

Pan American

A Relation Company

Crop Insurance 101 The Basics of Grape Crop Insurance Coverage





Crop Insurance 102 – Updates and Intricacies

Tuesday, December 7 @ 10:00am



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CAWG.ORG > CALENDAR AND EVENTS > UPCOMING EVENTS AND WEBINARS



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25 Years as CAWG's Endorsed Insurance Provider



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Commercial insurance brokerage specializing in Agriculture since 1946; CAWG's endorsed insurance provider since 1995



Relation



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What's in it for the grower?

Financial security

- Protection against yield losses due to weather/wildlife
- Ability to continue operating after a disaster
- Ability to secure ag financing

Additional tax write-off





What is Covered

- Adverse weather
- ✓ Earthquake
- ✓ Fire
- ✓ Volcanic eruption
- ✓ Wildlife



- Failure of irrigation water supply (due to a covered peril)
- Insects, plant disease (unless insufficient or improper application of control measures occurs)





- ø Adverse market conditions
- ø Failure to secure labor
- ø Improper pesticide application
- ø Improper farming practices (not irrigating, not utilizing proper control measures for disease and pests)





Crop Insurance Hierarchy



Funds the Crop Insurance Program



Regulates Program

RMA

Establishes Pricing, Rates, and Rules

Insurance Companies

Underwrites Policies, Handles Claims

Insurance Brokerage

Administers Crop Insurance Policies



Crop Insurance Requirements

Do you qualify?

Insuring person/entity must be US citizen or apply and qualify for a RAN

Any tax ID's associated with the policy must not be indebted to the Federal Crop Insurance Corporation

Must not have been convicted of planting, cultivating, harvesting or storing a controlled substance

Must not have duplicate coverage









Grape Federal Crop Insurance

Do your grapes qualify?

- Grapes must be in their 4th growing season after planted or 3rd growing season after grafting to be covered under the policy
 - Can insure the portion of the vineyard that is of age
- Grape block must have produced 2 tons per acre in one of the past 3 years
 - Insurance carriers now have the option to wave this, as long as there is at least 4 years of production history on file.

Grape Cluster Freeze is a good option for younger vineyards (not federally regulated, carrier specific rates and rules)



Grape Federal Crop Insurance

"Buy-Up" Coverage Levels

► Growers select to insure a percentage of their **approved yield**:

- Coverage levels range between **50% and 85%** (in 5% increments)
- The coverage choice is by entity, by county, and by variety, there is a corresponding **administrative fee of \$30**
- The price paid for claims is 100% of the established insurance price per ton for the district and variety <u>OR</u> the contracted price per ton* (optional)
- The approved yield is by unit/block
- All insurable acres of a variety must be insured at the same level of coverage (by county)

Variety	County	Coverage Level	Administrative Fee
Cab Sauv (North)	Sonoma	65%	\$30
Cab Sauv (South)	Sonoma		
Cab Sauv	Napa	80%	\$30
Chardonnay	Sonoma	65%	\$30
Merlot	Sonoma	60%	\$30
Merlot	Napa	75%	\$30
Semillon	Sonoma	NONE	NONE



Grape Federal Crop Insurance

"CAT" Catastrophic Coverage

- Coverage level that is fully subsidized, growers only pay the administrative fee of \$655 annually
 - The coverage is by entity, by county, and by variety
 - The CAT guarantee is 50% of the approved yield
 - The price paid for claims is **55% of the established insurance price** per ton for the district / variety (no contract price options)
 - All insurable acres of a variety must be insured at the same level of coverage
 - Growers can select CAT for one variety or county, yet insure at the buy-up levels for other varieties or counties.

