

2026 Hail Insurance Coverages and Premiums

Risk Area	Basic Rate	Basic Hay, Select Hay types Greenfeed			All Wheats, Oats, Barley, Flax, Fall Rye, Sunflowers, Mixed Grain, Corn (Grain, Silage, OP), Rapeseed, Canaryseed, Triticale			Canola			Soybeans, Lentils			Alfalfa Seed			All Dry Edible Beans Proso Millet, Fababeans			Annual & Perennial Ryegrass Seed, Fescue Seed, Ped. Timothy, Hemp, Novel Crops Mustard, Field Peas			
		.75 x Basic Rate			1 x Basic Rate			1.2 x Basic Rate			1.3 x Basic Rate			1.5 x Basic Rate			1.75 x Basic Rate			2 x Basic Rate			
		\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200
#1	2.6%	\$3.90	\$5.85	\$7.80	\$5.20	\$7.80	\$10.40	\$6.24	\$9.36	\$12.48	\$6.76	\$10.14	\$13.52	\$7.80	\$11.70	\$15.60	\$9.10	\$13.65	\$18.20	\$10.40	\$15.60	\$20.80	
#2	3.1%	\$4.65	\$6.98	\$9.30	\$6.20	\$9.30	\$12.40	\$7.44	\$11.16	\$14.88	\$8.06	\$12.09	\$16.12	\$9.30	\$13.95	\$18.60	\$10.85	\$16.28	\$21.70	\$12.40	\$18.60	\$24.80	
#3	2.3%	\$3.45	\$5.18	\$6.90	\$4.60	\$6.90	\$9.20	\$5.52	\$8.28	\$11.04	\$5.98	\$8.97	\$11.96	\$6.90	\$10.35	\$13.80	\$8.05	\$12.08	\$16.10	\$9.20	\$13.80	\$18.40	
#4	1.9%	\$2.85	\$4.28	\$5.70	\$3.80	\$5.70	\$7.60	\$4.56	\$6.84	\$9.12	\$4.94	\$7.41	\$9.88	\$5.70	\$8.55	\$11.40	\$6.65	\$9.98	\$13.30	\$7.60	\$11.40	\$15.20	
#5	3.4%	\$5.10	\$7.65	\$10.20	\$6.80	\$10.20	\$13.60	\$8.16	\$12.24	\$16.32	\$8.84	\$13.26	\$17.68	\$10.20	\$15.30	\$20.40	\$11.90	\$17.85	\$23.80	\$13.60	\$20.40	\$27.20	
#6	2.7%	\$4.05	\$6.08	\$8.10	\$5.40	\$8.10	\$10.80	\$6.48	\$9.72	\$12.96	\$7.02	\$10.53	\$14.04	\$8.10	\$12.15	\$16.20	\$9.45	\$14.18	\$18.90	\$10.80	\$16.20	\$21.60	
#7	2.6%	\$3.90	\$5.85	\$7.80	\$5.20	\$7.80	\$10.40	\$6.24	\$9.36	\$12.48	\$6.76	\$10.14	\$13.52	\$7.80	\$11.70	\$15.60	\$9.10	\$13.65	\$18.20	\$10.40	\$15.60	\$20.80	
#8	2.4%	\$3.60	\$5.40	\$7.20	\$4.80	\$7.20	\$9.60	\$5.76	\$8.64	\$11.52	\$6.24	\$9.36	\$12.48	\$7.20	\$10.80	\$14.40	\$8.40	\$12.60	\$16.80	\$9.60	\$14.40	\$19.20	
#9	2.9%	\$4.35	\$6.53	\$8.70	\$5.80	\$8.70	\$11.60	\$6.96	\$10.44	\$13.92	\$7.54	\$11.31	\$15.08	\$8.70	\$13.05	\$17.40	\$10.15	\$15.23	\$20.30	\$11.60	\$17.40	\$23.20	
#10	2.1%	\$3.15	\$4.73	\$6.30	\$4.20	\$6.30	\$8.40	\$5.04	\$7.56	\$10.08	\$5.46	\$8.19	\$10.92	\$6.30	\$9.45	\$12.60	\$7.35	\$11.03	\$14.70	\$8.40	\$12.60	\$16.80	
#11	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	
#12	2.2%	\$3.30	\$4.95	\$6.60	\$4.40	\$6.60	\$8.80	\$5.28	\$7.92	\$10.56	\$5.72	\$8.58	\$11.44	\$6.60	\$9.90	\$13.20	\$7.70	\$11.55	\$15.40	\$8.80	\$13.20	\$17.60	
#14	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	
#15	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	
#16	1.7%	\$2.55	\$3.83	\$5.10	\$3.40	\$5.10	\$6.80	\$4.08	\$6.12	\$8.16	\$4.42	\$6.63	\$8.84	\$5.10	\$7.65	\$10.20	\$5.95	\$8.93	\$11.90	\$6.80	\$10.20	\$13.60	

