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Cherries

ACTUAL REVENUE HISTORY · CALIFORNIA · 2027

Sweet cherries are written on **Actual Revenue History** — one of the few federal policies where a bad price or a bad grade is a claim, not just a short crop.

WHAT YOU NEED TO QUALIFY

- Acreage that produced an average of **2,300 lbs per acre in one of the five previous crop years**
- **Fresh market only.** California insures Sweet Cherries (Fresh) and none of the processing types
- Irrigated ground — certified and transitional organic count as separate practices

16 counties: *Butte, Contra Costa, Fresno, Kern, Kings, Madera, Merced, Placer, Sacramento, San Benito, San Joaquin, Santa Clara, Stanislaus, Sutter, Tulare, Yuba. San Joaquin alone carried **371 of the state's 750** cherry policies in 2025.*

SHORT OF 2,300 POUNDS? THERE IS A ROUTE

- Acreage that misses the test can still be insured by asking **RMA's Regional Office for a determined yield**
- The block must have reached at least the **fifth growing season** after being set out or grafted
- Set out or grafted **before July 1** and that year counts as a completed growing season

WHAT'S COVERED

> **Low yield, low price, low grade — or any combination.** ARH insures revenue, so the three things that can go wrong with a cherry crop are all the same claim.

- Your guarantee is built from **your own revenue history**, not a county average
- Fresh fruit must meet the standards most handlers in your area use — the US Standards for Grades of Sweet Cherries, or Article 21 of the California Code of Regulations

Because grade counts toward revenue, a rain-cracked crop that still fills the bin is not automatically a good year.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California cherries:

$2.06	$1.80	$1.44	$0.52
2019	2016	2018	2021 the quietest

*2016 and 2018–2025 — **$1.05 per premium dollar** across the nine years. Every single one of those years paid California cherry growers more than **$20 million**. There is no quiet year in this record.*

Sources: USDA RMA Actuarial Data Master 2027 (Cherries 0057, Plan 47 Actual Revenue History, California) — dates, coverage levels, subsidy factors, types, practices, options, unit rules and Special Provisions, including statement 26715 citing Section 8(b) of the ARH Sweet Cherry Pilot Crop Provisions; RMA Summary of Business 2016, 2018–2025. Not a policy document — your Special Provisions and Crop Provisions govern.

WHAT IT COSTS YOU

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

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. Most California cherry growers pick **70%** — 422 of 750 policies in 2025. Only 16 went above 75%.*

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

THERE IS NO CAT HERE

The Catastrophic Risk Protection Endorsement is **not available** on this policy. Fifty per cent buy-up is the floor — there is no fully subsidised rung underneath it.

On most crops CAT is the cheap seat. On cherries it does not exist, so the 50% and 55% rungs are the whole bottom of the ladder.

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Mar 15, 2027	Acreage & revenue report
Aug 15, 2027	Premium billing
Jan 31, 2028	Termination

*On an ARH policy the production reporting date **is** the revenue reporting date — one deadline, both jobs, March 15.*

UNITS ARE TIGHTER HERE

Optional units are **not** allowed by section, section equivalent, FSA farm serial number, or by irrigated and non-irrigated practice.

*That leaves basic units, or one enterprise unit for the county at the higher subsidy. **Revenue Substitution 60%** is one of only three options written on California cherries — ask what a bad year would otherwise do to your revenue history.*



TALK TO AN AGENT

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