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# Avocados

**APH YIELD INSURANCE · CALIFORNIA · 2028 CROP YEAR**

Avocados are written on **Actual Production History** — a yield policy. In California it covers **Hass and nothing else**, and one policy runs for **two crop years** at a time.

## WHAT CALIFORNIA INSURES

- **Hass only.** The other varietal types exist in the rules but are not offered here
- **Lamb-Hass and Gem count as Hass** and are insurable under that type
- Irrigated ground — certified and transitional organic are separate practices

***Seven counties:*** *Monterey, Orange, Riverside, San Diego, San Luis Obispo, Santa Barbara, Ventura. Ventura alone carried* ***388 of the state's 788*** *avocado policies in 2025; Monterey and Orange carried none.*

## ONE POLICY, TWO CROP YEARS

- The policy you buy by **November 30, 2026** is the **2028** crop year, and it runs to **October 31, 2028**
- Almost two years of cover bought on one sales closing date
- **Your production reports run a year behind.** The most recent APH year in your database is the current crop year minus two

*That lag is why the options below matter more on avocados than on an annual crop — a bad year sits in your database a long time.*

## FOUR LEVERS MOST GROWERS NEVER PULL

- **Contract Pricing** — insure at the price in your own contracts rather than a published election
- **Quarantine Endorsement** — written on California avocados, and on very few other crops
- **Quality Loss** — for fruit that comes in but does not make grade
- **Yield Exclusion, Yield Cup and Yield Adjustment** — protect the APH database a bad year would otherwise drag down

## WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California avocados:

| $4.63 | $1.56 | $1.48 | $0.43 |
|---|---|---|---|
| 2019 | 2023 | 2021 | 2025 a quiet year |

*2016 and 2018–2025. Across those nine years the California avocado book paid out* ***$1.18 for every premium dollar*** *growers put in.*

Sources: USDA RMA Actuarial Data Master 2027 (Avocados 0019, Plan 90, California, crop year 2028) — dates, coverage levels, subsidy factors, types, practices, options and Special Provisions; Catastrophic Risk Protection Endorsement 27-CAT; RMA Summary of Business 2016, 2018–2025. Not a policy document — your Special Provisions and Crop Provisions govern, and they set the grove age and production thresholds that make acreage insurable.

## 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.*

Insure all your county acreage as one **enterprise unit** and the subsidy is **80%** at every level through 75%.

## MOST GROWERS SIT AT THE FLOOR

Of California's **788** avocado policies in 2025, **397 were at the 50% rung** — 230 of them catastrophic cover only. Just 23 went above 75%.

*CAT is in retreat: it was 67% of policies in 2016 and 29% in 2025.* ***CAT*** *pays at 50% of your approved yield and 55% of the price election; the premium is fully subsidised and you pay a* ***$655*** *fee per crop, per county.*

## IMPORTANT DATES

| | |
|---|---|
| **Nov 30, 2026** | Sales closing & cancellation |
| **Jan 15, 2027** | Acreage & production report |
| **Aug 15, 2027** | Premium billing |
| **Nov 30, 2027** | Termination |
| **Oct 31, 2028** | End of insurance |

*The* ***2028 crop year closes on November 30, 2026****. Miss it and the next door is a year away.*

## APH IS THE WHOLE LADDER

There is **no SCO and no ECO** on California avocados. Neither is written here, unlike almonds, apples or wine grapes.

*Your coverage level and your unit structure are the levers you have. That makes getting them right worth more, not less.*



## TALK TO AN AGENT

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