



United States Department of Agriculture  
Risk Management Agency

May 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Raisins

## California

### Crop Insured

All raisins of grape varieties in a county designated as insurable raisins. Vineyards with north-south rows must be laid by September 8. Vineyards with east-west rows must be laid by September 20. Vineyards with mechanically harvested raisins in east-west rows must be laid down on a continuous tray by September 25. Insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 days prior to the time the raisins are laid on trays.

### Counties Available

Raisins are insurable in Fresno, Kern, Kings, Madera, Merced, Stanislaus, and Tulare counties. Raisins in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Insurance is provided only against unavoidable loss of production resulting from rain while the raisins are on trays.

### Important Dates

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Sales Closing .....	July 31
Acreege Reporting.....	July 31

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### Insurance Period

Insurance attaches at the time the raisins are placed on trays for drying and ends the earlier of:

- 1) October 20;
- 2) The date the raisins are removed from the trays;
- 3) The date the raisins are removed from the vineyard;
- 4) Total destruction of all raisins on a unit;
- 5) Final adjustment of a loss on a unit; or
- 6) Abandonment of the raisins.

### Coverage Levels and Premium Subsidies

An individual insurance amount for a unit is determined by multiplying the insured tonnage by the reference maximum dollar amount, by the coverage level percentage you elect, and by your share. You can select a level of coverage from 50 to 75 percent of your insurance amount and 50 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage is also available and is based on 50 percent of their amount of insurance and 55 percent of the price.

### 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.

### 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**  
Davis Regional Office  
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Telephone: (530) 792-5870  
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E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

## Loss Example

A claim can be filed whenever the value-to-count falls short of the amount of insurance you select. The amount of a claim is determined by the loss of insured tons.

A reconditioning payment, based on the actual weight, will be made if the insured raisin production:

- Is damaged by rain within the insurance period
- Is reconditioned by washing with water and then drying
- Is insured at a coverage level greater than CAT.

### Tonnage and Value of Raisins To Count

	Insured Tons	Value per Ton <sup>1</sup>	Value to Count
Passed on delivery to packer	18.42	\$ 1350	\$ 24,867
Passed after reconditioning	18.76	\$ 1350	\$ 25,326
Sold off grade	9.91	\$ 350	\$ 3,469
Sold as D.M.	18.13	\$ 65	\$ 1,178
Disked with consent	15.35	\$ 35	\$ 537
Shaker loss	1.89	0	0
Field discard	4.13	0	0
Tonnage lost in reconditioning	<u>5.34</u>	<u>0</u>	<u>0</u>
<b>Total Insured Tons</b>	<b>91.93</b>	<b>Value to Count</b>	<b>\$55,377</b>

<sup>1</sup>Value per ton is for example purposes only. See a crop insurance agent for actual value per ton.

### Adjusted Total Value to Count

\$55,377	Value to count
- <u>5,952</u>	Reconditioning allowance
\$49,425	Adjusted total value to count

### Total Amount Claimed

\$ 124,106	Total insurance amount
x <u>.75</u>	Coverage level percentage
\$ 93,080	Adjusted insurance amount
- <u>\$ 49,425</u>	Adjusted total value-to-count
\$ 43,655	Loss on insured tons
x <u>100</u>	Insured share/interest
<b>\$ 43,655</b>	<b>Total indemnity claim</b>

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