Variety	County	Coverage Level	Administrative Fee
Cab Sauv (North) Cab Sauv	Sonoma Sonoma	65%	\$30
Merlot	Napa	75%	\$30
Semillon	Sonoma	CAT	\$655



Establishing the Premium

Crop Insurance Premiums

All coverage options have a premium "subsidy" applied

Coverage Level	CAT	50%	55%	60%	65%	70%	75%	80%	85%
Premium Subsidy	100%	67%	64%	64%	59%	59%	55%	48%	38%
Growers Portion	0%	33%	36%	36%	41%	41%	45%	52%	62%



Contact a licensed crop insurance agent

• Not all brokers are licensed to sell crop insurance

Your agent will need the following, to quote coverage (by variety):

- ✓ Variety type
- ✓County
- ✓ Crush district if there are multiple in your county
- ✓ Number of acres
- ✓ 4-10 years* of production data to generate the average yield
- ✓ Confirmation of conventional, organic, or transitional farming
- ✓ Contract price(s) (optional)



Establishing Your Insurance Policy

To Establish a policy your agent will need:

✓ Entity Name

✓ Partnership agreement, state of incorporation, etc. may also be needed

✓ Entity tax ID

✓ Policy contact information (address, phone, email)

✓ Any entities and individuals that hold 10% interest in the insured entity must also be listed.

✓ We must also list their corresponding tax ID's...

Example: Grapes So Good, LLC is owned 50% by Jeff, 45% Debby and 5% Ben ✓ Will need Jeff and Debby's SSN's also.

✓ Additional AD 1026 form needed for Farm Service Agency



	Crop ye	ar: 2020		California		ounty: 077 - Sar		Crop: GF					
		Plan APH	Practice/Ty		rience 10%		ions 80	EU Ac 0.00		Crush Dis	strict	Risk/	Rate Area
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	50% (CA1		\$376.75 / 55%	7 / 7*	100.00	3.5 TON	350.00	\$1,318.63	\$131,863.00	\$0.00	\$0.00	\$655.00	\$1,886.00
	50%	APH	\$685.00 / 100%			3.5 TON	350.00	\$2,397.50	\$239,750.00	\$11.32	\$1,132.00	\$30.00	\$3,429.00
	55%	APH	\$685.00 / 100%			3.9 TON	385.00	\$2,637.25	\$263,725.00	\$16.90	\$1,690.00		\$4,694.00
	60%	APH	\$685.00 / 100%			4.2 TON	420.00	\$2,877.00	\$287,700.00	\$22.49	\$2,249.00		\$6,247.00
	65%	APH	\$685.00 / 100%			4.6 TON	455.00	\$3,116.75	\$311,675.00	\$33.35	\$3,335.00		\$8,135.00
o	70%	APH	\$685.00 / 100%			4.9 TON	490.00	\$3,356.50	\$335,650.00	\$44.05	\$4,405.00		\$10,744.00
-	75%	APH	\$685.00 / 100%			5.3 TON	525.00	\$3,596.25	\$359,625.00	\$61.81	\$6,181.00		\$13,735.00
	80%	APH	\$685.00 / 100%			5.6 TON	560.00	\$3,836.00	\$383,600.00	\$90.21	\$9,021.00		\$17,349.00
	85%	APH	\$685.00 / 100%			6.0 TON	595.00	\$4,075.75	\$407,575.00	\$134.19	\$13,419.00		\$21,644.00
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	55%	APH	CP \$900.00 / 100%			3.9 TON	385.00	\$3,465.00	\$346,500.00	\$24.67	\$2,467.00		\$6,853.00
	60%	APH	CP \$900.00 / 100%			4.2 TON	420.00	\$3,780.00	\$378,000.00	\$32.83	\$3,283.00		\$9,120.00
ct	65%	APH	CP \$900.00 / 100%			4.6 TON	455.00	\$4,095.00	\$409,500.00	\$48.69	\$4,869.00		\$11,876.00
	70%	APH	CP \$900.00 / 100%			4.9 TON	490.00	\$4,410.00	\$441,000.00	\$64.31	\$6,431.00		\$15,685.00
						5.3 TON	525.00	\$4,725.00	\$472,500.00	\$90.23	\$9,023.00		\$20,051.00
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Established Insurance Price

