



NAU Country
A QBE Insurance Company

2026 JA SWANSON AGENCY

2026

© 2025 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU and NAU Country are registered service marks of NAU Country Insurance Company.



Disclaimer

Materials presented do not cover all changes and/or updates. For all official changes, refer to:

- 2026 Crop Year (CY) Crop Insurance Handbook, General Standards Handbook, and Written Agreement Handbook
- Basic/Crop/Special Provisions
- 2026 Actuarials from the Risk Management Agency (RMA) site:
- <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>

USDA United States Department of Agriculture
Risk Management Agency

Actuarial Information Browser
Welcome!

Home

Browse by Application

- ▶ AIB Landing Page
- ▶ AIB 2011
- ▶ AIB 2012
- ▶ AIB 2013
- ▶ AIB 2014
- ▶ AIB 2015
- ▶ AIB 2016
- ▶ AIB 2017
- ▶ AIB 2018
- ▶ AIB 2019
- ▶ AIB 2020
- ▶ AIB 2021
- ▶ AIB 2022

Information Tools > AIB > Crop

Crop

1	Reinsurance Year:	2025	←
2	Commodity:	Wheat (0011)	
3	Commodity Year:	2025	
4	Insurance Plan:	Revenue Protection (02)	
5	State:	Nebraska (31)	
	County:	Gosper (073)	

Agenda

- Enterprise Units
 - ET & EI
- Prevent Plant Updates
 - PF Option removal & Dryland PP?
- Malt Endorsement vs. Contract Price
 - When does it work, when doesn't work?
- SCO & ECO
 - Historical Payouts Teton and Pondera Counties

Enterprise Units

- Consists of all insurable acreage of the same crop in the county

- Enterprise Units by Type (ET)
 - Enterprise unit separated by type – Wheat, Dry Peas, (not barley types)
- Enterprise Units by Irrigated Practice (EI)
 - Enterprise unit separated by irrigated or non-irrigated land
- Enterprise Unit Qualifications
 - An EU must have planted acreage that constitutes at least the lesser of 20 acres or 20% (20/20 rule) of the insured acreage in two or more sections
 - Acres can be aggregated from 2 more sections to form at least two parcels to meet the requirement
 - Section 1 has 80 acres, Section 2 has 5 acres, and section 3 has 15 acres – Section 2 + 3 aggregated meets requirement
 - Clear and discernable break in the planting patterns

Enterprise Units

- Production Evidence
 - To maintain your underlying OU in your database, production needs to be reported on a line-by-line basis for each EU

- Replant and Prevent Plant
 - When EU's are selected, the crop acreage becomes one unit regardless of share
 - Since the crop has one unit, the replanted or PP acreage must equal at least the lesser of 20 acres or 20% of the EU's total acreage
 - Acres can be aggregated from multiple fields to satisfy the 20/20 rule

Prevent Planting

- Insured cause of loss general to the area; failure to plant insured crop with the proper equipment by the final planting date in the SP, or during the late planting period
- Most common loss is Excess Moisture, other perils we have seen are Drought, Failure of Irrigation Water Supply, Failure or Breakdown of Irrigation Equipment/Facilities, or the Inability to Prepare Land for Irrigation (too wet/dry)
- 60% of guarantee of the unit is the PP Payment
- Insured's Duties
 - Provide notice of loss within 72 hours after the FPD (final plant date)
 - Have the "correct" number of acres listed on the acreage report (acres cannot be increased after reported)
- PP Eligibility
 - Be an insurable crop, be available for planting, Planted and Harvested (2026 language removed "insured") in 1 of the 4 previous years
 - Meet the 20/20 rule

Prevent Planting

- 2026 Updates
 - RMA removed the PF option for CY 2026 going forward; this is the removal of the 5% buyup on PP
 - RMA removed “Insured” from the 1 in 4 rule of PP eligibility
- Prevent Plant for Drought?
 - Yes, drought can be a COL, but it needs to be general to the area
 - Disinterested 3rd Party (agronomist or County Extension) can write a letter about soil conditions to put with the claim file (soil sampling showing very dry conditions)
 - If neighboring farms are planting, this is will be hard to claim as the COL

Malt Endorsement and Contract Pricing

- Malt Endorsement
 - Malt Endorsement to your underlying MP policy, must be elected prior to or on spring SCD
 - Can elect either RP or YP
 - If ME is elected, all acreage in the county planted to Malt Barley is insured under the Endorsement
 - Endorsement will be in effect as long as the insured has their contract on or before July 15 of the CY
 - All production must be delivered and settled with a buyer prior to your claim being finalized
- Contract Pricing
 - CP is an option to your underlying MP Policy, cannot be elected with the ME
 - CP for barley; must have contract prior to or before July 15 of the CY
 - Can only elect YP, no RP insurability available
 - Quality is limited to the SP; loss can be worked without production being delivered and settled with a buyer
 - Price limited to 2.5 times the projected barley price

Malting Endorsement when does it work?

