

ENHANCE YOUR COVERAGE

SCO/MCO/ECO/AIM COMPARISON



	SCO SUPPLEMENTAL COVERAGE OPTION	MCO MARGIN COVERAGE OPTION	ECO ENHANCED COVERAGE OPTION	AIM ADDED INDIVIDUAL MODIFIER
PRODUCT TYPE	MPCI	MPCI	MPCI	ProAg Private Product
WORKS WITH	YP, RP and RP-HPE (APH when crop does not have RP)	YP, RP, RP-HPE or APH	YP, RP, RP-HPE, APH or Yield Based Dollar Amount of Insurance	ECO – Corn and Soybeans only
BANDS AVAILABLE	From the end of the underlying policy range up to 86%	86% - 90% OR 86% - 95%	86% - 90% OR 86% - 95%	86% - 90% OR 86% - 95%
PREMIUM SUBSIDY	80%	80%	80%	None
FSA BASE ACRE ELECTION	Can enroll in ARC or PLC	Can enroll in ARC or PLC	Can enroll in ARC or PLC	None
AREA OR INDIVIDUAL COVERAGE	Area-Based Coverage	Area-Based (Revenue - Inputs)	Area-Based Coverage	Individual Coverage
REPLANT OR PREVENT PLANT COVERAGE	X	X	X	X
COMBINABLE WITH STAX (STACKED INCOME PROTECTION PROGRAM)	X	✓*	X	X
REQUIRES AN UNDERLYING POLICY	✓	✓	✓	Requires an underlying policy and ECO
REQUIRES A COVERAGE PERCENTAGE	✓	✓	✓	✓
ORGANIC PRACTICE	When available in actuarials	X	When available in actuarials	X
HIGH-RISK LAND	Can be insured (when not excluded and elected)	Can be insured**	Can be insured (when not excluded and elected)	Cannot be insured
WHEN INDEMNITIES ARE PAID	After FCIC releases final area yields and harvest prices	After FCIC releases final county yields	After FCIC releases final area yields and harvest prices	After FCIC releases final area yields and harvest prices
SCO/MCO/ECO RESTRICTIONS	ECO or MCO are allowed	SCO allowed, ECO not allowed	SCO allowed, MCO not allowed	MCO not allowed

*MCO combined with the Stacked Income Protection Plan (STAX) at the 90% area loss trigger, covers a band from 90% to 95%.

**Any high-risk acreage excluded from an underlying policy under the HRLEO and insured under a CAT policy is not insured under MCO for that policy. When high-risk acreage is insured under a separate policy in accordance with the Basic Provisions, MCO must be elected on the HRLEO acreage when the insured elects MCO on the underlying policy.

The information herein is only an overview of the described product. It does not include all features, exclusions, or limitations and it does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its affiliates. Not all products, coverages, or features may be available in all states and are subject to qualification and change. Contact your ProAg agent for more information.

ProAg is an equal opportunity provider and employer. A member of the Tokio Marine HCC group of companies. ©2025 ProAg. All rights reserved. 01550-250930