Agribusiness Update

Fall 2026

2027 SCO and ECO updates

In 2026, farmers benefited from increased subsidy levels and reduced overall costs to Enhanced Coverage Option (ECO) and Supplemental Coverage Option (SCO). Plus, SCO eligibility restrictions were removed, making the product accessible to a broader group of growers.

Looking ahead to 2027, as part of the One Big Beautiful Bill passed in July 2025, the following changes will be implemented:

- SCO coverage will expand to bridge the gap between a producer's individual MPCI coverage level and 90% on a county basis.
- ECO will introduce a new coverage band from 90% to 95% at the county level.

For growers who previously elected SCO and ECO, the 2027 changes will not have major impacts. Coverage bands, though different from last year, can still be secured up to 95% for county level coverage. What has changed is the approach to implementing these products. The interaction of your individual MPCI policy and expanded SCO coverage may require changes to your coverage levels or approach to liability factors. At the same time, the narrower ECO band makes it important to ensure there are no gaps in top-end protection.

No matter your current approach to SCO and ECO, taking the time to evaluate how these updates affect your policy can help ensure you're making informed decisions for the 2027 crop year and beyond. That's why it is critical for all producers to review these changes and discuss them with a COUNTRY Crop Certified Representative.

Download our mobile app to submit and track a claim, view your policy information, and more.

Introducing PSCO – a new individual coverage option

In addition to the ECO and SCO updates, we are also enhancing our suite of individual coverage products. Most notably, 2027 marks the introduction of Personal SCO (PSCO) — a new option designed to complement SCO by providing individual protection at the 90% trigger level for corn and soybeans. In addition, Personal ECO (PECO) will continue to be available in 2027, offering individual coverage with a 95% trigger level.

What makes PSCO and PECO especially valuable is the flexibility they bring to your risk management strategy. Together, these products allow growers not only to achieve individual coverage levels up to 95%, but they give farmers an option for a customized approach tailored to their operation, something unmatched in today's market.

With ten different coverage combinations available, farmers can design a solution that aligns with their specific goals — whether that's maximizing protection, targeting a certain price point or addressing unique risks within their operation. This level of customization puts control directly in the hands of the producer.

As you begin the harvest season and assess how your crop insurance performed in 2026, keep PECO and PSCO in mind for 2027. These products may be a great way to add additional yield or revenue protection, helping cover potential shortfalls and providing opportunities to take advantage of forward grain marketing. Be sure to talk to your COUNTRY Crop Certified representative this fall to learn more about these expanded options.

Field fire and transit

With two harvest seasons of extreme dry weather, the risk of field fires has grown. That's why you can count on your GrainGuard® Crop Hail Insurance policy from COUNTRY Financial to provide comprehensive field fire coverage designed to offer protection that stands out in the industry.

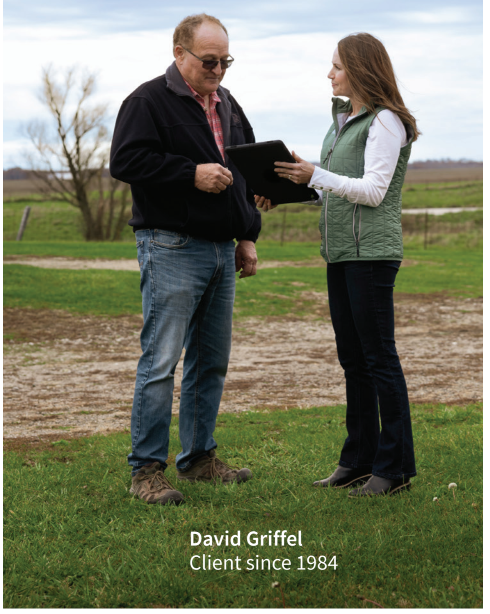
With this coverage automatically included, you can head into the field with added peace of mind that sparks from a bearing, an errant cigarette or even fire spreading from a neighbor's field won't cause you lost production. Field fire coverage via the GrainGuard policy goes beyond your MPCI policy, as federal crop insurance only covers fire caused by lightning. Enhanced protection from GrainGuard coverage covers you for the loss to standing crop as well as fire department charges and burned stubble.

