



Farmers Mutual Hail
Insurance Company of Iowa

ECO/MCO/SCO COVERAGE COMPARISON



Plan	SCO	ECO	MCO
Coverage	Endorsement	Endorsement	Endorsement
Insures Against	The Supplemental Coverage Option (SCO) is a federally subsidized crop insurance product that provides supplemental area-based coverage for revenue or yield with coverage levels up to 86%.	The Enhanced Coverage Option (ECO) is a federally subsidized crop insurance product that provides area-based coverage for a portion of the deductible of your underlying policy, with top-end coverage up to a 95%.	The Margin Coverage Option (MCO) provides area-based coverage against an unexpected decrease in operating margin caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils.
Separate Administrative Fee	Yes, \$30	Yes, \$30	Yes, \$30
Underlying Plan	Yes	Yes	Yes
Sales Closing Date	Same as the underlying policy	Same as the underlying policy	9/30 (Exception: Rice)
Payment Factor	.50 - 1.00	.50 - 1.00	.50 - 1.00
Coverage Level	Wherever the underlying policy stops up to 86% *Up to 90% in RY27	86% - 90% 86% - 95%	86% - 90% 86% - 95% 90% - 95% (STAX)
Subsidy	80%	80%	80%
Inputs	No	No	Yes
High-Risk Land	Yes	Yes	Yes

Plan	SCO	ECO	MCO
Indemnity if...	SCO pays a loss on an area basis, and an indemnity is triggered when there is a county level loss in yield or revenue.	ECO pays a loss on an area basis, and an indemnity is triggered when there is a decrease in the county level yield or revenue.	MCO begins to pay (triggers) when area margin falls below 90 or 95 percent of the expected margin depending on which MCO trigger you select.
Crop Availability*	Corn, Soybeans, Wheat, Grain Sorghum, Forage Production, Barley, Canola, Sunflowers, Dry Beans, Dry Peas, Sugar Beets, Potatoes, Oats, Flax, Apples, Sweet Corn, Silage Sorghum, Rye, Alfalfa Seed, Cultivated Wild Rice, and Buckwheat <i>*These are the most common crops. There are over 50 crops eligible for SCO coverage. Check RMA actuarials for more.</i>	Alfalfa Seed, Almonds, Apples, Barley, Blueberries, Buckwheat, Burley Tobacco, Canola, Cigar Binder Tobacco, Citrus, Corn, Cotton, Cultivated Wild Rice, Dark Air Tobacco, Dry Beans, Dry Peas, Fire Cured Tobacco, Flax, Flue Cured Tobacco, Forage, Grain Sorghum, Grapes, Hybrid Corn Seed, Hybrid Seed Rice, Hybrid Seed Sorghum, Millet, Oats, Peanuts, Popcorn Rice, Rye, Safflower, Sesame, Silage Sorghum, Soybeans, Sugar Beets, Sugar Cane, Sunflowers, Walnuts, and Wheat	Corn, Soybeans, Cotton, Grain Sorghum, Rice, and Spring Wheat 

Program and Product Compatibility

ARC	Eligible	Eligible	Eligible
PLC	Eligible	Eligible	Eligible
MP	Ineligible	Ineligible	Ineligible
ARPI	Ineligible	Ineligible	Ineligible
HIP-WI	Eligible	Ineligible	Ineligible
CAT	Eligible	Ineligible	Ineligible
STAX	Ineligible	Ineligible	Eligible

This document is intended for information purposes only. See policy provisions, terms, and conditions for details. Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities.

©2025 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.

V2025.08.26 | FMH800097