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Pecans

PECAN REVENUE · 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**.

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

*Written in **all 77 Georgia counties**, on irrigated and non-irrigated ground, with certified and transitional organic as separate practices.*

WHAT GEORGIA ALLOWS

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

- You can **direct-market** your pecans and stay 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 Michael	2019 the year after	2024 Debby, Helene	2025 a quiet year

*2016 and 2018–2025 — **$2.30 per premium dollar** across the nine years, the highest of any crop we sheet. Quiet years pay less than you put in. That is what the bad years are for.*

WHAT'S COVERED

- **A decline in market price.** This is revenue insurance
- 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
- 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 IT COSTS YOU

Coverage runs from **50% to 85%** of your average gross sales per acre.

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. **329 of 883** Georgia policies sat at 75% in 2025, and 177 went above it.*

Or take **CAT** — 27.5% of your approved average revenue, fully subsidised, for a **$655** fee per crop, per county.

HURRICANE COVER IS SEPARATE

HIP-WI pays on wind speed, not on your trees. It is written in all 77 counties, **80% subsidised**, and elected by the January 31 sales closing.

***623 of Georgia's 1,506** pecan policies carried it in 2025 — up from 213 in 2020. It paid nothing in 2020, 2021, 2022 or 2025, and **$16.6m on $2.4m of premium in 2024**. That is the shape of it: silent, then not.*

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Feb 1, 2027	Insurance attaches
Apr 15, 2027	Acreage & gross sales report
Aug 15, 2027	Premium billing
Jan 31, 2028	End of insurance & termination

*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 coverage modules**. Apply by January 31 and you are in for two consecutive crop years.

*Claims are still settled year by year — a loss in year one does not end it. HIP-WI is annual and can be cancelled for **either** year of the module.*



TALK TO AN AGENT

connect@insure.ag
512.222.6978
www.insure.ag

Farmer First Crop Insurance Agents

Sources: USDA RMA Actuarial Data Master 2027 (Pecans 0020, Georgia — plans 41 Pecan Revenue and 37 HIP-WI) for counties, dates, coverage levels, subsidy factors, practices, options and Special Provisions, including statements 00379, 00452, 00454, 01516, 01521 and 25978; Pecan Revenue Crop Provisions 7 CFR 457.167 for the eligibility and causes-of-loss terms; 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.