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Table Grapes

APH YIELD INSURANCE · CALIFORNIA · 2027

Table grapes are written on **Actual Production History** and measured in **lugs**. California insures **27 named varieties** across nine counties — and your end-of-insurance date depends on which one you grow.

NINE END DATES, NOT ONE

> **Cover ends when your variety finishes, not on a single statewide date.** The 2027 filing carries nine different end-of-insurance dates — July 15, July 31, August 1, August 31, September 15, September 30, October 15, October 31 and November 30.

Early Perlette and late Autumn King are not on the same clock. If you grow a spread of varieties you are running several end dates on one ranch, and the latest one is four and a half months after the earliest.

TWENTY-SEVEN VARIETIES, EACH ITS OWN POLICY

- Flame Seedless, Thompson Seedless, Crimson Seedless, Red Globe, Autumn King, Autumn Royal, Scarlet Royal, Sweet Globe, Autumn Crisp, Scarlotta, Adora, Allison, Ivory, Princess, Pristine, Great Green, Krissy, Midnight Beauty, Sweet Scarlet, Christmas Rose, Superior Seedless, Ruby Seedless, Ribier, Perlette, Beauty Seedless, Tokay and All Others
- Each carries its own guarantee, so a short Flame year can pay while the Crimson comes in fine

Nine counties: *Fresno, Imperial, Kern, Kings, Madera, Riverside, San Bernardino, San Joaquin, Tulare.*

RAIN COVERS CUT YOUR PREMIUM

- The **Protective Cover Option** is a **premium rate discount**, not an extra cost
- It applies only to **late-harvest types with an end-of-insurance date of October 31 or later**, adequately protected by plastic film
- Adequate means the cover runs **uninterrupted from one end of the trellis to the other**, securely tied down
- Elect it **on or before the acreage reporting date**. It is continuous once elected

If we find the protection was not properly used or not properly reported, the indemnity is cut by the same percentage the premium was. Report it accurately or do not take it.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California table grapes:

$4.12	$1.95	$1.89	$0.72
2023	2025	2022	2016 the quietest

*2016 and 2018–2025 — **$1.94 per premium dollar** across the nine years. **Every single year since 2018 has paid out more than growers paid in.** There is no other crop in this series with that record.*

Sources: USDA RMA Actuarial Data Master 2027 (Table Grapes 0052, Plan 90, California) — dates, coverage levels, subsidy factors, types, practices, options and Special Provisions, including statements 01358 (Protective Cover Option), 00586, 26385 citing section 7(f) of the Table Grape Crop Provisions, and 00501; 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.

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. 110 of 392 policies sat at 50% in 2025 and only 31 went above 75% — low, for a crop that has paid every year since 2018.

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.

WHAT MAKES A VINE INSURABLE

Fourth growing season after being set out. **Third growing season** after being grafted.

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 7(f). Interplanted acreage is insurable unless an inspection says otherwise.

IMPORTANT DATES

Jan 31, 2027	Sales closing & cancellation
Mar 17, 2027	Production report
May 15, 2027	Acreage report & cover election
Aug 15, 2027	Premium billing
Jul–Nov 2027	End of insurance, by variety
Jan 31, 2028	Termination

The acreage reporting date is also the last day to elect the Protective Cover Option.

THE OTHER LEVERS

Contract Pricing lets you insure at the price in your own contracts rather than a published election.

Quality Loss, Yield Cup and Yield Adjustment are also written, along with Hail & Fire Exclusion and enterprise unit by organic practice.



TALK TO AN AGENT

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