



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2014 COMMODITY INSURANCE FACT SHEET

# Actual Revenue History-Navels California

### Actual Revenue History

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

### Crop Insured

Insurable navel oranges are all types of navel oranges adapted to the area, sold as fresh use only, irrigated, and where trees have reached at least the 6<sup>th</sup> growing season after being set out. You must insure all your navel orange acreage in the county, at the same coverage level.

### Counties Available

Navel oranges are insurable in Fresno, Kern, Madera, and Tulare counties.

### Causes of Loss<sup>1</sup>

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

<sup>1</sup>Talk to a crop insurance agent about specific conditions that apply to the above listed causes of loss.

### Important Dates

Sales Closing.....November 20, 2013  
Acreage Report Date.....January 10, 2014  
Billing Date..... September 15, 2014

### Insurance Period

Coverage begins on November 21. Coverage ends August 31, 2014.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent. Catastrophic Risk Protection (CAT) Risk Coverage is unavailable. If you choose a payment factor ranging from 0.67 to 1.0 it:

- Reduces the amount of insurance without changing the point at which indemnities trigger; and
- Reduces the premium and indemnity amount you pay.

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 and 100 percent of the premium is 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 approved revenue of \$3,200. You choose a 75-percent coverage level and a payment factor of 1.0. You have a 100-percent share in your operation. You market 400 cartons of fresh navel oranges per acre and receive \$5.00 per carton.

\$3200	Approved revenue
x .75	Coverage level
<u>x 1.00</u>	Payment factor
\$2,400	Amount of insurance

400	Cartons
x \$5.00	Per carton net price
<u>\$2,000</u>	Revenue to count

\$2,400	Amount of insurance
- <u>\$2,000</u>	Revenue to count
\$400	
x 1.0	Payment factor
<u>\$400</u>	<b>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

Davis Regional Office

430 G Street, # 4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

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