



United States Department of Agriculture  
Risk Management Agency

May 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Almonds

## California

### Crop Insured

All almonds in the county can be insured if grown in an orchard where at least 90 percent of the trees have reached their sixth growing season after being set out. You must insure all your almonds in a county at the same coverage level. Orchards may be insured as a separate unit if located on non-contiguous land.

### Counties Available

Almonds are insurable in Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo and Yuba counties. Almonds in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

- Adverse weather conditions<sup>1</sup>
- Failure of irrigation water supply<sup>2</sup>
- Fire<sup>3</sup>
- Insects<sup>4</sup>
- Plant disease<sup>4</sup>
- Wildlife<sup>5</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

<sup>4</sup>But not damage due to insufficient or improper application of control measures.<sup>5</sup>Unless wildlife control measures have not been taken.

### Important Dates

- Sales Closing ..... December 31
- Acreage Report Due ..... January 31

### Insurance Period

Coverage begins on January 1 for the first insurance year and ends no later than November 30 of the same year. The insurance period can end earlier if:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Abandonment of the crop; or
- 4) Final adjustment of a loss.

### Coverage Levels and Premium Subsidies

The production guarantee of almond meats are measured in pounds. The weight of almonds sold in-shell are converted to meat pounds using sample shelling percentages when available or USDA shell-out factors. Individual approved average yields are calculated from 4 to 10 years of production records you give to your insurance agents. You can select a coverage level from 50 to 75 percent of your approved average yield and 55 to 100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) coverage based on 50 percent of your approved yield and 55 percent of the price.

### Price Election

The price used to calculate your premium and indemnity

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Almonds.....**\$1.70 per pound**

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### Cost of Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/apps/agents/>

## Loss Example

Assume 65-percent coverage, 100-percent price election of \$1.70 per pound, an average yield of 2,400 pounds per acre, and 100-percent share.

2400	Pounds per acre average yield
<u>x .65</u>	Coverage level percentage
1560	Pounds per acre guarantee
<u>- 400</u>	Pounds per acre actually produced
1160	Pounds per acre loss
<u>x \$1.70</u>	Price election
<b>\$ 1972</b>	<b>Gross indemnity per acre</b>

## Regional Contact

### USDA/Risk Management Agency

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