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## USDA Offers New Florida Citrus Actual Production History (APH) Policy

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VALDOSTA, Ga., Sept. 4, 2020 — The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) today announced it will offer a new Florida Citrus Actual Production History (APH) policy beginning in the 2022 crop year, with a sales closing date (deadline to purchase) of November 1, 2020.

"The Florida Citrus APH product was developed by Florida Citrus Mutual and AgriLogic Consulting, LLC, in cooperation with the citrus industry and growers, an example of the private-public relationship that RMA has in order to meet the unique needs of producers," said Davina Lee, Director of RMA's regional office in Valdosta, Georgia. "The Florida Citrus APH policy offers several advantages over the existing Florida Citrus Fruit Dollar Plan."

The new Florida Citrus APH policy offers:

- Individualized coverage. Coverage is based on historical yield, not on a state's average value.
- More comprehensive coverage. Coverage includes citrus fruit during the bloom phase until fruit forms on the tree; so, a freeze event during the bloom period is covered, for example.
- A choice of enterprise units. A choice of enterprise units is available to spread the risk over an entire operation. This allows producers to lower their premium rate and as a result to also buy a higher percentage of coverage for

their entire operation.

• A simpler loss adjustment process and faster settlement of claims. During a hurricane, citrus fruit can fall off the tree, float away and disappear, making it extremely difficult to determine the percentage of the total crop that was damaged. Since coverage is based on historic average yield, damage is instead determined by calculating the difference between historic average yield and the amount of citrus remaining on the trees.

For more information on this new policy, see <u>Product Management Bulletin: PM-20-</u> 057 or RMA's blog on <u>farmers.gov</u>.

RMA is authorizing additional flexibilities due to coronavirus while continuing to support producers, working through AIPs to deliver services, including processing policies, claims, and agreements. RMA staff are working with AIPs and other customers by phone, mail, and electronically to continue supporting crop insurance coverage for producers. Farmers with crop insurance questions or needs should continue to contact their insurance agents about conducting business remotely (by telephone or email). More information can be found at <u>farmers.gov/coronavirus</u>.

Crop insurance is sold and delivered solely through private insurance agents. A list of insurance agents is available online using the RMA <u>Agent Locator</u>. Learn more about crop insurance and the modern farm safety net at <u>rma.usda.gov</u>.

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