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Winery Contract 65% APH CP \$900.00 / 100% 4.6 TON 455.00 \$409,500.00 \$48.69 \$4,869.00	õ5.00 \$346,500.00 \$24.67 \$2,467.00	APH	55%	
Winery Contract 65% APH CP \$900.00 / 100% 4.6 TON 455.00 \$409,500.00 \$48.69 \$4,869.00	30.00 \$378,000.00 \$32.83 \$3,283.00	APH	60%	
	95.00 \$409,500.00 \$48.69 \$4,869.00	APH	65%	inery Contract
	0.00 \$441.00.00 \$64.32 \$6.432	APH	70%	- 1
	10.00 0441,000.00 004.31 00,431.00	4.011		
		APH		I
85% APH CP \$900.00 / 100% 6.0 TON 595.00 \$535,500.00 \$195.90 \$19,590.00	25.00 \$472,500.00 \$90.23 \$9,023.00		80%	



Plan Practice/Type Experience Options EU Acres Crush Di APH IRRIGATED/ZNENDL 100% BU 0.00 11 T-Yield Sales Closing Date Written Agreement Type Additive Rate 0.00 11 T-Yield Sales Closing Date Written Agreement Type Additive Rate 11 0001-0001-000 BU 1/31/2020 600.00 Farm Name Farmer Pai 0001-0001-000 BU 400.00 600.00 Farmer Pai Farmer Pai 0001-0001-000 BU 400.00 100.00 3.5 TON 350.00 \$1,318.63 \$131.863.00 \$00.00 Evel Plan Price Election Approved / Rate Acres Per Acre Total Per Acre Total Per Acre S03.00 \$1,318.63.00 \$00.00 \$1.03 50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$2,397.50 \$2397.70.00 \$22.97 \$23.97.70.00 \$22.97 \$3.9 TON 38.00	id Premium Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Admin Fees \$655.00	XRate Area 001 Base Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00 \$21,644.00
Image: Construct of the system of t	d Premium Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Fees \$655.00	Base Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
T.3 1/31/2020 State Share Share Share Farm Name 0001-0001-000 BU 400.00 400.00 Farm Name Farmer Pail Level Plan Price Election Approved / Rate Acres Per Acre Total Per Acre Total Per Acre Farmer Pail 50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$1,318.63 \$131,863.00 \$0.00 50% (CAT) APH \$3685.00 / 100% 7 / 7* 100.00 3.5 TON 350.00 \$2,397.50 \$239,750.00 \$11.32 55% APH \$685.00 / 100% 7 / 7* 100.00 3.5 TON 350.00 \$2,877.00 \$237,700.00 \$11.32 65% APH \$685.00 / 100% 4.6 TON 420.00 \$3,356.50 \$333,560.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$33,560.00 \$44.05 80% APH \$685.00 / 100% 5.3 TON 525.00 \$33,560.00 \$44.	Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Fees \$655.00	Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
O001-0001-000 BU APH Guarantee Liability Farmer Pair 50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$1,318.63 \$131,863.00 \$0.00 50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$1,318.63 \$131,863.00 \$0.00 50% (CAT) APH \$685.00 / 100% 7 / 7* 100.00 3.5 TON 350.00 \$2,397.50 \$239,750.00 \$11.32 55% APH \$685.00 / 100% 7 / 7* 100.00 3.5 TON 350.00 \$2,637.25 \$263,725.00 \$16.90 60% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 4.9 TON 490.00 \$3,356.50 \$33.35 70% APH \$685.00 / 100% 5.3 TON 525.00 \$33.86.00 \$383,60.00 \$90.21 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,386.00 \$383,60.00	Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Fees \$655.00	Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