Plus, your GrainGuard policy includes coverage for grain in transit. From the moment your grain enters the combine until it leaves the truck, it's protected against risks such as fire and overturn. And unlike many competitors, coverage doesn't stop at the first point of delivery, provided certain conditions are met. COUNTRY Financial extends protection beyond that point, covering your grain while it's in transit until possession officially transfers.

Don't forget: Submit a notice of inspection and talk to an adjuster prior to chopping silage.

Have you reviewed your Summary of Coverage yet?

The Summary of Coverage document is your last chance to ensure your coverage, crops, acres and shares are correct before harvest. If you have not reviewed it yet, be sure to right away and notify your COUNTRY Crop Representative to ensure any corrections are made before you head to the field.



David Griffel
Client since 1984

What's the difference between Wind Endorsement and Extra Harvest Expense (EHE)?

While both endorsements cover damage from wind speeds greater than 30 mph, each option covers different situations in different ways. Let's break down the differences.

Wind Endorsement	Extra Harvest Expense (EHE)
• Applies to ears that **cannot** be recovered, regardless of combine speed or corn head height • Covers the value from the lost ears	• Applies to ears that **can** be recovered, corn is down with ears that are less than 12 inches off the ground • Covers the increased costs due to longer time in the field, increased fuel consumption and increased wear on machines

Note: Neither Wind nor EHE will cover insect, disease or chemical damage.

Once you discover wind damage in your field, it's critical to notify your representative and await adjuster instructions before harvesting. If an adjuster does not give the go ahead to harvest, the claim will be denied.

Creating an entity? Make sure you're prepared

You might establish an entity such as an LLC, limited partnership, trust or other structure to manage legal risk or support estate planning. However, forming the entity is only the first step. Without proper coordination, this change can create unintended gaps in your insurance coverage.

Your crop insurance and farm policies are directly tied to how your operation is structured. Transitioning from an individual operation to an entity requires careful planning to ensure your production history transfers correctly. If not handled properly, you risk losing the Approved Production History (APH) you've built over time, which could significantly reduce your level of protection.

Another key consideration is grain marketing. If your operation is structured as an entity, selling grain under an individual's name can create complications, particularly when it comes to claims. Ensuring consistency between how your business is structured and how transactions are executed is critical.

Similar attention is needed when reviewing your farm owner's policy. If equipment is purchased outside of the entity, your policy may not provide coverage in the event of an accident or injury. Likewise, if personal and business assets are currently combined under an individual policy, transitioning to an entity without properly restructuring coverage or adding a separate policy can leave certain assets exposed. As your operation becomes more complex, it's also a good time to evaluate broader risk management strategies. Tools such as umbrella policies and layered coverage can help reinforce the protections you've put in place, ensuring your assets, both personal and business, are adequately covered.

Another important consideration is retirement and tax planning. Moving to an entity structure may open the door to additional options in transitioning your farm operation to the next generation or selling outright. Forming an entity could offer opportunities for greater flexibility in estate planning through gifting or selling shares or ownership interest over time rather than all at once. This helps not only the retiring operator through efficient tax management but can also give the next generation easier entry due to lower upfront financial requirements. And the same strategy can offer an income stream into retirement providing cash flow to deploy towards living needs or savings offering additional advantages. Regardless of your goal, forming an entity potentially allows you to shelter more income than before.

If you're considering forming an entity, it's important to loop in your COUNTRY Financial representative early and throughout the process. They can help ensure your coverage transitions smoothly without gaps, lapses or reductions in APH. Just as importantly, include them in conversations with your attorney, accountant and lender. Collaborating as a team can lead to better decisions, a smoother transition and a more effective overall strategy.

BFR updates

Have you taken advantage of the expanded Beginning Farmer Rancher (BFR) eligibility? The One Big Beautiful Bill provided expanded BFR benefits, extending eligibility to ten years and increasing subsidy levels. If you previously qualified for BFR and exhausted your five-year eligibility, you may qualify for additional benefits under the new rules.

Contact your COUNTRY Financial Crop Certified Representative to inquire what eligibility you may have remaining and how to reactivate it for your policy.

Claim reminders

▶ Make sure your names match.

