



United States Department of Agriculture  
Risk Management Agency

June 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Walnuts

## California

### Crop Insured

All varieties of English walnuts (excluding black walnuts) adapted to the area are insurable, when 90 percent of the trees have reached at least the seventh growing season after being set out. You may request the insurance provider to insure acreage that is sixth leaf.

### Counties Available

Walnuts are insurable in Amador, Butte, Calaveras, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Lake, Madera, Merced, Placer, San Benito, San Joaquin, Santa Barbara, Santa Clara, San Luis Obispo, Shasta, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties. Walnuts 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>
- Earthquake
- Failure of irrigation water supply<sup>2</sup>
- Fire<sup>3</sup>
- Insects<sup>4</sup>
- Plant disease<sup>4</sup>
- Wildlife

<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

<sup>4</sup>But not damage due to insufficient or improper application of control measures.

### Important Dates

Sales Closing.....	January 31
Acreage Report Due.....	April 30

### Insurance Period

Coverage begins on February 1. The end of the insurance period is November 15.

### Coverage Levels and Premium Subsidies

The production for the insurance guarantee is measured in pounds of whole in-shell walnuts. Individual insurance amounts are based on your actual production history (APH). An insurance agent calculates your approved average yield using 4 to 10 years of production records. You can select a level of coverage from 50 to 75 percent of your approved average yield and 55 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage is also available and is 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

Walnuts.....**\$ 1.15 per pound**

### 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, an average yield of 2,200 pounds per acre, 100-percent price election of \$1.15 per pound, and 100-percent share.

2200	Pounds per acre average yield (APH)
<u>x .65</u>	Coverage level percentage
1430	Pounds per acre guarantee
<u>- 400</u>	Pounds per acre actually produced
1030	Pounds per acre loss

x \$1.15 Price election  
\$1,185 Gross indemnity per acre

### 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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