



SPRING 2026 NEWSLETTER

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THANK YOU GROWERS!

On behalf of the DeLco Crop Insurance Team, we truly value the trust you place in us. As we approach the upcoming growing season, don't hesitate to contact us with any questions or changes that may impact your farming operations—keeping us updated is crucial for your policy!



Wishing you and your team a safe and successful planting season!

MPCI Plant Dates

CORN		
	Early Plant Date	Final Plant Date
Southern WI	April 10	May 31
Northern IL	April 10	June 5
Iowa	April 10	May 31

SOYBEANS		
	Early Plant Date	Final Plant Date
S. 3 Tiers WI	April 15	June 15
Northern IL	April 15	June 15
Northern IA	April 15	June 15

[View the full Midwest planting dates map HERE.](#)

⚠️ Early Plant Date: Acreage planted prior to the Early Plant Date is NOT eligible for replant coverage under the MPCI policy.

⚠️ Late Plant Period: A 25-day late plant period follows the final plant date - the production guarantee is **reduced by 1% per day during this period.** For any Acreage planted *after* the late plant period, insured may elect to insure at the PP guarantee or designate as Uninsurable.

MPCI Replant Reminders

▶ TIMELY SUBMITTED CLAIM

The insured **must receive authorization to replant from the adjuster prior to replanting.**

▶ SELF CERTIFICATION

An adjuster may authorize a replant to be self-certified **up to 100 acres per underlying optional unit.**

▶ ELIGIBILITY REQUIREMENTS

- Damage due to an insurable cause of loss
- Meets the 20/20 rule
- Remaining stand will not produce at least **90% of the production guarantee** for the acreage

MPCI Replant Payment Calculations

NUMBER OF BUSHEL × PROJECTED PRICE = PAYMENT PER ACRE

CROP	BUSHEL	2026 PRICE	PER ACRE
Corn	8 bu	\$4.62	\$36.96
Soybeans	3 bu	\$11.09	\$33.27

*Replant payments issued once Acreage Report is submitted.

**Private Product Replant Policies pay differently. Please reach out to your DCI agent if you purchased the additional Replant coverage this winter and have a potential replant situation!

20/20

The 20/20 Rule: Damaged acres must be at least the **lesser of 20 acres or 20%** of the insured planted acres in unit (& by crop) to qualify for a replant payment.

Prevented Planting (PP)

▶ TIMING OF PP

PP claims **cannot be submitted until the final plant date has passed**. Notify your agent **within 72 hours** of deciding not to plant.

▶ "1 IN 4" QUALIFYING RULE

In one of the four most recent crop years, acreage must have been:

- Planted; and
- Harvested or adjusted for claim purposes

▶ 20/20 RULE FOR PP

PP acreage must constitute at least **20 acres or 20% of insurable crop acreage in the unit**, whichever is less. Payments are on a per-acre basis after the minimum is met.

▶ PP COVERAGE LEVELS

CORN

55%

SOYBEANS

60%

PROC. BEANS

40%

SWEET CORN

60%

**Pro
Tip**

Reach out to your Delco agent as soon as you foresee a potential PP situation—prompt communication guarantees the most seamless claims process.

▶ INSURED OPTIONS AFTER PREVENTED PLANTING

- 1 Do not plant a second crop — receive 100% of the prevented planting payment on the first insured crop.
- 2 Plant a cover crop — receive 100% of the PP payment on the first insured crop, unless the cover crop is harvested for grain or seed.
- 3 Plant a second crop after the late planting period — receive 35% of the PP payment. A yield of 60% of a production history will be used in the APH.



General Reminders

▶ 1ST CROP / 2ND CROP RULES

- ◆ A cover crop later harvested for grain or seed is considered a **second crop** for insurance purposes.
- ◆ Corn planted on acreage harvested for first-crop hay is **uninsurable**.
- ◆ Corn is **never** a cover crop. If claimed as PP and later planted to corn — even for silage — it is a second crop.

▶ COVER CROP TERMINATION (IA, IL & WI)

Cover crop must be **terminated before crop emergence** to maintain insurability of the cash crop, unless a written exception from an agricultural expert is provided.

▶ Contract Pricing (CP)

If you are planning to insure a crop that allows for the use of Contract Pricing (CP) option, we **must have a copy of the signed contract no later than 7/15/26**.

▶ DOUBLE CROPPING SOYBEANS

The Double Cropping Initiative allows growers to insure soybeans planted after a wheat crop is harvested if:

- **Northern IL:** Blanket Written Agreement must be submitted by 3/15/26.
- **WI:** Written Agreement (with 3 years of double history) must be submitted by 7/15/26.

▶ RELAY CROPPED SOYBEANS

A written agreement request must be submitted:

- Prior to the acreage reporting date (7/15); and
- Include evidence of adaptability from an agricultural expert confirming relay cropping is acceptable for the requested location.

▶ Organic Practices

Please remember to provide a copy of your organic certificate as soon as it's available (no later than claim time).

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