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Walnuts

APH YIELD INSURANCE · CALIFORNIA · 2027

Walnuts are written on **Actual Production History** in **27 California counties** — the widest footprint of any tree crop we sheet. They are also one of the few where **SCO and ECO are written**, and one of the few with a **non-irrigated practice**.

SIXTH SEASON, WITH A ROUTE FOR THE FIFTH

- Acreage that has reached at least the **6th growing season** after being set out is insurable
- You may ask RMA's Regional Office for a determined yield to insure **5th leaf acreage**
- Same route where **90% of the trees** have not yet reached the 6th growing season

Section 6(d) of the Walnut Crop Provisions, as stated in your Special Provisions.

TOPWORKING RESETS THE CLOCK

> **Graft 10% or more of the trees in a unit and the Regional Office has to set your yield.** That applies from the first year of grafting **up to and including the sixth growing season after it**.

If you are changing varieties, this is the provision that decides what your APH looks like for the next six years. Worth raising before the grafting knife comes out, not after.

IRRIGATED, NON-IRRIGATED, AND THE GREY AREA

- Walnuts carry both an **irrigated and a non-irrigated practice**, each with certified and transitional organic variants
- Orchards on **high water tables or with springs** qualify for the irrigated practice **only by written agreement**
- Two options exist purely to manage that split: **enterprise unit by irrigation practice**, and **coverage level by irrigation practice**

If you farm both, you can set a different coverage level on each. Ask your agent by the sales closing date — the written agreement cannot be done later.

WHAT IT HAS ACTUALLY PAID

Indemnities per dollar of premium, California walnuts:

$3.25	$2.19	$1.74	$0.28
2024	2022	2021	2020 a quiet year

*2016 and 2018–2025 — **$1.32 per premium dollar** across the nine years. The book has grown fast: 1,396 policies in 2016, **1,998 in 2025**, with liability up from $306m to $528m.*

Sources: USDA RMA Actuarial Data Master 2027 (Walnuts 0029, California — plans 90 APH, 31 SCO-YP, 87 ECO-YP) for dates, coverage levels, subsidy factors, practices, options and Special Provisions, including statements 26557, 00574 and 00446 citing section 6(d) of the Walnut Crop Provisions; Catastrophic Risk Protection Endorsement 27-CAT; RMA Summary of Business 2016, 2018–2025. 27 counties: Amador, Butte, Calaveras, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Lake, Madera, Merced, Placer, Sacramento, San Benito, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Shasta, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, Yuba. 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. Walnut growers cluster low and high at once: **478 policies at 60%** and **374 at 75%** in 2025.*

Or take **CAT** at 50% of yield and 55% of the price election, fully subsidised, for a **$655** fee per crop, per county.

YOU CAN GO ABOVE 85%

SCO lifts your guarantee to 86%. **ECO** carries it to **95%**. Both are **80% subsidised**, and walnuts are one of the few California tree crops where they are written.

165 walnut policies took ECO in 2025 and 41 took SCO, against 1,792 on plain APH. Both pay on county results, not your own yield. Final area yields are set on or before May 1 after the crop year.

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
Jan 31, 2028	Termination

January 31 is also the deadline for a written agreement on a high-water-table orchard.

NINE OPTIONS — THE MOST OF ANY CROP

Contract Pricing, Quality Loss, Yield Exclusion, Yield Cup, Yield Adjustment, Hail & Fire Exclusion, enterprise unit by organic practice, and the two irrigation-practice options above.

No other crop in this series carries as many levers. Most growers use none of them.



TALK TO AN AGENT

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