



Cultivating Success Together!!

I'm thrilled to introduce you to Agrowise Crop Insurance where we're committed to being your trusted partner in securing the success of your farming and ranching operations.

Our Promise and Mission:

At Agrowise, we understand the unique challenges you face every day, and our mission is built around delivering the most knowledgeable, trustworthy, and technologically advanced crop insurance services available. We are dedicated to providing exceptional customer service and developing strong relationships with each of you. Our individualized risk management plans are designed not only to protect but also to enhance your farm's profitability.

Our Vision for Growth and Support:

Our goal is simple yet ambitious: to be the premier crop insurance agency in the Midwest. We strive to stay a step ahead of the competition by ensuring that doing business with us is as smooth and straightforward as possible. We want to be known across the industry as innovators and experts in crop insurance, committed to simplifying your experience with us while maximizing the protection you enjoy. We hire only the most dedicated and capable individuals—those who are hungry to serve, humble in their approach, and smart in delivering solutions. This helps us maintain a culture of excellence and care,

ensuring that we contribute positively to the quality of life for both our customers and our team.

Utilizing Technology and Community Engagement:

In today's fast-paced world, utilizing technology to its fullest is crucial. We embrace innovations that enhance how we serve you and continuously seek better ways to simplify and improve your experience. We also believe in giving back, as our profitability allows us to fund grants for non-profit organizations, reinforcing our support for the community that supports us.

In Closing:

We at Agrowise are not just here to provide a service; we are here to stand with you, champion your needs, and help navigate the complexities of agricultural risk management. Our commitment is to ensure you can focus on what you do best—farming and ranching—without worry. We invite you to join us on this journey of growth, security, and innovation. Thank you for considering Agrowise Crop Insurance as your partner in prosperity. Let's cultivate success together.

Warm regards,

Eric Wiles

In this newsletter you can expect:

Intro to Agrowise

Understanding PRF Insurance

Unlocking the Benefits of Precision Intergation

Discover the Benefits of ECO for 2025

Meet The Founders



Understanding PRF Insurance:

Today, let's take a closer look at Pasture, Rangeland, and Forage (PRF) insurance—an invaluable resource for securing your forage production.

Embracing PRF Insurance as a Strategic Asset:

PRF insurance is a specialized program developed to safeguard your ranch against the financial instability caused by insufficient rainfall. It is a tool that, if understood and used correctly, can offer profound peace of mind during those crucial growing periods.

The Mechanics of PRF Insurance:

Utilizing a rainfall index drawn from NOAA data, PRF insurance monitors rainfall within specific geographic grids, each about 17 miles square. Should rainfall in these areas dip below historical averages during your selected periods, PRF activates a payout, offsetting the potential impact on your pasture and forage productivity.

Tailored to Your Ranch's Needs:

The true strength of PRF insurance lies in its adaptability. You have the ability to customize both the timing and level of protection to fit the unique needs of your operation. It allows you to select critical coverage intervals and adjust coverage levels and productivity factors to suit your risk tolerance and financial goals.

Cost-Effective Security:

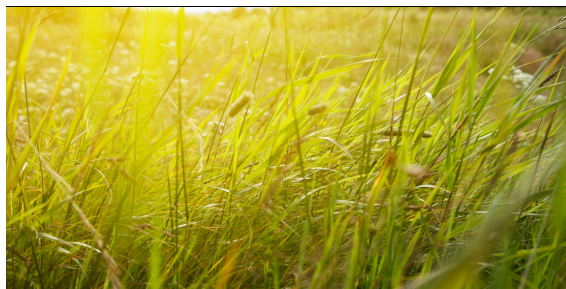
With subsidized premiums courtesy of federal support, PRF remains an affordable and practical option for many producers. It parallels traditional crop insurance, offering the security you need to withstand adverse weather events without disrupting your financial stability.

Why Consider PRF Now?

For many, the concept of PRF insurance is new, yet it represents a proactive step towards holistic farm management. Whether you've never had the chance before or have delayed obtaining a quote, I encourage you to explore this strategic advantage.

We're here to act as your advisors, offering tailored quotes and walking you through the nuances of this insurance. Our goal is to ensure you feel confident in the protection and benefits it brings to your operation.