Bins/Tickets

Type	#	Bin/Ticket #	Production To Count
Ticket	1	1234	6360

Total Production To Count: 6360.0

Buttons: Add, Remove, Reprocess

Bins/Tickets Detail

Method of Verification: Sales or Storage Records

Type: Weighed

Ticket #: 1234

Gross Weight: 480000

Tare Weight: 0

Bushels: 10000

Insured harvested 10,000 bu

Grade Detail

Foreign Matr %:

Moisture %: 10.0

Test Weight: 48

Prod Not Count:

Quality Detail

Malt Barley QA Applies?: Yes No

Type: Rejected

Projected Price for SRW Wheat: 6.18 Override?

Harvest Price for SRW Wheat: 5.09 Override?

Price Difference: 1.09

Malt Contract Price: 5.81

Local Market Price: 3.00

QA Applies?: Yes No

Bins/Tickets Summary

Property	Value	Factor
Gross Wt.	480000	
Tare Wt.	0	
Net Wt.	480000	
Bushels	10000	
Foreign Mat.	0	1
Std. Moisture	14.5	
Moisture	10.0	1
Std. Test Wt.	48	
Test Wt.	48	1
Adjusted Prod	10000	
Prod Not Count	0	
Pre-QA Prod	10000	
Malting Barley Quality		
Projected Price - SRW Wheat	6.18	
Harvest Price - SRW Wheat	5.09	
Price Difference	1.09	
Malt Contract Price (SOI)	5.81	
Local Market Price	3.00	
Base Price	4.72	
Malt Quality Factor	0.636	
Malt Prod To Count	6360	
Feed Barley Quality		
Quality Factor	1	
Prod To Count	6360	

Post malt quality production

This unit has a guarantee of 8,000 bu. The insured harvested 10,000 bu and all production was rejected and sold as feed. Gross bu are multiplied by a malt quality factor of 0.636 to arrive at production to count of 6360 bu. Since the guarantee is 8,000 bu the insured will be paid for 1,640 bu.

Malt Endorsement when it doesn't work

Bins/Tickets

Type	#	Bin/Ticket #	Production To Count
Ticket	1	1234	12720

Total Production To Count: 12720.0

Bins/Tickets Detail

Method of Verification: Sales or Storage Records

Type: Weighed

Ticket #: 1234

Gross Weight: 960000

Tare Weight: 0

Bushels: 20000

Grade Detail

Foreign Matr %:

Moisture %: 10.0

Test Weight: 48

Prod Not Count:

Quality Detail

Malt Barley QA Applies?: Yes No

Type: Rejected

Projected Price for SRW Wheat: 6.18 Override?

Harvest Price for SRW Wheat: 5.09 Override?

Price Difference: 1.09

Malt Contract Price: 5.81

Local Market Price: 3.00

QA Applies?: Yes No

Bins/Tickets Summary

Property	Value	Factor
Gross Wt.	960000	
Tare Wt.	0	
Net Wt.	960000	
Bushels	20000	
Foreign Mat.	0	1
Std. Moisture	14.5	
Moisture	10.0	1
Std. Test Wt.	48	
Test Wt.	48	1
Adjusted Prod	20000	
Prod Not Count	0	
Pre-QA Prod	20000	
Malting Barley Quality		
Projected Price - SRW Wheat	6.18	
Harvest Price - SRW Wheat	5.09	
Price Difference	1.09	
Malt Contract Price (SOI)	5.81	
Local Market Price	3.00	
Base Price	4.72	
Malt Quality Factor	0.636	
Malt Prod To Count	12720	
Feed Barley Quality		
Quality Factor	1	
Prod To Count	12720	

Post malt barley quality production

Insured harvested 20,000 BU

This unit has a guarantee of 8,000 bu. All production was rejected and sold as feed. The total bu harvested is multiplied by a malt quality factor of 0.636 to arrive at total production to count of 12,720 bu. Since our unit guarantee is 8,000 bu no claim payment is made.

SCO/ECO

- OBBBA – 80% subsidy for both SCO and ECO
- Area based coverages, an endorsement to your underlying MP policy, can have YP or RP elected
- Payments are later than individual policy (usually around mid-May to early June the following year)
- Available for most crops in our area; wheat, barley, dry peas, mustard, canola, flax, forage production, oats, safflower, soybeans, corn
- SCO – can be elected with ARC, new to 2026

SCO/ECO Historical Payouts

Pondera County SCO/ECO

- IRR WW – 24, 23, 22
- NI WW – 24, 23, 22
- IRR SW/Durum – 24, 23, 22
- IRR Barley – 24, 23, 22
- NI Barley – 24, 23, 22
- Dry Peas – 24, 23, 22
- Flax – 23
- Canola – 24, 23, 22
- Forage Production (YP) – 24, 23, 22
- Oats – 24, 23, 22

Teton County SCO/ECO

- IRR WW – 24, 22
- NI WW – 24, 23, 22
- IRR SW/Durum – 22
- IRR Barley – 24, 23, 22
- NI Barley – 24, 23, 22
- Dry Peas – 24, 23, 22
- Flax – 24, 23
- Canola – 24, 23, 22
- Forage Production (YP) – 24, 22
- Oats – 24, 23, 22



© 2025 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU and NAU Country are registered service marks of NAU Country Insurance Company.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.