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Almonds

APH YIELD INSURANCE · CALIFORNIA · 2027

Almonds run on **Actual Production History** — a yield policy, not a revenue one. It pays when the crop comes up short, not when the price does.

WHAT YOU NEED TO QUALIFY

- An orchard where at least **90% of the trees have reached the fifth leaf year** after being set out
- All your almond acreage in that county insured at the same coverage level
- Irrigated ground — certified and transitional organic count as separate practices

18 counties: *Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Placer, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, Yuba.*

FOURTH LEAF IS NOT A DEAD END

- You can insure **fourth-leaf acreage** by asking RMA's Regional Office for a determined yield
- Same route for a block where 90% of the trees have not yet reached fifth leaf

*Set-out year: planted **before July 1** counts as that calendar year, on or after July 1 as the next. Leaf year = crop year − set-out year, plus one.*

WHAT'S COVERED

> **A fall in price is not.** This pays when production comes up short, not when the market does. If price is the worry, ask about Whole-Farm Revenue Protection.

- Adverse weather — frost, freeze, heat, wind, hail and excess moisture
- Failure of your irrigation water supply, where a covered cause brought it on
- Fire, earthquake, volcanic eruption and wildlife
- Insects and plant disease — unless control was insufficient or improperly applied

Not covered: poor management, or being unable to market for any reason other than physical damage.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California almonds:

$4.44	$3.06	$1.68	$0.12
2022 drought year	2023 the year after	2025 most recent	2020 a quiet year

*2016 and 2018–2025 — **$1.55 per premium dollar** across the nine years. **The last four years all paid more than growers paid in.***

Sources: USDA RMA Actuarial Data Master 2027 (Almonds 0028, California — plans 90 APH, 31 SCO-YP, 87 ECO-YP) for counties, dates, coverage levels, subsidy factors, practices, options and Special Provisions, including statements 26811 and 00465 citing section 6(e) of the Almond Crop Provisions; Almond Crop Provisions for the causes-of-loss terms; Catastrophic Risk Protection Endorsement 27-CAT; RMA Summary of Business 2016 and 2018–2025 (2017 not held). Not a policy document — your Special Provisions and Crop Provisions govern.

WHAT IT COSTS YOU

Coverage runs from **50% to 85%** of your approved yield.

Level	50	55	60	65	70	75	80	85
Subsidy	67	69	69	64	64	60	51	41
You pay	33	31	31	36	36	40	49	59

*Per cent of premium. 55% and 60% are subsidised **better** than 50%, so the cheapest rung is not the best value. **1,760 of 5,666** almond policies sat at 75% in 2025.*

Insure all your county acreage as one **enterprise unit** and the subsidy is **80%** at every level through 75%. Or take **CAT** — 50% of yield at 55% of the price election, fully subsidised, for a **$655** fee per crop, per county.

YOU CAN GO ABOVE 85%

Two area-based add-ons are written on California almonds, and both are **80% subsidised**.

- **SCO** lifts your guarantee to 86%
- **ECO** carries it to 95%

***382** almond policies took ECO in 2025 and **125** took SCO, against 5,666 on plain APH. Both pay on **county** results, not your own yield.*

IMPORTANT DATES

Dec 31, 2026	Sales closing & cancellation
Mar 15, 2027	Acreage & production report
Aug 15, 2027	Premium billing
Nov 30, 2027	End of insurance
Dec 31, 2027	Termination

*Sales closing for the 2027 crop is **December 31, 2026**. Cover ends at the earliest of total destruction, harvest, final adjustment of a claim, abandonment, or November 30.*

THE LEVERS

*Six options are written here: **Contract Pricing** — insure at the price in your own contracts — plus **Yield Exclusion**, Yield Cup, Yield Adjustment, Hail & Fire Exclusion and EU by organic practice.*



TALK TO AN AGENT

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