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Apples

APH YIELD INSURANCE · CALIFORNIA · 2027

Apples are written on **Actual Production History** — a yield policy. What trips growers up is not the coverage level. It is **how you split the orchard**.

HOW YOU SPLIT THE ORCHARD

California offers four apple types. How you group them sets your units.

- **Fresh** — your whole fresh crop as one block
- **Varietal Group B** — Gala and Cripps Pink (Pink Lady), including commercially recognised selections, brand names, mutations and sports — but not hybrids crossed with other varieties
- **Varietal Group C** — every other fresh variety
- **Processing** — separate from all of the above

> On any one unit it is **Fresh**, or it is **varietal groups**. Never both. Split into groups and B and C each carry their own guarantee — so a bad Gala year can pay while the rest of the orchard is fine.

*Varietal Group A has **no varieties** in California. Units can also be split by non-contiguous land.*

ASK ABOUT THE FRESH OPTION

Pay a little more premium and fruit that misses fresh grade gets written down instead of counted against you.

- It starts once more than **20%** of production fails to grade U.S. Fancy or better
- Past that, production to count falls on a sliding scale — at **65% damaged, none of it counts**
- Offered in **all 25 counties**, on Fresh and both varietal groups. **Not on processing**

*Bin weight is established by your first handler — the packing house or processor — and should be specified on your records or settlement sheet. The Apple Crop Provisions work to an **875 lb standard bin**.*

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California apples:

$2.24	$2.01	$1.43	$0.34
2022	2024	2020	2023 a quiet year

*2016 and 2018–2025 — **$1.14 per premium dollar** across the nine years. A small book: **39 policies** and $9.4m of liability in 2025, down from 71 policies in 2016.*

25 COUNTIES

Butte, Contra Costa, El Dorado, Fresno, Kern, Kings, Madera, Mendocino, Merced, Monterey, Sacramento, San Benito, San Bernardino, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Tuolumne, Ventura, Yolo, Yuba.

Sources: USDA RMA Actuarial Data Master 2027 (Apples 0054, California — plans 90 APH, 31 SCO-YP, 87 ECO-YP) for counties, dates, coverage levels, subsidy factors, types, practices, options and Special Provisions, including statements 02025, 02056, 02057, 02058, 00408 and 00481; Apple Crop Provisions 7 CFR 457.158 for the Fresh Option thresholds, the eligibility terms and the standard bin weight; 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 75%**. California apples stop at 75% — there is **no 80 or 85 rung**.

Level	50	55	60	65	70	75
Subsidy	67	69	69	64	64	60
You pay	33	31	31	36	36	40

*Per cent of premium. 55% and 60% are subsidised **better** than 50%. **25 of 39** California apple policies sat at the top rung in 2025.*

Or take **CAT** — 50% of yield at 55% of the price election, fully subsidised, for a **$655** fee per crop, per county.

ONE UNIT OR SEVERAL

Insure all your county acreage as a single **enterprise unit** and the subsidy jumps to **80%** at every level through 75% — at the top rung your share of the premium falls from **40% to 20%**.

The trade is one combined guarantee: a short block gets offset by a good one, so the loss has to be bigger before anything pays.

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Mar 15, 2027	Acreage & production report
Aug 15, 2027	Premium billing
Nov 5, 2027	End of insurance
Jan 31, 2028	Termination

*In **22 of the 25 counties**, insurance runs later for two varieties: **Nov 10 for Fuji, Nov 20 for Pink Lady**.*

THE TOP-UPS NOBODY BUYS

SCO covers part of your deductible. **ECO** runs to **95%**. Both are written on California apples and both are **80% subsidised**.

*Not one California grower bought either in any of the last nine years. They pay on **county** results, not your own yield. Worth a conversation, not an assumption.*



TALK TO AN AGENT

connect@insure.ag
512.222.6978
www.insure.ag

Farmer First Crop Insurance Agents