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.

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ABOUT MCO

It's an area-based plan that provides coverage against a decrease in your operating margin that's caused by reduced county yields, reduced commodity prices, increased prices of certain inputs or any combination of these things. It covers a portion of your underlying MPCI policy's deductible, meaning less out of pocket for you when the crop year doesn't go as planned. The operating margin is calculated by subtracting revenue from input costs.

BENEFITS OF MCO

- Subsidized Coverage
- Coverage Up to 95%
- Covers Shallower Losses
- Diversify Your Risk Management Portfolio – MCO uses a different discovery price than MPCI base policies for most crops

MCO SUBSIDY

The MCO subsidy is 80%.

UNDERLYING POLICY

MCO must be purchased as an endorsement to the Yield Protection (YP), Revenue Protection (RP), Revenue Protection with the Harvest Price Exclusion (RP-HPE) or Actual Production History (APH) policy

HOW IT WORKS

MCO covers a portion of your underlying MPCI policy's deductible using a margin-based trigger. It covers a band from 86 percent (where SCO coverage triggers) up to 90 or 95 percent of expected crop value. It's a revenue policy if you have a revenue MPCI and a yield policy if you have a yield MPCI policy. When MCO is purchased with Stacked Income Protection Policy (STAX) at the 90 percent level, the coverage band is from 90 percent to 95 percent. MCO uses fall price discovery.

95% MCO TRIGGER EXAMPLE	
Deductible (No Coverage)	95% - 100%
MCO Coverage Range	86% - 95%
SCO or ARC Coverage Range	75% - 86%
MPCI Coverage Range	75%

90% MCO TRIGGER EXAMPLE	
Deductible (No Coverage)	90% - 100%
MCO Coverage Range	86% - 90%
SCO or ARC Coverage Range	75% - 86%
MPCI Coverage Range	75%

MCO AVAILABILITY

MCO is available for crops in select counties in the states shown below.

CROP	STATE
Corn and Soybeans	IL, IA, KS, MI, MN, MO, ND, NE, OH, SD, WI
Cotton and Grain Sorghum	KS, TX, OK
Rice	AR, CA, LA, MO, MS, TX
Wheat	ID, MN, MT, ND, OR, SD, WA (Spring Wheat)

SALES CLOSING DATE

September 30 (Prior to Insured Crop Year): Corn, Cotton, Grain Sorghum, Soybeans, Spring Wheat

January 31 or February 28: Rice (Check actuarial documents for the sales closing date in your county.)

MCO AND OTHER INSURANCE

Growers can purchase MCO and SCO on the same acres in the same year.

Growers who buy MCO can't buy Enhanced Coverage Option (ECO), Area Risk Protection Insurance (ARPI), Hurricane Insurance Protection – Wind Index Endorsement (HIP-WI) or MP (Margin Protection) for the same crop and county.

Growers may purchase MCO with a 90% or 95% Trigger level and STAX with a coverage level of 85% or less. If the grower elects STAX with a 90% coverage level, the MCO Trigger level must be 95%.

MCO is not tied to your election of ARC PLC at FSA.

This brochure shows illustrations only.