Why SKCI?

SKCI has been looking out for the best interest of the producers it serves since 1986. As an independent agency, it is all about the producer and not meeting quotas or sales goals. At SKCI, we understand that insurance is individualized and specific to your farm needs. We offer a full range of products and services with wealth of experience and trusted personal agents to guide you.

SKCI
The experience you need...from the people you trust.

SKCI INC. IS AN EQUAL OPPORTUNITY PROVIDER

ENHANCED COVERAGE OPTION (ECO)

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ABOUT ECO

It is an area-based plan, which means it is based on the experience of an entire area (generally county) rather than just your operation. So why would you want to insure based on what happens to your neighbors' crops? Simple. It builds extra coverage on top of the multi-peril coverage you already buy! With ECO, you can add an additional band of coverage from 86% all the way up to 95% of the expected area average revenue or yield. This helps reduce the "deductible" on your policy with area coverage and covers shallower losses.

BENEFITS OF ECO

- Subsidized Coverage
- Coverage Up to 95%
- Covers Shallower Losses
- Doesn't Affect Your Farm Program Election through FSA

SUBSIDY

The ECO subsidy has increased from 65% to 80% for the 2026 crop year!

UNDERLYING POLICY

ECO must be purchased as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield Based Dollar Amount of Insurance policy.

HOW IT WORKS

ECO	86% to 95% Coverage	If the area has a loss between the coverage level you selected and 86%, ECO payment will trigger here.
MPCI	Up to 85% Coverage	If you have a loss that brings you 85% or below of your guaranteed coverage on your MPCI policy, MPCI payment will trigger here.

ECO	MPCI
ECO is an area-based plan. It is a revenue policy if you have a revenue MPCI, and a yield policy if you have a yield MPCI policy, and will pay accordingly. You can choose a coverage level of 90% or 95%.	MPCI policy itself doesn't change and is individual coverage.

ECO AVAILABILITY

ECO is available for the below crops in most counties where the crop is grown. Check actuarials for details.

- Alfalfa Seed
- Almonds
- Apples
- Barley
- Blueberries
- Buckwheat
- Burley Tobacco
- Canola
- Cigar Binder Tobacco
- Citrus*
- Corn
- Cotton
- Cotton - Ex. Long Staple
- Cultivated Wild Rice
- Dark Air Tobacco
- Dry Beans
- Dry Peas
- Fire Cured Tobacco
- Flax
- Flue Cured Tobacco
- Forage Production
- Grain Sorghum
- Grapes
- Grass Seed
- Hybrid Corn Seed
- Hybrid Seed Rice
- Hybrid Sorghum Seed
- Millet
- Oats
- Peanuts
- Popcorn
- Rice
- Rye
- Safflower
- Sesame
- Silage Sorghum
- Soybeans
- Sugar Beets
- Sugarcane
- Sunflowers
- Walnuts
- Wheat

*Where SCO is currently available in California and Arizona.

SALES CLOSING DATE

ECO must be elected by the sales closing date of your underlying MPCI policy.

ECO AND OTHER INSURANCE

ECO cannot be elected if you have a Margin Protection or an Area Risk Protection Insurance policy. You also cannot have Hurricane Insurance Protection – Wind Index Endorsement elected on your underlying policy. Acres cannot be insured under ECO and Stacked Income Protection (STAX). You can elect Supplemental Coverage Option (SCO) and ECO, but you are not required to elect both. Unlike SCO, ECO is not tied to your election of ARC/PLC at FSA.

This brochure shows illustrations only.