



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Pears

California

Crop Insured

All pears grown for fresh market or processing that are adapted to the area and have produced an average of at least five tons per acre in at least 1 of the 4 previous crop years unless the Special Provisions or a written agreement establishes a lower production level.

Counties Available

Pears are insurable in El Dorado, Lake, Mendocino, Sacramento, San Joaquin, Solano, Sutter, Yolo and Yuba counties. Pears 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 conditions¹
Earthquake
Failure of irrigation water supply²
Fire³
Volcanic eruption

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard.

Insurance Period

Coverage begins on the 10th day after submitting a completed application for the first year and February 1 of each crop year after that. Coverage ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the crop;
- 3) Final adjustment of a loss;
- 4) Abandonment of the crop;
- 5) September 15 for Bartlett (green and red) and Star Crimson (Crimson Red varietal groups); or
- 6) October 15 for all other varietal groups

Important Dates

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

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your production history. Your approved average yield is calculated from a minimum of 4 to 10 years of production records you provide to an insurance agent. You can choose a coverage level ranging from 50 to 75 percent of your approved average yield and 50 to 100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) coverage based on 50 percent of your approved yield and 55 percent of the price.

Price Election

The price used to determine your premium and indemnity.

Green Bartlett.....\$205 per ton
Winter and all other types.....\$475 per ton

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 an average yield of 25 tons per acre, 75-percent coverage level, one basic unit, price election* of \$205 per ton, and 100-percent share on the Green Bartlett variety.

25	Tons per acre average yield (APH)
x .75	Coverage level
18.75	Tons per acre guarantee
- 10	Tons per acre actually produced
8.75	Tons per acre loss
x \$205	Price election* (at 100 percent)
1,793.75	Gross indemnity per acre

*Price election used for example only. Contact a crop insurance agent for current information.

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 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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