



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Actual Revenue History-Strawberry California

Actual Revenue History

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

Crop Insured

All the strawberries in the county are insurable that are grown from a disease free nursery stock; grown as annuals; grown for commercial sale; irrigated; and grown by a person who, in at least 3 of the 5 previous years, grew or managed a commercial strawberry operation.

Counties Available

ARH for strawberries is available in Fresno, Merced, Santa Cruz, Monterey, Santa Barbara, and Ventura counties.

Causes of Loss¹

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

¹Talk to your crop insurance agent about specific conditions that apply to the above listed causes of loss.

Important Dates

Sales Closing.....	July 1, 2013
Acreage Report Date.....	January 15, 2014
Acreage Report Date*.....	September 15, 2013
Billing Date.....	May 1, 2014

*For Ventura Summer-Planted Only

Insurance Period

Coverage begins when the crop is transplanted into the field. Insurance ends (for physical damage) when

the crop is harvested; or the last day of the final picking period. Insurance ends for inadequate price on January 15, 2014.

Coverage Levels and Premium Subsidies

Your approved average revenue is calculated from 4 to 10 years of your revenue records. Coverage levels range from 50 to 75 percent. You choose a payment factor ranging from 0.67 to 1.0. Choosing a lower payment factor reduces the amount of insurance without changing the point at which indemnities trigger and reduces your premium payments and any claim payments. Catastrophic Risk Protection (CAT) coverage is not available for this product.

Cost of Crop Insurance

USDA pays at least 50 percent of the premium and higher coverage levels are subsidized at lower rates. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent..

Loss Example

Assume an approved revenue of \$24,500 per acre. You choose a 75-percent coverage level, a payment factor of 1.0, and a 100-percent share. The market price has also dropped below the trigger so you receive \$12,131 per acre of net revenue.

\$24,500	Approved revenue
x .75	Coverage level
<u>x 1.00</u>	Payment factor
\$18,375	Amount of insurance
\$18,375	Amount of insurance
- \$12,131	Revenue to count
<u>\$6,244</u>	
x 1.0	Payment factor
<u>\$6,244</u>	Indemnity per acre

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Where to Buy Crop Insurance

All multi-peril crop insurance are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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