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KING CROP NEWS

Preparing for Harvest, Small Grains Decision Making

Small Grains Policy Deadline 9/30/26



Wheat prices for 2026 have been up over what farmers saw in 2024 & 2025 and a smaller global supply coupled with mildly increasing demand could trigger further increases in the return per bushel. Could that mean it is time for farmers who have scattered cover crop on over-winter acres recently to swap back to small grains?

Local farmers have partly slowed small grains production of late because the commodity prices have not justified the cost of growing the crop. Certainly, fertilizer costs, likely to stay high, could make the choice to plant wheat unattractive.

Still, a possible price increase due to global supply issues coupled with strong demand in the secondary market for straw could make small grains worthwhile for 2027.

There is inherent risk with planting wheat or barley, which is why now is the time to make sure your crop insurance coverage is what you need should you choose to plant (and don't forget, **triticale can be insured** in some local counties).

The deadline for small grains policy changes is 9/30/26. Get in touch with **King Crop Insurance** today to make sure you are protected!

USDA UPDATES

Sec. Rollins announces two moves to help farmers

Farmers will receive an additional 60 days to pay crop insurance premiums without fear of accruing interest on their balance. US Ag secretary Brooke Rollins announced the aid to farmers at Minnesota Farmfest in early August.



Sec. Rollins also announced the return of prevented plant buy-up to some MPCl policies. The restored benefit allows farmers to purchase an additional 5% to their existing prevented plant coverage. This is a policy election that follows respective crop policy change deadlines.

The option had been removed previously in 2025, to some outcry, mostly from states with frequent spring flooding, such as Arkansas and the Dakotas.



Entering our 60th year in crop insurance, you can trust the steady hand of King Crop!

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The demand for hay in our area has increased in the past few years and the value of haying and grazing land has gone up with it.

While many producers have dedicated more land to hay production locally, few are aware of the options available to them to insure their investment in this crop.

The **Pasture, Rangeland, & Forage - Rainfall Index** (PRF-RI) policy from the Risk Management Agency is a simple tool farmers can use to protect haying and grazing land in nearly any county in the nation. It covers farmers for one peril - lack of precipitation - and requires no production reporting and has no claims process.

Setting up a policy is also a simple procedure. Insureds will need to sign a policy application

INSURE HAY & GRAZING LAND WITH RAINFALL INDEX POLICY

and report their certified planted acres, either hay, forage, or pasture, by **December 1st** with a crop insurance agent.

Insureds must select a coverage level between 70%-90%, and a productivity factor for their crop. The productivity factor is based on the established county value for haying or grazing land as determined by RMA (productivity coverage ranges between 60%-150%).

Insureds then have their choice of how many two-month intervals they want to insure for the year. They must choose at least two intervals (four months, no overlapping months) and can choose as many as six (all twelve months).

Premiums are the same no matter how many intervals a farmer chooses to insure. Less intervals means the coverage is concentrated, so indemnities will be higher if the interval triggers. More intervals means the coverage is spread out, so the indemnity per interval is less, but there is a higher possibility of one triggering.

An indemnity payment is triggered when the insured area receives less than normal rainfall during the interval. Farmers do not need to track rainfall on their own, it is done through USDA processes.

The policy is also available for apiculture, so bee keepers can insure as well. Contact **King Crop Insurance** for more info!

King Crop Wishes You a Happy Harvest!

Harvest Reminders for Claims + APH

Harvest is an exciting and busy time for farmers. There is a lot to keep track of in the coming weeks, so here are some tips to help you stay ahead of the game this fall when it comes to claims processing and production reporting.

Record Keeping Doesn't Need to Be Fancy

- If you suspect you have a crop loss prior to or during harvest, keeping track of your yields can make a world of difference, though it may not always seem convenient. There can be simple ways to make sure you are recording your totals so they are compliant with loss adjustment standards.

If you are selling your grain straight from the field, be sure to record the farm name and/or number on the weight slip you receive at the elevator. At the end of harvest, organize the slips by field and give them to your loss adjuster or agent.

Combine Load Records Can Help Separate Comingled Production

- Sometimes yields from separate fields get mixed in the same trailer. It makes sense, why take a half-full trailer to the grain mill when you can save time and money filling it with loads from the next field? At the same time, for claims purposes, you do not want to

mix yields from a good field with those of a bad field. Those comingled yields can hurt the APH of the good field and can raise a bad field out of a claim.

The use of combine load records is a simple solution to this complex problem. They do not need to be fancy either, hash marks on a piece of paper can sometimes do the trick.

If you are nearing the end of harvest in one field, log how many hopper loads you dump into a trailer before leaving the field and then do the same for the the next field until you fill the trailer. This way you will have, while not a precise measurement, an at least verifiable record of what you harvested and where it was harvested, that your loss adjuster or agent can use.

Calibration Can Keep You Compliant

- Those insureds planning on using precision ag data records for their claims and production reporting are reminded that a calibration record is required for that data to become usable. This RMA rule requires calibration within 3% at least once per crop, per machine.

Insureds can use whatever certified means they have available to them, be it a weigh wagon, truck scales, or other. Multi-point calibration is recommended to ensure the highest accuracy, but it is not mandatory.

Let **King Crop Insurance** know if you need further guidance on calibration or if you want to inquire about using your precision ag data for reporting purposes.

After harvest, if you're looking to give your equipment a little TLC, contact Dallas Neil at AgriShine LLC. They offer full detailing for any agricultural equipment on the farm, from a quick wash to knock the dirt off to restoring your tractor back to show room quality. Contact 302-397-7674 for an estimate.



Fall Calendar - Come See King Crop Out at these Events:

9/11 - Wye Angus Field Day, Queenstown, MD

9/28 - Kent County Farm Bureau Banquet, Felton, DE

10/10 - Lace Up for Ag Literacy 5K, Lewes, DE

10/12 - New Castle County Farm Bureau Banquet, Townsend, DE

12/5-12/8 - Maryland Farm Bureau Convention, Cambridge, MD

KING CROP NEWS FALL 2026

UPCOMING DEADLINES:

9/20/26 END OF INSURANCE - **SWEET CORN**

9/30/26 POLICY CHANGES DUE - **SMALL GRAINS**

10/31/26 END OF INSURANCE - **PROCESSING BEANS**

10/31/26 FINAL PLANT DATE - **BARLEY**

11/14/26 PRODUCTION REPORTING DUE - **SMALL GRAINS**

11/15/26 FINAL PLANT DATE - **WHEAT**

11/20/26 POLICY CHANGES DUE - **PERENNIAL CROPS**

12/01/26 POLICY CHANGES DUE - **HAYING & GRAZING**

12/10/26 END OF INSURANCE - **CORN, SOYBEANS, SORGHUM**

12/15/26 ACREAGE REPORTING DUE - **SMALL GRAINS**