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Olives

APH YIELD INSURANCE · CALIFORNIA · 2027

Olives are insured in **California and nowhere else in the country**. Three types, 23 counties, and a policy that asks a question no other crop sheet does: **how tightly did you plant?**

THREE TYPES, TWO CLOCKS

- **Oil** — written in **22 counties**, every one on the list but Shasta. Measured in gallons, insured through **January 31, 2028**
- **Table (Manzanillo)** and **Table (All Other)** — **11 counties**, measured in tons, insured only to **November 15, 2027**

*Oil olives stay covered two and a half months longer than table. **All 23 counties:** Alameda, Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Marin, Merced, Monterey, Napa, San Joaquin, San Luis Obispo, Shasta, Solano, Sonoma, Stanislaus, Sutter, Tehama, Tulare, Yolo, Yuba. **Table olives** only in Butte, Colusa, Fresno, Glenn, Kern, Madera, San Joaquin, Shasta, Stanislaus, Tehama and Tulare.*

YOUR PRACTICE IS YOUR PLANTING DENSITY

- **Standard Density** — offered in 17 counties
- **High Density** — offered in all 23
- **Super High Density** — offered in 22

*Each comes in conventional, certified organic and transitional organic. There is **no irrigated and non-irrigated split** — every insurable olive practice in California is irrigated, so density is what the policy classifies you by. Get it wrong and you are rated against the wrong orchard.*

WHAT THE SPECIAL PROVISIONS ALLOW

- **Direct-marketed olives are insurable** — stated in all 23 counties
- Blocks of **less than three contiguous acres** still count, provided they sit in the same or an adjoining section as insured acreage in your olive unit
- After **hedging, topping, dehorning or stumping**, the set-out and leaf-year rules decide how many growing seasons you are credited with

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California olives:

$4.84	$3.17	$2.51	$0.21
2018	2022	2020	2019 the quietest

*2016 and 2018–2025 — **$1.39 per premium dollar** across the nine years. This is a swingy book: three of those nine years paid more than **$2.50** for every dollar in, and three paid less than fifty cents.*

WHAT IT COSTS YOU

Coverage runs from **50% to 75%** of your approved yield. Olives 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%. The top rung is the most common choice — 103 of 332 policies in 2025.*

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

NO OPTIONAL UNITS HERE

Optional units are **not allowed** on California olives. The choice is one basic unit, or one enterprise unit for the county at the higher subsidy.

*Only one option is written on this crop — **Hail & Fire Exclusion**. No contract pricing, no quality loss, no yield exclusion. The policy is deliberately plain.*

IMPORTANT DATES

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

If you grow both, you are running two end dates on one farm. Worth marking the calendar twice.

APH IS THE WHOLE LADDER

There is **no SCO and no ECO** on California olives. Only the base yield policy is written here.

Your coverage level, your density classification and your unit structure are the three levers you have. That makes getting each one right worth more, not less.



TALK TO AN AGENT

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Sources: USDA RMA Actuarial Data Master 2027 (Olives 0501, Plan 90, California) — dates, coverage levels, subsidy factors, types, practices, options, unit rules 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.