








VANE™ provides a **Custom Farming Revenue (CFR) Insurance Policy** individually tailored for the unique needs of Agribusinesses.

The CFR policy protects the Agribusiness against weather-related revenue losses for planting, crop care, and harvesting services.

## Financial security and peace of mind for Custom Farming Operators.

Weather events cause billions of dollars of crop loss annually in the United States. Farmers protect their revenue exposure with crop insurance. Agribusinesses can now protect their revenue exposure from the same weather exposures of their farmer clients, with Custom Farming Revenue Insurance from VANE™.

- ADVISORS**
-  The VANE™ team brings decades of technology and insurance experience with specific focus on agriculture.
  -  From product development to loss adjusting, our team has highly specialized skills, expertise, and experience - with agricultural insurance solutions.
  -  As specialists in the insurance market, we also have strong relationships and a highly respected reputation across the insurance and agricultural markets.
  -  We are ready to assist you in achieving your risk management objectives and welcome the opportunity to work with you. Give us call, we are ready to help your farm or agribusiness with a uniquely designed insurance solution.
  -  VANE™ is backed by A-rated and Industry leading insurance and reinsurers focused on Agriculture.

This is only a general description of coverage of the available types of insurance and is not an insurance contract. Details of coverage, limits, or services may vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the insurance policy itself and in any endorsements. Insurance Coverage is Written by Precision Risk Insurance. Please visit [VANE.ag/licenses](http://VANE.ag/licenses) for additional state insurance licensing information. VANE™, P.O. Box 365, New Prague, MN.



**GET A FREE QUOTE**

**CALL: 507.574.4271**

**Tell us about your Crops, Acreage, State & County.**

## Custom Farming Revenue Protection

### Midwest Contract Services

Ray owns and operates Midwest Contract Services, a custom farming business providing both contract planting, crop care and harvesting services to primarily corn, bean, and wheat farmers. He is concerned about high fixed expenses, including equipment leasing costs, with no guarantee of revenue, particularly with greater frequency and severity of weather events. Ray has annual contracts to harvest 75,000 acres across five states with six combine harvesters and six employees. Expected revenue from Ray's custom farm contract services often depends on weather conditions impacting his services. When weather prevents a crop from being planted or harvested, Ray is at risk for partial or complete loss of his custom contracting revenue.

While most farmers have Federal Crop Insurance to protect their crop production and revenues, Agribusinesses like Midwest Contract Services have no similar insurance protection. Without insurance, Ray is shouldering the entire risk himself.

VANE<sup>™</sup> provides a tailor-made Custom Farming Revenue (CFR) Protection Insurance Policy protecting Agribusinesses like Ray from loss of custom contracted revenues due to covered perils. The policy provides variable levels of revenue protection to cover the fixed costs for the crop season.

### Here is how it works

Midwest Contract Services has a VANE<sup>™</sup> CFR Insurance Policy covering 75,000 acres of corn, soybeans, and wheat for contracted harvesting services. VANE<sup>™</sup> insures at the field level, the 75,000 acres at \$30 per acre. Midwest Contract Services suffers a loss of 20,000 contracted acres due to severe drought conditions. VANE<sup>™</sup> provides a revenue reimbursement payment of \$600,000 minus a policy deductible (generally between 10 and 25%). Financial security, operating loan protection, and peace of mind for Ray.

### See more of what our fellow custom operators have to say.

I suspect that many Custom Farming operators has some challenging harvesting experience in 2023. The drought conditions in Kanas had a significant impact on our business. It didn't take long before I knew that we would be testing the new Custom Farming Insurance Policy we had purchased from VANE<sup>™</sup>. We didn't quite know what to expect since it was a new program. After organizing our lost field information and submitting it to VANE<sup>™</sup>, the process worked well. We had some clarification of field information that was necessary and took a couple of extra steps, but overall, it delivered as promised.

The VANE<sup>™</sup> Custom Farming Insurance Policy from VANE<sup>™</sup> was a huge benefit for our business. Our industry has had few if any risk management tools to help us manage weather risk. The VANE<sup>™</sup> Custom Farming Insurance Policy is exactly what we need to protect us from weather events that can destroy our harvesting revenues. Having insurance for our operation not only protects us from catastrophic events, but gives us the confidence to grow our business knowing our investments are protected.

Monte Bertsch  
JR's Harvesting, Inc.

**TESTIMONIALS**

## REACH OUT TO US



**Contact us today for a no-obligation quote**  
to protect your planting, crop care & harvesting revenues.  
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