One of the most common issues that will delay or deny a claim payment is to have grain delivered to the elevator in a name other than the listed name on your federal policy. As you set up accounts at the elevator, make sure the names assigned to your grain sales match your federal policy. For any entity name changes during the growing season or to verify your policy details, contact your COUNTRY Financial Crop Certified Representative. Remember, if the names do not match, you could experience delayed or denied claims.

▶ Use helpful worksheet resources.

We have tools available to help clients determine if they have a potential claim. **The Production Trigger Worksheet** provides benchmarks to determine if your bushel production falls below yield guarantees. **The Revenue Trigger Worksheet** provides details on where your revenue benchmark lies and if a revenue claim potentially exists. These tools are available on the COUNTRY Crop Mobile app or through your rep. Both of these worksheets are great tools to help you decide if you need to submit a claim to avoid missing out on any payments you might be due.

▶ Submit timely claim notices.

Both your MPCI policy and crop hail policy have deadlines and time requirements for submitting a claim. Waiting until harvest is complete to turn in yield loss or wind damage may result in a denied claim or reduced claim. It is critical that you notify your representative immediately when yield loss or damage is detected.

ATV/UTV safety on the farm

According to the CPSC, each year in the United States, ATV and UTV incidents lead to more than **100,000 emergency room visits** and approximately **650 deaths**. Alarmingly, **children account for up to half of these injuries and fatalities**, highlighting the serious risks these vehicles pose — especially on farms where they are commonly used for daily tasks.

As utility vehicles become more common in agricultural operations, it's important to remember: **UTVs/ATVs are tools not toys**. While they may seem convenient and easy to operate, they can be unstable, prone to rollovers and dangerous for inexperienced or young operators.

To help reduce the risk of injuries on your farm, keep these essential safety tips in mind:

- **No young operators:** Children under the age of 16 should not operate full-size UTVs/ATVs.
- **Stay off paved roads:** UTVs are designed for off-road use and can become unstable on hard surfaces.
- **Buckle up:** Every rider must be seated properly and **always wear a seatbelt**.
- **No passengers in cargo areas:** Never allow riders in the bed of the UTV; there are no restraints or protections in these areas.

Make safety part of the job

Whether you're using a UTV/ATV for hauling, checking livestock or general transportation around the farm, safe operation should always be part of the routine. Proper training, supervision and adherence to safety guidelines can significantly reduce the risk of serious injury.

For additional resources, training materials and safety tools, visit:
https://cultivatesafety.org/campaigns/atvs/

Why choose us to insure your crops and farm?

Crop Insurance

- Over 70 local adjusters throughout Illinois
- More than 150 Certified Crop Representatives
- Customizable coverage to fit the needs of your farm
- Over 98% client satisfaction

Farm Insurance

- 24/7 claim support and response
- Over 250 Certified Farm Representatives throughout Illinois
- Customized coverage which protects more than just your farm
- 100 years of covering Illinois farms just like yours

And if you combine your coverage with another COUNTRY policy, you could qualify for our multi-policy discount[1].

[1] Discounts and availability vary by state.

Important 2026 dates: Illinois*

Date	What you need to know
Sept. 30	Premium due for Spring Seeded and AYP Forage Federal Crop policies**
Sept. 30	Sales closing deadline for Wheat
Sept. 30	Sales closing deadline for Margin Coverage Option and Margin Protection
Sept. 30	Sales closing deadline for Forage production in Jo Daviess and Stephenson counties
Nov. 14	Wheat production reporting deadline for RP and YP policies
Dec. 1	Sales Closing and Acreage Reporting deadline for Rainfall Index Coverage – Pasture, Rangeland, Forage (PRF) and Apiculture policies
Dec. 15	Acreage reporting deadline for Wheat and Forage

For any dates listed that fall on a non-business day, the actual date shall be the next business day.

**For dates in the states of Indiana, Iowa, Missouri, Minnesota, and Wisconsin, please contact your COUNTRY Financial representative or Crop Specialist.*

***Avoid interest charges: If any portion of the premium is not paid by this date, interest will accrue at 1.25 percent simple interest per calendar month on the unpaid balance. Open claims do not stop interest from accruing.*

Visit our website at COUNTRYCrop.com

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