



United States Department of Agriculture  
Risk Management Agency

April 2008

## 2008 COMMODITY INSURANCE FACT SHEET

# Raisins

## California

### Crop Insured

The crop insured will be all raisins of grape varieties in a county designated as insurable raisins. Vineyards with north-south rows must be laid by September 8. Vineyards with east-west rows must be laid by September 20. Vineyards with mechanically harvested raisins in east-west rows must be laid down on a continuous tray by September 25. Insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 days prior to the time raisins are laid on trays.

### Counties Available

Raisins are insurable in Fresno, Kern, Kings, Madera, Merced, Stanislaus and Tulare counties. Raisins in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Insurance is provided only against unavoidable loss of production resulting from rain while the raisins are on trays.

### Insurance Period

Insurance attaches at the time the raisins are placed on trays for drying and ends the earlier of:

- October 20
- The date the raisins are removed from the trays
- The date the raisins are removed from the vineyard
- Total destruction of all raisins on a unit
- Final adjustment of a loss on a unit
- Abandonment of the raisins

### Important Dates

Sales Closing ..... July 31  
Acreage Reporting ..... July 31

### Coverage Levels and Premium Subsidies

Individual amount of insurance for a unit will be determined by multiplying the insured tonnage by the reference maximum dollar amount, by the coverage level percentage you elect, and by your share. Producers can select a level of coverage from 50 to 75 percent of their amount of insurance and 50 to 100 percent of a price announced by USDA, or catastrophic (CAT) coverage based on 50 percent of their amount of insurance and 55 percent of the price. **Price Election:** Price used to calculate your premium and indemnity;

**2008 Price Election: \$ 1,100 per ton.**

### Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$100 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

## Loss Example

A claim can be filed whenever the value to count falls short of the amount of insurance selected by the insured. The amount of a claim is determined by the loss of insured tons.

A reconditioning payment based on the actual weight will be made if insured raisin production:

- Is damaged by rain within the insurance period
- Is reconditioned by washing with water and then drying
- Is insured at a coverage level greater than the catastrophic protection plan of insurance.

## Tonnage and Value of Raisins To Count:

	Insured Tons	Value per Ton	Value to Count
Passed on delivery to packer	18.42	\$ 1100	\$ 20,262
Passed after reconditioning	18.76	\$ 1100	\$ 20,636
Sold off grade	9.91	\$ 350	\$ 3,469
Sold as D.M.	18.13	\$ 65	\$ 1,178
Disked with consent	15.35	\$ 35	\$ 537
Shaker loss	1.89	0	0
Field discard	4.13	0	0
<u>Tonnage lost in reconditioning</u>	<u>5.34</u>	<u>0</u>	<u>0</u>
<b>Total Insured Tons:</b>	<b>91.93</b>	<b>Value to Count:</b>	<b>\$46,082</b>

## Adjusted Total Value to Count:

\$46,082	Value to count
- 5,952	Reconditioning allowance
\$40,130	Adjusted total value to count

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\$ 101,123	Total amount of insurance
x .75	Coverage level percentage
\$ 75,842	Adjusted amount of insurance
- \$ 40,130	Adjusted total value to count
\$ 30,712	Loss on insured tons
x 100%	Insured share/interest
\$ 35,712	Total amount indemnity claim

## Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

## Regional Contact for RMA

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