APH Approved / Rate Acres Per Acre Total Per Acre Total Per Acre Total Per Acre Per Acre Per Acre Total Per Acre Per Acre Per Acre Total Per Acre Total Per Acre Per Acre Per Acre Total Per Acre Total Per Acre Total Per Acre Per Acre Per Acre Total Per Acre Scourd	Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Fees \$655.00	Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
Level Plan Price Election Approved / Rate Acres Per Acre Total Per Acre Total Per Acre 50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$1,318.63 \$131,863.00 \$0.00 50% (CAT) APH \$685.00 / 100% 3.5 TON 350.00 \$2,397.50 \$239,750.00 \$11.32 55% APH \$685.00 / 100% 3.9 TON 385.00 \$2,637.25 \$263,725.00 \$16.90 60% APH \$685.00 / 100% 4.2 TON 420.00 \$2,877.00 \$228,770.00 \$224.9 65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,316.50 \$333.5 70% APH \$685.00 / 100% 5.3 TON 525.00 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.6 TON 560.00 \$3,336.00 \$383,600.00 \$90.21 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$383,600.00 \$90.21 85%	Total \$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	Fees \$655.00	Premium \$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
50% (CAT) APH \$376.75 / 55% 7 / 7* 100.00 3.5 TON 350.00 \$1,318.63 \$131,863.00 \$0.00 50% APH \$685.00 / 100% 3.5 TON 350.00 \$2,397.50 \$239,750.00 \$11.32 55% APH \$685.00 / 100% 3.9 TON 385.00 \$2,637.25 \$263,725.00 \$16.90 60% APH \$685.00 / 100% 4.2 TON 420.00 \$2,877.00 \$287,700.00 \$22.49 65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 5.3 TON 525.00 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.6 TON 560.00 \$3,386.00 \$383,600.00 \$90.21 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,386.00 \$383,600.00 \$90.21 85% APH \$685.00 / 100% 5.6 TON 595.00 \$4,075.75 \$407,575.00 \$134.19 Crop year:	\$0.00 \$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	\$655.00	\$1,886.00 \$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
50% APH \$685.00 / 100% 3.5 TON 350.00 \$2,397.50 \$239,750.00 \$11.32 55% APH \$685.00 / 100% 3.9 TON 385.00 \$2,637.25 \$263,725.00 \$16.90 60% APH \$685.00 / 100% 4.2 TON 420.00 \$2,877.00 \$287,700.00 \$22.49 65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 5.3 TON 525.00 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$33,960.00 \$90.21 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$90.21 85% APH \$685.00 / 100% 5.0 TON \$95.00 \$44,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$1,132.00 \$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	•	\$3,429.00 \$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
25% APH \$685.00 / 100% 3.9 TON 385.00 \$2,637.25 \$263,725.00 \$16.90 60% APH \$685.00 / 100% 4.2 TON 420.00 \$2,877.00 \$287,70.00 \$22.49 65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 5.3 TON 525.00 \$3,356.50 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$3,596.25 \$359,625.00 \$61.81 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,386.00 \$90.21 85% APH \$685.00 / 100% 595.00 \$44.075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$1,690.00 \$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00	\$30.00	\$4,694.00 \$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
