Forage
- 12/6-9 - Maryland Farm Bureau Convention, Cambridge, MD
- 12/10 - End of Insurance, Corn, Grain Sorghum, and Soybeans
- 12/12-13 - Delaware Farm Bureau Convention, Dover, DE
- 12/15 - Acreage Reporting Deadline, Wheat & Barley

Don't Forget - **King Crop Insurance** will need a signed acreage report if you have a current wheat or barley policy, including those policies with zero planted acres. You will not incur premium if you do not plant a small grain, but signature is still required! Have a safe and fruitful harvest!

