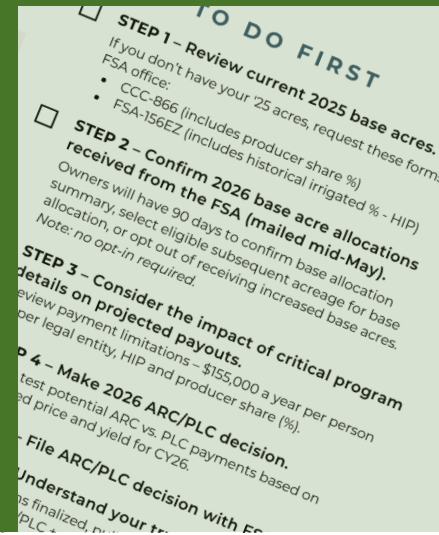




# Crop Insurance Agents: 5 Things That Can't Wait

The highest-value conversations row crop agents should be having right now, distilled from the 2026 CIPA Annual Convention in Frisco, Texas. **The window on several of these is measured in weeks, not months.**



1

## SDRP + Base Acres: The FSA conversations that can't wait

The SDRP deadline was extended from April 30 to **August 12, 2026**, and the payment factor increased to 70%. Farmers have one question: when do I get paid? Make sure every eligible producer in your book has applied and understands what to expect.

Base acre notification letters begin arriving mid-May. **Growers have 90 days to confirm;** otherwise, the base allocation summary will be accepted as accurate and processed automatically by FSA.

**ARC/PLC elections are likely to open in Sept., giving agents a critical planning window now.**

### AGENT ACTION:

- Confirm every eligible producer has signed up for SDRP before August 12
- When base acre letters arrive mid-May, don't wait for your growers to call confused; reach out first
- Connect base-acre changes and decisions to ARC/PLC and long-term cash flow now, while there's still time to plan

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## ECO / SCO / CLIP: Supplemental coverage is becoming standard

Under OBBBA, supplemental coverage has moved from optional conversation to standard advisory work. For 2027: SCO increases to 90% coverage; ECO shifts to 90–95% only.

**CLIP had strong adoption in the 13-state pilot, and expansion is being considered.**

### AGENT ACTION:

- Review every major account for both gaps and overlaps in coverage and how Title I (ARC/PLC) + MPC1 + supplemental coverage stack together.

### 3 **Agentic AI is already changing how some agencies work**

One of the more interesting takeaways from CIPA: **AI is no longer just a productivity tool—it's becoming an operational one.** The difference matters. Generative AI drafts content. Agentic AI executes workflows such as monitoring inboxes, flagging APH inconsistencies, and identifying missing acreage reporting. **This is happening now, not next year.**

The entry point is simple: pick one repeatable workflow and start there. The agencies that move first will carry both efficiency and growth advantages into next season.

**AI will not replace agents.**

**Agents that use AI will replace those that don't.**

### 4 **Producer conversations: What your farmers need you to understand**

You already know 2026 is a hard year. Input costs are still elevated, interest rates aren't coming down fast, working capital is tighter, and uncertainty around farm bill support, disaster aid, and trade policy isn't going away.

**Help producers understand:**

How much of their 2026 margin depends on government support

How exposed they are if disaster aid is delayed.

Where Title I (ARC/PLC) and crop insurance fit into real cash flow planning.

### 5 **Weather risk = financial planning, not just claims**

Large portions of the U.S. remain under significant drought pressure, and severe weather volatility continues across major row crop regions. The conversation shouldn't start after a weather event—it should happen before one.

**AGENT ACTION:** \_\_\_\_\_

- Use current weather outlooks to have operating line discussions before they become emergencies.
- Bring weather into lender conversations, marketing decisions, and ARC/PLC decisions proactively.

**THE TAKEAWAY.** Winning agents in 2026 will do three things better:

Help farmers manage volatility—not just insurance decisions—but real cash flow and risk management strategy.

Simplify complexity—ARC/PLC + base acres, ad-hoc disaster payments, supplemental coverage, and crop insurance all need to connect to the producer's bottom line.

Use AI to create leverage—better service, faster execution, stronger growth.