60% APH \$685.00 / 100% 4.2 TON 420.00 \$2,877.00 \$287,700.00 \$22.49 65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 4.9 TON 490.00 \$3,356.50 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$3,596.25 \$359,625.00 \$61.81 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$90.21 85% APH \$685.00 / 100% 50 TON 595.00 \$4,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$2,249.00 \$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00		\$6,247.00 \$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
65% APH \$685.00 / 100% 4.6 TON 455.00 \$3,116.75 \$311,675.00 \$33.35 70% APH \$685.00 / 100% 4.9 TON 490.00 \$3,356.50 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$3,596.25 \$359,625.00 \$61.81 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$90.21 85% APH \$685.00 / 100% 595.00 \$44,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$3,335.00 \$4,405.00 \$6,181.00 \$9,021.00		\$8,135.00 \$10,744.00 \$13,735.00 \$17,349.00
P 70% APH \$685.00 / 100% 4.9 TON 490.00 \$3,356.50 \$335,650.00 \$44.05 75% APH \$685.00 / 100% 5.3 TON 525.00 \$3,596.25 \$359,625.00 \$61.81 80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$383,600.00 \$90.21 85% APH \$685.00 / 100% 6.0 TON 595.00 \$4,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$4,405.00 \$6,181.00 \$9,021.00		\$10,744.00 \$13,735.00 \$17,349.00
Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$6,181.00 \$9,021.00		\$13,735.00 \$17,349.00
80% APH \$685.00 / 100% 5.6 TON 560.00 \$3,836.00 \$383,600.00 \$90.21 85% APH \$685.00 / 100% 6.0 TON 595.00 \$4,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$9,021.00		\$17,349.00
85% APH \$685.00 / 100% 6.0 TON 595.00 \$4,075.75 \$407,575.00 \$134.19 Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES			
Crop year: 2020 State: California County: 077 - San Joaquin Crop: GRAPES	\$13,419.00		\$21 644 00
			V21,011.00
Plan Practice/Type Experience Options EU Acres Crush Di	istrict	Risk	/Rate Area
APH IRRIGATED/ZNFNDL 100% OUCP 0.00 11			001
T-Yield Sales Closing Date Written Agreement Type Additive Rate			
7.3 1/31/2020			
Unit Options Locations Share Share Name Farm Name			
0001-000 OU 100.00			
APH Guarantee Liability Farmer Pai	id Premium	Admin	Base
Level Plan Price Election Approved / Rate Acres Per Acre Total Per Acre Total Per Acre	Total	Fees	Premium
50% APH CP \$900.00 / 100% 7 / 7* 100.00 3.5 TON 350.00 \$3,150.00 \$315,000.00 \$16.52	\$1,652.00	\$30.00	\$5,006.00
55% APH CP \$900.00 / 100% 3.9 TON 385.00 \$3,465.00 \$346,500.00 \$24.67	\$2,467.00		\$6,853.00
60% APH CP \$900.00 / 100% 4.2 TON 420.00 \$3,780.00 \$378,000.00 \$32.83	\$3,283.00		\$9,120.00
ACT 65% APH CP \$900.00 / 100% 4.6 TON 455.00 \$4,095.00 \$409,500.00 \$48.69			\$11,876.00
70% APH CP \$900.00 / 100% 4.9 TON 490.00 \$4,410.00 \$441,000.00 \$64.31	\$6,431.00		\$15,685.00
75% APH CP \$900.00 / 100% 5.3 TON 525.00 \$4,725.00 \$472,500.00 \$90.23	\$9,023.00		\$20,051.00
80% APH CP \$900.00 / 100% 5.6 TON 560.00 \$5,040.00 \$504,000.00 \$131.71	\$13,171.00		\$25,328.00
85% APH CP \$900.00 / 100% 6.0 TON 595.00 \$5,355.00 \$535,500.00 \$195.90			\$31,597.00





