



HARVEST PRICES

Fall commodities are down from last spring for all three major crops. If you have a revenue policy, this will increase your "Trigger Yield" accordingly. Don't hesitate to check with us as there is also a time limit on filing claims. Anything beyond 60 days from harvest can be denied.

	Spring	Harvest
Corn	\$4.70	\$4.16 (-11%)
Soybean	\$11.55	\$10.03 (-13%)
Wheat	\$6.84	\$5.79 (-15%)

*percentages are rounded for simplicity

PRODUCTION EVIDENCE

Assembly sheets from your elevator are the easiest source of information for an adjuster.

If you are bin storing, keep track of loads in real time as they are dumped.

Scale tickets are also great to use, just keep track where each one comes from.

If you are feeding grain out, we need to have things weighed or measured in the bin prior to use. Otherwise, daily feeding records need to be kept.

Audits and High Dollar Claim Reviews occur more often in these low yield/low price years. You need proper documentation to support the numbers you report at harvest.

CLAIMS

Turn in a "notice of loss" as soon as you complete harvesting each insured unit. This can be a simple phone call or visit with an agent. The company will send a text verifying that a claim was made and an adjuster will contact you for the supporting information needed.

2025

Adding land in a new county or state? We typically have options checked for just such a scenario, but we still like to hear about it before hand so we can make better decisions before the March 15th Sales Deadline. This also goes for new crops, practices, and any change to your farming practices (irrigation/organic) so we can ensure proper coverage.

PRF

Pasture/Rangeland/Forage deadline is December 1 for the 2025 crop year. This is a great tool to cover drought damages on graze/hay ground. If interested, stop in before the end of November to signup.

QUALITY ADJUSTMENTS

All yields should have quality adjustments applied. Moisture, test weight, toxins, and other damage will reduce your production to count. Your insurance policy uses government declared moisture charts to determine production. When reporting production with moisture, you should be using these charts to calculate production to count. Crop Insurance uses their own charts to avoid the ever changing discounts applied by your buyers.

STORED GRAIN

Any stored grain with a loss can have the claim delayed up to 180 days to allow time for hauling. This allows for more a accurate claim adjustment and maybe some potential tax advantages.

WWW.HAUGENCROPINS.COM

Ortonville Office 320-839-2896
Tim 320-305-1315

Madison Office 320-598-3332
Peter 320-894-0747

Peter 320-894-0747
Duane 320-226-5055

Soybean chart starts at 13.0 %

Whole Percent Moisture	Tenths of Percent Moisture									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
13	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
14	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
15	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
16	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
17	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
18	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
19	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
20	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
21	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
22	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
23	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
24	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
25	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
26	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
27	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
28	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
29	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
30	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852

Corn chart starts at 15.0 %

Whole Moisture Percent	Tenths of Percent - Moisture									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
15	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
16	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
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