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Citrus

APH YIELD INSURANCE · CALIFORNIA · 2028 CROP YEAR

Citrus is not one policy. RMA writes **five separate crops** in California, each with its own counties and its own end date — and they all close on the same day, **November 20, 2026**.

FIVE CROPS, FIVE FOOTPRINTS

- **Oranges** — 12 counties. Four groups: **Navel, Valencia, Sweet and Cara Cara**
- **Lemons** — 13 counties, the widest. All true lemons and lemon hybrids count
- **Mandarins / Tangerines** — 10 counties, Early and Late Season
- **Grapefruit** — 9 counties. Includes **pummelos** and grapefruit-pummelo hybrids
- **Tangelos** — 7 counties. Orlando, and Minneola/Honeybell

*Measured in **cartons**. Irrigated ground, with certified and transitional organic as separate practices. **Limes are not insurable as a crop in California** — only lime trees are.*

FROST PROTECTION IS DEFINED, NOT ASSUMED

> To insure as **frost protected**, your equipment has to meet a written standard. Most growers have never been told what it is.

- At least **40 serviceable heaters per acre**; or
- Wind machines giving **5 propeller horsepower per acre** — and at least one machine per ten acres whatever the horsepower; or
- **Solid set sprinklers or foggers** on well water, where the pump and well can supply every acre **at once**

That last condition is the one that catches people. A system that covers the ranch in shifts is not adequate protection.

TWO RULES WORTH KNOWING BEFORE HARVEST

- **Direct marketing triggers an appraisal.** Sell to the consumer with no packer, shipper or buyer in between and a pre-harvest appraisal is required — tell us **15 days before harvest starts**
- **Fifth leaf can be insured** by asking RMA's Regional Office for a determined yield. The block needs production from its **third and fourth leaf years**

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California citrus:

$1.71	$1.56	$0.80	$0.25
2022	2024	2023	2018 the quietest

*2016 and 2018–2025 — **$0.70 per premium dollar** across the nine years. Seven quiet years, then two freeze years that paid **$92m** and **$84m**. **Mandarins drove both**, taking $59m of 2022 and $49m of 2024 on a third of the policies.*

Sources: USDA RMA Actuarial Data Master 2027 (California, crop year 2028 — Grapefruit 0201, Lemons 0202, Tangelos 0203, Oranges 0227, Mandarins/Tangerines 0309; plans 90 APH, 31 SCO-YP, 87 ECO-YP and 47 ARH) for counties, dates, coverage levels, subsidy factors, types, practices, options, unit rules and Special Provisions, including statements 01568 and 00370 (frost protection), 00389 (direct marketing), 26384 citing section 6(f) and 26697 citing section 2(a)(3) of the Arizona-California Citrus Crop Provisions, 00428, 01563, 26363 and 26365; 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. California citrus clusters in the middle — **971 policies at 65%** and 812 at 60% in 2025. Only **65 of 3,820** went above 75%.*

One **enterprise unit** for the county lifts the subsidy to 80% through the 75% rung. Or take **CAT** at 50% of yield and 55% of the price election, fully subsidised, for a **$655** fee per crop, per county.

IMPORTANT DATES

Nov 20, 2026	Sales closing & cancellation
Jan 15, 2027	Acreage & production report
Aug 15, 2027	Premium billing
Nov 20, 2027	Termination
Jul 31, 2028	End of insurance

*July 31 covers most of it — **lemons** run to Aug 31 or Sep 30 in some counties, and **Valencia oranges** to **Nov 20, 2028**. Nearly two years of cover, bought on one date.*

THE LEVERS ON THIS CROP

Quarantine Endorsement is written on all five. Very few crops carry it, and citrus is the one that needs it.

*Also written: Contract Pricing, Yield Exclusion, Yield Cup, Yield Adjustment, Hail & Fire Exclusion and EU by organic practice. **Optional units split by commodity type** — Navel and Valencia can carry separate guarantees.*

WRITTEN, BUT NOBODY BUYS

SCO and **ECO** are written on all five and both are **80% subsidised**. In 2025, **5** California citrus policies took SCO and **none** took ECO.

***Navel oranges** also carry **ARH** in four counties, where a bad price counts — 66 policies took it. And this policy replaces the fruit: **tree insurance**, written in 15 counties, replaces the trees.*



TALK TO AN AGENT

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