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Stone Fruit

APH YIELD INSURANCE · CALIFORNIA · 2027

"Stone fruit" is not one policy. RMA writes **seven separate crops** under the Stonefruit Crop Provisions, each with its own counties, its own grade standard and its own end date. You can insure one and leave another alone.

SEVEN CROPS, SEVEN CLOCKS

- **Fresh apricots** — 13 counties, cover ends **July 31**
- **Processing apricots** — 13 counties, ends **July 31**
- **Fresh nectarines** — 8 counties, ends **September 30**
- **Processing cling peaches** — 10 counties, ends **September 30**
- **Processing freestone** — 8 counties, ends **September 30**
- **Fresh freestone peaches** — 8 counties, ends **September 30**, or **October 15** for the late season type
- **Plums** — 10 counties, ends **October 20**

Apricots come off the books nearly three months before plums do. One sales closing date, seven different ends.

YOUR GRADE STANDARD DEPENDS ON THE CROP

- **Fresh nectarines and fresh freestone peaches** — U.S. No. 1, as modified by the latest **California Tree Fruit Agreement** publication
- **Plums** — U.S. No. 1 unless modified by a State or Federal Marketing Order. Pluots and plumcots count if defect scores match U.S. No. 1
- **Fresh apricots** — CDFA minimum standards. Apriums and plumcots count on the same defect basis
- **Processing apricots and freestone** — CDFA minimum standards, including all production acceptable to a processor
- **Processing cling peaches** — No. 1 standards, graded by the **California State Inspection Service**

HARVEST COSTS COME OFF THE PRICE

> **On a claim, the harvest cost is deducted from the price you received** — using the Harvest Cost figure on the Prices Tab of RMA's Actuarial Information Browser, not your own books.

It is not deducted where you did not incur the expense, or where such costs are not customary for your crop. That exception is worth knowing before a loss, not during one.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, all seven California stone fruit crops:

$1.00	$0.84	$0.80	$0.49
2023	2022	2018	2021 the quietest

*2016 and 2018–2025 — **$0.69 per premium dollar** across the nine years. Read that honestly: stone fruit has been a steady book, not a dramatic one. The protection is for the freeze year that has not happened yet.*

Sources: USDA RMA Actuarial Data Master 2027, Plan 90, California — Fresh Apricots 0218, Processing Apricots 0219, Fresh Nectarines 0220, Processing Cling Peaches 0221, Processing Freestone 0222, Fresh Freestone Peaches 0223 and Plums 0092 — for dates, coverage levels, subsidy factors, types, practices, options and Special Provisions, including statements 26390, 01526, 26514, 26512, 00545, 00546, 00547, 00645, 00666 and 01546 citing the Stonefruit Crop 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.

WHAT IT COSTS YOU

Coverage runs from **50% to 85%** of your approved yield, on every one of the seven crops.

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. 55% and 60% are subsidised **better** than 50%, so the cheapest rung is not the best value.*

One **enterprise unit** for the county lifts the subsidy to **80%** through the 75% rung. Or take **CAT**, fully subsidised, for a **$655** fee per crop, per county — and on stone fruit, each of the seven is a separate crop.

WHERE THE ACREAGE SITS

Of 1,244 California stone fruit policies in 2025 and **$374 million** of liability:

Fresh freestone peaches 281 policies and $138m — the largest block. Fresh nectarines 263 and $92m. Plums 266 and $71m. Processing cling peaches 290 policies but only $54m. Processing freestone 52. Fresh apricots 71. Processing apricots 21.

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Mar 15, 2027	Acreage & production report
Aug 15, 2027	Premium billing
Jul–Oct 2027	End of insurance, by crop
Jan 31, 2028	Termination

One deadline covers all seven crops. Miss it and you miss the lot.

SHORT OF THE MINIMUM?

Acreage that has not met the minimum production requirement can still be insured by asking RMA's Regional Office for a **determined yield**, under section 6(b)(5).

Contract Pricing, Quality Loss, Yield Cup and Yield Adjustment are written on all seven. Yield Exclusion on all but the two processing peach crops.



TALK TO AN AGENT

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