Please feel free to reach out to us for an in-depth discussion about PRF insurance and how it can align with your long-term goals. Let us help you fortify your farm today.



Let us show you our PRF Quote Optimizer

Using our PRF Quote Optimizer, we are equipped with the tools to learn from past weather trends. This means you can strategize more effectively and secure the correct coverage for your operation against the uncertainties of tomorrow.



Unlocking the Benefits of Precision Integrations with Agrowise

At Agrowise, we understand that managing a successful farming operation means juggling multiple tasks and making informed decisions quickly. We're excited to share how leveraging precision data can elevate your crop insurance experience, offering you the convenience, savings, and time efficiency that every farmer desires.

Why Choose Precision Integration's?

It's Convenient

- **Leverage Existing Data:** Use the precision data you're already capturing in your operations. This means seamless integration without the need for additional data collection processes.
- **Stay Connected:** Electronic reporting allows you to manage your insurance documentation from the comfort of your home office, eliminating unnecessary trips and simplifying the paperwork burden.
- **Streamlined Record Keeping:** By utilizing precision solutions, you reduce the clutter of physical documents, streamlining your record-keeping practices.

Save Money

- **Precision Accuracy:** More accurate data ensures you insure exactly what you plant and harvest, potentially leading to more accurate coverage and reduced premiums.
- **Enhance Your APH:** With precise reporting, there's potential to increase your Approved Production History (APH), which can impact your coverage positively.
- **Cost Efficiency:** By fine-tuning insurance to your exact needs, you may find areas where you can save, optimizing your budget further.

Save Time

- **Integration with Farm Management Software:** Agrowise connects to multiple farm management software platforms for smoother, faster reporting. This integration means fewer manual entries and a quicker turnaround.
- **Expedited Claims Process:** With precision data at your fingertips, adjusting a loss requires fewer records, allowing claims validation to move from days to hours!

At Agrowise, we strive to stay at the forefront of technology to ensure you receive the best service and solutions for your farm. By adopting precision integration's, you're not just keeping up with change; you're leading it—maximizing your operation's productivity and profitability.

We invite you to explore how precision solutions can be integrated into your crop insurance strategy. Reach out to us for a personalized consultation and discover how we can make a significant difference to your crop insurance reporting approach.

Here's to farming with precision!



Discover the Benefits of Enhanced Coverage Option (ECO) for 2025

As we look ahead to the 2025 growing season, it's essential to explore how advancements in crop insurance can better protect your operation. One such tool is the Enhanced Coverage Option (ECO), designed to provide an added layer of security for your farm.

Understanding How ECO Works

ECO supplements your traditional crop insurance by offering additional protection for yield or revenue losses within a specific band above the standard coverage. Specifically, ECO covers losses from 86% up to 95% of your expected yield or revenue, based on area-wide data.

Why Consider ECO for 2025?

Historically, ECO premiums have been on the higher end. However, there's good news for 2025 as the premium subsidy for ECO is set to increase. This means more affordable rates for expanded coverage, making it an attractive option for risk management in the upcoming year.

Key Aspects to Keep in Mind:

- Timing of Claim Payments:
 - ECO claims are paid in the June following the crop year, once all area yield data is collected and verified.
- Area-Based Coverage:
 - It's important to remember that ECO is triggered by losses affecting your entire county, not just what happens on your specific farm. This broader protection can be advantageous if neighboring farms also experience similar conditions, impacting overall area performance.

Take Action for 2025

Considering the increased subsidy, now is the perfect time to explore how ECO could fit into your risk management strategy for 2025. While it might not be the ideal choice for every operation, we recommend taking a closer look due to the enhanced affordability brought by the increased subsidy. ECO offers a valuable opportunity to bolster your farm's defenses against wide-reaching crop risks.

To learn more about ECO and how these changes could benefit your operation, contact us at Agrowise. Our team is ready to assist you with personalized guidance and to answer any questions you may have.

Plan wisely, protect confidently—reach out today.

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 Wheat Production Reporting Deadline 11/14/2024**
- **2025 PRF Sign up deadline 12/01/2024**
- **2025 Spring Crop Sign Up and Change Deadline 3/15/2025**
- **2025 Spring Crop Production Reporting Deadline 04/29/2025**

Thank you for reading!

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