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Pecans

REVENUE INSURANCE · GEORGIA · 2027

Pecan Revenue is the **only standalone federal policy written on pecans** anywhere in the country — and one of the few on any crop where a **price collapse counts as a claim**. Here is what it covers, what it costs you, and when you have to decide.

WHAT YOU NEED TO QUALIFY

- An orchard of at least **one contiguous acre**
- Trees that produced at least **600 lbs of in-shell pecans per acre** in one of the last four crop years
- All the pecan acreage you hold a share in, in that county, insured
- An insurable interest in the orchard

WHAT'S COVERED

> **A decline in market price.** This is revenue insurance. If the price you are paid drops far enough, that is a claim — not just a bad year you swallow.

- Freeze, frost, hail, wind, drought and excess moisture
- Fire — unless weeds and undergrowth went uncontrolled, or pruning debris was left unmulched
- Insects and plant disease — unless control was insufficient or improperly applied
- Wildlife, earthquake and volcanic eruption
- Failure of your irrigation water supply, where a covered cause brought it on

Not covered: poor management, and being unable to sell for any reason other than physical damage.

WHAT GEORGIA ALLOWS

The federal rules shut these out. Georgia's Special Provisions put them back — in all 77 counties where the policy is sold.

- **You can direct-market your pecans** and still be insured
- **You can hedge your canopies**, done to the recommendations of regional agricultural experts
- Pecans **previously interplanted with peaches** are insurable
- **Spaded and relocated trees** count as topworked, and stay insurable

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, Georgia pecans:

$7.56	$6.44	$2.09	$0.85
2018 Hurricane Michael	2019 the year after	2024 Debby and Helene	2025 a quiet year

2016–2025. Quiet years pay less than you put in. That is what the bad years are for.

Sources: USDA RMA Actuarial Data Master 2027 (Pecans 0020, Plan 41, Georgia); Pecan Revenue Crop Provisions 7 CFR 457.167; RMA Summary of Business 2016–2025. Not a policy document — your Special Provisions and Crop Provisions govern.

WHAT IT COSTS YOU

Pick a coverage level from **50% to 85%** of your average gross sales per acre. The federal government pays most of the premium.

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. Note that 55% and 60% are subsidised **better** than 50% — the cheapest rung is not the best value.*

Or take **CAT** at 27.5% of your average revenue. The premium is fully subsidised; you pay a **$655** fee per crop, per county.

IMPORTANT DATES

Jan 31	Sales closing & cancellation
Feb 1	Coverage begins
Apr 15	Acreage & gross sales report
Aug 15	Premium billing
Jan 31	End of insurance

*Georgia dates for the 2027 crop year, from RMA's actuarial filing. The acreage report is **April 15** here — not the March 15 you will see on national sheets.*

THE TWO-YEAR MODULE

Pecan Revenue is sold in **two-year blocks**. Apply by January 31 and you are in for two consecutive crop years.

Your coverage level, premium rate and guarantee are **locked for both years** — but claims are still settled year by year. A loss in year one does not end it.

Policies renew automatically unless you cancel in writing by January 31.



TALK TO AN AGENT

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