Risk Area	Basic Rate	Potatoes, Sweet Corn			Vegetables			Strawberries			Buckwheat		
		1 x Basic Rate			2 x Basic Rate			2 x Basic Rate			2.5 x Basic Rate		
		\$500	\$700	\$900	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000	\$5,000	\$200	\$300	\$400
#1	2.6%	\$13.00	\$18.20	\$23.40	\$52.00	\$78.00	\$104.00	\$156.00	\$208.00	\$260.00	\$13.00	\$19.50	\$26.00
#2	3.1%	\$15.50	\$21.70	\$27.90	\$62.00	\$93.00	\$124.00	\$186.00	\$248.00	\$310.00	\$15.50	\$23.25	\$31.00
#3	2.3%	\$11.50	\$16.10	\$20.70	\$46.00	\$69.00	\$92.00	\$138.00	\$184.00	\$230.00	\$11.50	\$17.25	\$23.00
#4	1.9%	\$9.50	\$13.30	\$17.10	\$38.00	\$57.00	\$76.00	\$114.00	\$152.00	\$190.00	\$9.50	\$14.25	\$19.00
#5	3.4%	\$17.00	\$23.80	\$30.60	\$68.00	\$102.00	\$136.00	\$204.00	\$272.00	\$340.00	\$17.00	\$25.50	\$34.00
#6	2.7%	\$13.50	\$18.90	\$24.30	\$54.00	\$81.00	\$108.00	\$162.00	\$216.00	\$270.00	\$13.50	\$20.25	\$27.00
#7	2.6%	\$13.00	\$18.20	\$23.40	\$52.00	\$78.00	\$104.00	\$156.00	\$208.00	\$260.00	\$13.00	\$19.50	\$26.00
#8	2.4%	\$12.00	\$16.80	\$21.60	\$48.00	\$72.00	\$96.00	\$144.00	\$192.00	\$240.00	\$12.00	\$18.00	\$24.00
#9	2.9%	\$14.50	\$20.30	\$26.10	\$58.00	\$87.00	\$116.00	\$174.00	\$232.00	\$290.00	\$14.50	\$21.75	\$29.00
#10	2.1%	\$10.50	\$14.70	\$18.90	\$42.00	\$63.00	\$84.00	\$126.00	\$168.00	\$210.00	\$10.50	\$15.75	\$21.00
#11	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#12	2.2%	\$11.00	\$15.40	\$19.80	\$44.00	\$66.00	\$88.00	\$132.00	\$176.00	\$220.00	\$11.00	\$16.50	\$22.00
#14	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#15	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#16	1.7%	\$8.50	\$11.90	\$15.30	\$34.00	\$51.00	\$68.00	\$102.00	\$136.00	\$170.00	\$8.50	\$12.75	\$17.00

If you wish to take additional coverage at a later date, contact MASC.

Note 1: Prior to July 30, part or all of your hail insurance coverage may be cancelled by the applicant by sending a request for cancellation in writing. A percentage of the premium will be refunded based on a short date cancellation table.

Note 2: Under the Continuous Hail Insurance Option, coverage can only be cancelled if acres have been appraised by MASC and destroyed.

MASC Risk Areas

