



TREE NUTS

ProAg proudly offers coverage to help protect against risks such as damage and natural disasters affecting tree nut crops. This brochure outlines the following coverage options:

- » California almonds
- » California walnuts
- » Pistachios
- » Almond Increased Coverage Election (ICE)



CALIFORNIA ALMONDS

All almonds in the county can be insured if:

- » They are grown in an orchard where at least 90% of the trees have reached their fifth growing season after being set out.
- » All of a farmer's almonds in a county are insured at the same coverage level.

Orchards may be insured as a separate unit if located on non-contiguous land.

COUNTIES AVAILABLE

Almonds are insurable in the following California counties: Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Placer, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo and Yuba counties.

Almonds in other counties may be insurable by written agreement if specific criteria are met.

IMPORTANT DATES

Sales closing/cancellation	Dec. 31
Acreage reporting	March 15
Insured production reporting	March 15
Premium billing	Aug. 15
Termination	Dec. 31

COVERAGE LEVELS AND PREMIUM SUBSIDIES

The production guarantee of almond meats is measured in pounds. The weight of almonds sold in shell is converted to meat pounds using sample-shelling percentages when available or USDA shell-out factors. Individual approved average yields are calculated from four to 10 years of production records.

Coverage levels range from 50% to 85% of your approved yield. Crop insurance premiums are subsidized as shown in the table below.

Coverage level	50%	55%	60%	65%	70%	75%	80%	85%
Premium subsidy	67%	64%	64%	59%	59%	55%	48%	38%
Your premium share	33%	36%	36%	41%	41%	45%	52%	62%

Catastrophic Risk Protection (CAT) coverage is fixed at 50% of the approved yield and 55% of the price election. CAT is 100% subsidized with no premium cost to you. There is, however, an administrative fee of \$655 per crop per county, regardless of the acreage. Additional coverage is \$30 per crop, per county.



PRICE ELECTION

Almonds (conventional): \$1.50 per pound
 Almonds (certified organic): \$2.25 per pound

LOSS EXAMPLE

Assume 65% coverage, 100% price election of \$1.50 per pound, an average yield of 2,400 pounds per acre and 100% share.

$$\begin{aligned}
 &2,400 \text{ (lb/acre)} \\
 &\times 0.65 \text{ (coverage level)} \\
 &= 1,560 \text{ lb} \\
 &\text{(guarantee)}
 \end{aligned}$$

$$\begin{aligned}
 &1,560 \text{ lb (guarantee)} \\
 &- 400 \text{ lb (actually produced)} \\
 &= 1,160 \\
 &\text{(lb/acre loss)}
 \end{aligned}$$

$$\begin{aligned}
 &1,160 \text{ (lb/acre loss)} \\
 &\times \$1.50 \text{ (price election)} \\
 &= \$1,740 \\
 &\text{(gross indemnity per acre)}
 \end{aligned}$$



CALIFORNIA WALNUTS

All English walnuts (excluding black walnuts) in the county can be insured if:

- » They are grown in an orchard where at least 90% of the trees have reached their sixth growing season after being set out.
- » All of a farmer's walnuts in a county are insured at the same coverage level.

Orchards may be insured as a separate unit if located on non-contiguous land.

COUNTIES AVAILABLE

Walnuts are insurable in the following California 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 and Yuba.

Walnuts in other counties may be insurable by written agreement if specific criteria are met.

IMPORTANT DATES

Sales closing/cancellation	Jan. 31
Acreage reporting	March 15
Insured production reporting	March 15
Premium billing	Aug. 15
Termination	Jan. 31

COVERAGE LEVELS AND PREMIUM SUBSIDIES

The production guarantee of walnuts is measured by in-shell pounds. Individual approved average yields are calculated from four to 10 years of production records.

Coverage levels range from 50% to 85% of your approved yield. Crop insurance premiums are subsidized as shown in the table below.

Coverage level	50%	55%	60%	65%	70%	75%	80%	85%
Premium subsidy	67%	64%	64%	59%	59%	55%	48%	38%
Your premium share	33%	36%	36%	41%	41%	45%	52%	62%

Catastrophic Risk Protection (CAT) coverage is fixed at 50% of your approved yield and 55% of the price election. CAT is 100% subsidized with no premium cost to you. There is, however, an administrative fee of \$655 per crop per county, regardless of the acreage. Additional coverage is \$30 per crop, per county.



PRICE ELECTION

Walnuts (conventional): \$0.70 per pound
Walnuts (certified organic): \$1.15 per pound

LOSS EXAMPLE

Assume 65% coverage, 100% price election of \$0.70 per pound, an average yield of 4,400 pounds per acre and 100% share.

$$\begin{aligned}
 &4,400 \text{ (lb/acre)} \\
 &\times 0.65 \text{ (coverage level)} \\
 \hline
 &= 2,860 \text{ lb} \\
 &\text{(guarantee)}
 \end{aligned}$$

$$\begin{aligned}
 &2,860 \text{ lb (guarantee)} \\
 &- 400 \text{ lb (actually produced)} \\
 \hline
 &= 2,460 \\
 &\text{(lb/acre loss)}
 \end{aligned}$$

$$\begin{aligned}
 &2,460 \text{ (lb/acre loss)} \\
 &\times \$0.70 \text{ (price election)} \\
 \hline
 &= \$1,722 \\
 &\text{(gross indemnity per acre)}
 \end{aligned}$$



PISTACHIOS

All pistachios are insurable in the county if they are grown for harvest as pistachios, are adapted to the area and grown on rootstock adapted to the area, and which have reached at least the 10th growing season after being set out, unless otherwise allowed by Special Provision.

