MULTI-PERIL CROP INSURANCE

Margin Coverage Option (MCO)

The Margin Coverage Option (MCO) is a new endorsement for 2026 that brings together the best of Margin Protection and the Enhanced Coverage Option (ECO).

We believe MCO is ideal for combatting potential fluctuations in the global commodities markets during the 2026 sales season. With MCO, growers can protect against an increase in input costs while benefiting from an earlier price discovery period.

The program offers more simplicity than Margin Protection, and works in combination with an underlying Yield Protection, Revenue Protection or Revenue Protection with Harvest Price Exclusion policy.

With MCO, policyholders can...

1. **Have confidence in their margins.** When high input costs threaten a farmer's profits, MCO provides coverage similarly to Margin Protection.
2. **Lock in their crop price** with an earlier discovery period, which means peace of mind even in the face of market volatility.
3. **Spread their risk** across two different discovery periods by choosing one for Margin Protection and one for their underling YP, RP or RP-HPE policy.

Coverage levels

Like ECO, MCO coverage is available at either 95% or 90%.

STAX support

Cotton growers can choose to purchase Margin Protection in parallel with the Stacked Income Protection Plan (STAX).

Sales closing dates

September 30 for corn, cotton, grain sorghum, soybeans and spring wheat.

For rice, the SCD varies by county.

About AgriSompo

AgriSompo combines crop and livestock insurance with expert industry knowledge to deliver proactive nationwide risk management and exceptional customer service.

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agrisompo.com
+1 800 335 0120

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