

Crop Production

Buying weather insurance paid off for Meade County farmer this year

By P.J. GRIEKSPoor

MEADE County farmer Layne Angell says he couldn't have picked a better year to try out Total Weather Insurance, the nation's first full-season, multi-peril insurance against detrimental weather conditions.

"I'm an irrigator, and I bought coverage for a circle of soybeans and a circle of corn," Angell says. "My coverage period isn't quite over, but I've already been paid on heat, and I'm pretty sure — unless we get 6 inches of rain in the next few days — that it will pay on drought as well."

Angell says he likes the fact that payouts are based on the weather conditions, not on how much he does or doesn't irrigate.

"One thing I don't like about federal crop insurance is they won't pay if you haven't pumped your full allotment of water on the crop," he says.

"There comes a point when you know the crop is lost and you're just wasting money and water keeping the pumps going. I don't know anybody that wants to keep watering it anyway, but you do it because you know that insurance payment is going to be all you've got."

As it is, he says, he will have a corn harvest, although yield and quality will take a hit from the weather. His soybeans are un-

Key Points

- Meade County farmer took out insurance for soybeans and cotton.
- Heat and drought trigger payouts on covered crops.
- Farmer says he likes the simplicity of the product.

likely to make much unless it cools down, he says. "Even with irrigation, it's just too hot," he says.

Ready for the heat

Angell says he had a feeling that this summer was going to be a hot one and that it would turn out to be worth it to have coverage for excessive heat.

"My coverage kicks on days above 97 degrees during the critical 30-day growing period," he says. "We had temperatures above 100 degrees for 21 out of the 30 days and above 97 on most of the remaining days."

Angell says he'll probably expand the number of acres he covers with WeatherBill next year. "I figure heat is kind of a good bet out here. And if isn't hot, well, then you are OK on the crop, so you win either way," he says. "And I like that you don't have to have a history with the crop you insure, so you



can feel free to try something new."

Angell says he purchased WeatherBill insurance through his regular agent at AgFirst, in Meade County.

"I really like how simple it is," he says. "You can do whatever percentage you want to do and customize it how you want. My insurance company did all the figuring and helped me decide what would work best for me. You don't have to do anything. If you want to do just a field here and there, you can. And there's no need to file claims or wait on an adjuster. It's just really easy."

In retrospect, he says, it would have probably been in his best interest to cover more of his acres, as well.

"I might next year," he says. "This year, it was something brand new, and I wanted to just try it out and see if it helped me. And with the conditions this year, it helped. You never know 100% what to do."

"The variables are too great, there are just too many things that can go wrong. I will do some next year and if I don't have the hot days, then I will have a good crop, and we'll be OK," he adds.

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