Pistachio insurance is based on a two-year coverage period, during which the insured agrees to insure the crop for both years of the period and stay with the same Approved Insurance Provider (AIP) for both years and the insured must have and retain an insurable interest in the orchard.

Farmers must apply for coverage on or before Dec. 31 to insure the crop they plan to harvest in that year and the following year. Coverage begins on Jan. 1 of each crop year. In the year the application is submitted, ProAg will inspect all of the pistachio acreage and notify the insured whether the application is accepted or not, no later than 30 days after the sales closing date.

IMPORTANT DATES

Sales closing/cancellation	Dec. 31
Acreage reporting	March 15
Insured production reporting	March 15
Premium billing	Aug. 15
Termination	Dec. 31

All policies automatically renew after the end of each two-year coverage period unless the crop insurance agent is notified in writing that the insured wishes to cancel coverage by the Dec. 31 cancellation date.

COUNTIES AVAILABLE

Pistachios are insurable in select counties in Arizona, California and New Mexico.

CAUSES OF LOSS

Coverage offers protection against:

- » Adverse weather conditions
- » Earthquake
- » Failure of irrigation water supply if caused by an insured peril during the insurance year
- » Fire, unless weeds and undergrowth have not been controlled or pruning debris has not been removed from the orchard
- » Insects or plant disease, but not damage due to insufficient or improper application of control measures
- » Volcanic eruption
- » Wildlife



PRICE ELECTION

Pistachios (conventional): \$1.85 per pound
Pistachios (certified organic): \$2.50 per pound

LOSS EXAMPLE

Assume 65% coverage, 100% price election of \$1.85 per pound, an average yield of 3,800 pounds per acre and 100% share.

$$\begin{aligned}
 & 3,800 \text{ (lb/acre)} \\
 & \times 0.65 \text{ (coverage level)} \\
 & \hline
 & = 2,470 \text{ lb} \\
 & \text{(guarantee)}
 \end{aligned}$$

$$\begin{aligned}
 & 2,470 \text{ lb (guarantee)} \\
 & - 400 \text{ lb (actually produced)} \\
 & \hline
 & = 2,070 \\
 & \text{(lb/acre loss)}
 \end{aligned}$$

$$\begin{aligned}
 & 2,070 \text{ (lb/acre loss)} \\
 & \times \$1.85 \text{ (price election)} \\
 & \hline
 & = \$3,829.50 \\
 & \text{(gross indemnity per acre)}
 \end{aligned}$$



ALMOND INCREASED COVERAGE ELECTION (ICE)

The Increased Coverage Election (ICE) policy supplements the coverage provided by the Multiple Peril Crop Insurance (MPCI) policy by increasing the price election. The combined value of the supplemental coverage provided by the ICE policy and the coverage provided by the MPCI policy may not exceed the value of the APH Approved Yield multiplied by the price election.

The ICE policy is not available to policyholders classified as “new producers” under the MPCI policy. To qualify for an ICE policy, a policyholder must have at least four years of actual yield APH data.

The policyholder must have an MPCI policy for the crop and location for which ICE coverage is applied for at a level of coverage higher than Catastrophic Risk Protection (CAT) level under the MPCI program.

COUNTIES AVAILABLE

Almonds are insurable in the following California counties: Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Placer, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo and Yuba.

EXCEPTIONS TO MPCl RULES/EXCLUSIONS

- » Organically produced crops/acreage
- » Crops in counties insured under an MPCl written agreement
- » Losses attributed to a fluctuation in price of the insured crop
- » For additional exceptions/exclusions, please see the ICE Policy and Underwriting Rules

IMPORTANT DATES	
Sales closing/cancellation	Dec. 31
Premium billing	Oct. 1 (\$50 minimum)

COVERAGE LEVELS, PRICE ELECTION AND RATES

The ICE Coverage Level must be the same as the underlying MPCl Coverage Level, unless the MPCl Coverage Level is 80% or 85%. If the MPCl Coverage Level is 80% or 85%, the ICE Coverage Level will be 75%.

The ICE Price Election options are \$0.25 and \$0.50 per pound. The selection must be made at the time of application and may not be changed once the application has been submitted. The higher price election options will not be available if the combined value of the supplement coverage provided by the ICE policy and coverage provided by the applicable MPCl policy would then exceed the value of the APH Approved Yield multiplied by the MPCl Price Election.

MPCl coverage level	50%	55%	60%	65%	70%	75%	80%	85%
ICE rate factor per \$100 ICE liability	.85	.85	.85	.90	1.00	1.00	N/A	N/A

COMMITTED TO HELPING YOU GROW

Here's why American farmers and ranchers choose ProAg:

- » Fast, accurate claims service
- » Financial strength
- » Superior customer service
- » Innovative technology
- » Knowledgeable people
- » Specialty crop expertise

Contact us today to get a quote on coverage, as well as other protection including:

- » MPCl
- » Pasture, Rangeland, Forage (PRF)
- » Livestock (LRP, DRP)
- » Innovative private products

Did you know?

Farmers can bundle MPCl, crop hail and private products together to protect the full value of their crops.

EXPERIENCE THE PROAG DIFFERENCE

Agriculture is America's most important industry, delivering essential food, fuel and fiber to the world. ProAg is proud to protect American farmers and ranchers with innovative crop insurance solutions — bringing together industry-leading resources and personal service to deliver superior experiences for agents and policyholders.

Many of our team members are farmers and ranchers, bringing important insights, experience and compassion to our work.

Together with our agency partners, we help policyholders navigate risks, recover financially from unexpected perils and grow with confidence.

Everything we do today helps us prepare for tomorrow. Combining industry knowledge, confidence, an A++ financial rating from A.M. Best and support from our parent company, Tokio Marine HCC, we make strategic moves to ensure we'll be there for policyholders year after year.



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