



United States Department of Agriculture
Risk Management Agency

March 2012

2013 COMMODITY INSURANCE FACT SHEET

Actual Revenue History-Navels California

Actual Revenue History

Actual Revenue History (ARH) insurance protects you from losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. The crop's revenue is determined after harvest at the point of first delivery.

Crop Insured

Insurable navel oranges are all types of navel oranges adapted to the area, sold as fresh use only, irrigated, and where trees have reached at least the 6th growing season after being set out. You must insure all your navel orange acreage in the county, at the same coverage level.

Counties Available

Navel oranges are insurable in Fresno, Kern, Madera, and Tulare counties.

Causes of Loss¹

Adverse weather conditions
Earthquake
Failure of irrigation water supply
Fire
Inadequate market price
Insects and plant disease
Volcanic eruption
Wildlife

¹Consult a crop insurance agent concerning specific conditions that apply to the above listed causes of loss

Important Dates

Sales Closing.....November 20, 2011
Acreage Report Date.....January 10, 2012
Billing Date..... September 15, 2009

Insurance Period

Coverage begins on November 21. Coverage ends August 31, 2013.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent. Catastrophic (CAT) Risk Coverage is unavailable. If you select a payment factor ranging from .67 to 1.0 it:

- Reduces the amount of insurance without changing the point at which indemnities trigger; and
- Reduces the premium and indemnity amount you pay.

Cost of Crop 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.

Loss Example

The example assumes an approved revenue of \$3,200. You select a 75 percent coverage level and a payment factor of 1.0. You have a 100-percent share in your operation. You market 400 cartons of fresh navel oranges per acre and receive \$5.00 per carton.

\$3200	Approved revenue
X .75	Coverage level
<u>X 1.00</u>	Payment factor
\$2,400	Amount of insurance

400	Cartons
<u>X \$5.00</u>	Per carton net price
\$2,000	Revenue to count

\$2,400	Amount of insurance
- <u>\$2,000</u>	Revenue to count
\$400	
<u>X 1.0</u>	Payment factor
\$400	Indemnity per acre

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance 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/>

Regional Contact

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