



United States Department of Agriculture  
Risk Management Agency

May 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Prunes

## California

### Crop Insured

All prunes in the county for which a premium rate is provided by the actuarial documents; in which you have a share; that are grown for the production of natural condition prunes; that are grown in an orchard that, if inspected, RMA considers acceptable; and that are grown on trees that have reached at least the seventh growing season.

### Counties Available

Prunes are insurable in Butte, Colusa, Fresno, Glenn, Madera, Merced, Santa Clara, Solano, Sonoma, Sutter, Tehama, Tulare, Yolo and Yuba counties. Prunes 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>  
Volcanic eruption  
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 other forms of undergrowth have not been controlled or pruning debris has not been 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 .....January 31  
Acreage Report Due .....March 1

### Insurance Period

Coverage begins each crop year on March 1. The end of the insurance period for each crop year is October 1.

### Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on a grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records provided to an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of a price announced by USDA, or catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

### Price Election

The price used to calculate your premium and indemnity.

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Prunes.....**\$835 per ton.**

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### 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

Assume 65-percent coverage, 100-percent price election of \$835 per ton, an average yield of 2 tons per acre, and 100-percent share.

|              |   |
|--------------|---|
| 2.0          | Tons per acre average yield             |
| x .65        | Coverage level                          |
| 1.3          | Tons per acre guarantee                 |
| - .5         | Tons per acre actually produced         |
| 0.8          | Tons per acre loss                      |
| x \$ 835     | Price election per ton (at 100 percent) |
| <b>\$668</b> | <b>Gross indemnity per acre</b>         |

## 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/>

## Regional Contact

### USDA/Risk Management Agency

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