Winery Contract Price

	Crop ye	ar: 2020	State:	California	C	ounty: 077 - Sa	n Joaquin	Crop: GF	RAPES				
		Plan	Practice/Ty		rience		ions	EU Ac		Crush Dis	trict	Risk	/Rate Area
		APH	IRRIGATED/ZN		0%		BU	0.00	D	11			001
		T-Yield	Sales Closing	Date Written Agr	eement Ty	vpe Additi	ve Rate						
		7.3	1/31/2020										
	Uni				nare	Share Name)	Farm Name					
	0001-000	01-000	BU		0.00	-							
	1	Diam	Duine Flenting	APH		Guaran		Liabi	-	Farmer Paid		Admin Fees	Base Premium
	Level 50% (CA	Plan	Price Election \$376.75 / 55%	Approved / Rate 7 / 7*	Acres 100.00	Per Acre 3.5 TON	Total 350.00	Per Acre \$1,318.63	Total \$131,863.00	Per Acre \$0.00	Total \$0.00	\$655.00	\$1,886.00
	50% (CA	APH	\$685.00 / 100%	111*	100.00	3.5 TON 3.5 TON	350.00	\$1,318.03	\$239,750.00	\$0.00	\$0.00 \$1,132.00	\$30.00	\$3,429.00
	55%	APH	\$685.00 / 100%			3.9 TON	385.00	\$2,637.25	\$263,725.00	\$16.90	\$1,690.00	φ30.00	\$4,694.00
Established	60%	APH	\$685.00 / 100%			4.2 TON	420.00	\$2,877.00	\$287,700.00	\$22.49	\$2,249.00		\$6,247.00
Estublisheu	65%	APH	\$685.00 / 100%			4.6 TON	455.00	\$3,116.75	\$311,675.00	\$33.35	\$3,335.00		\$8,135.00
Insurance Price	70%	APH	\$685.00 / 100%			4.9 TON	490.00	\$3,356.50	\$335,650.00	\$44.05	\$4,405.00		\$10,744.00
insurance frice	75%	APH	\$685.00 / 100%			5.3 TON	525.00	\$3,596.25	\$359,625.00	\$61.81	\$6,181.00		\$13,735.00
	80%	APH	\$685.00 / 100%			5.6 TON	560.00	\$3,836.00	\$383,600.00	\$90.21	\$9,021.00		\$17,349.00
	85%	APH	\$685.00 / 100%			6.0 TON	595.00	\$4,075.75	\$407,575.00	\$134.19	\$13,419.00		\$21,644.00
	Crop ye	ear: 2020		California		ounty: 077 - Sa		Crop: G					
		Plan	Practice/Ty										
					rience		tions	EU Ac		Crush Dis	strict	Risk	Rate Area
		APH	IRRIGATED/ZN		rience 10%		tions JCP	EU Ac 0.0		Crush Dis 11	trict	Risk	/Rate Area 001
				FNDL 10	0%	Ö					strict	Risk	
		APH	IRRIGATED/ZN	FNDL 10 Date Written Agr	0%	Ö	JCP				strict	Risk	
	Uni	APH T-Yield 7.3	IRRIGATED/ZN Sales Closing 1/31/2020	FNDL 10 Date Written Agr	0%	Ö	JCP ve Rate				strict	Risk	
	Uni 0001-00	APH T-Yield 7.3 t	IRRIGATED/ZN Sales Closing 1/31/2020	FNDL 10 Date Written Agr ocations S	0% eement Ty	ol vpe Additi	JCP ve Rate	0.0			strict	Risk	
		APH T-Yield 7.3 t	IRRIGATED/ZN Sales Closing 1/31/2020 Options L	FNDL 10 Date Written Agr ocations S	00% eement Ty hare	ol vpe Additi	JCP ve Rate	0.0	D			Risk	
		APH T-Yield 7.3 t	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU	FNDL 10 Date Written Agr ocations SI	00% eement Ty hare	oi vpe Additi Share Name	JCP ve Rate	0.0 Farm Name	D	11			001
	0001-00	APH T-Yield 7.3 t 01-000	IRRIGATED/ZN Sales Closing 1/31/2020 Options L	FNDL 10 Date Written Agr ocations SI 10 APH	00% eement Ty hare 00.00	ol vpe Additi Share Name Guarar	JCP ve Rate	0.0 Farm Name Liabi	0 lity	11 Farmer Paid Per Acre	Premium	Admin	001 Base
	0001-00	APH T-Yield 7.3 t 01-000 Plan	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ou vpe Additi Share Name Guarar Per Acre	JCP ve Rate e tee Total	0.0 Farm Name Liabi Per Acre	0 lity Total	11 Farmer Paid Per Acre	Premium Total	Admin Fees	001 Base Premium
	0001-00 Level 50%	APH T-Yield 7.3 t 01-000 Plan APH	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election CP \$900.00 / 100%	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ou vpe Additi Share Name Guarar Per Acre 3.5 TON	JCP ve Rate e tee Total 350.00	0.0 Farm Name Liabi <u>Per Acre</u> \$3,150.00	0 lity \$315,000.00	11 Farmer Paid Per Acre \$16.52	Premium Total \$1,652.00	Admin Fees	001 Base Premium \$5,006.00
Winery Contract	0001-00 Level 50% 55%	APH T-Yield 7.3 t 01-000 Plan APH APH	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100%	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ol vpe Additi Share Name Guarar Per Acre 3.5 TON 3.9 TON	JCP ve Rate e tee Total 350.00 385.00	0.00 Farm Name Liabi Per Acre \$3,150.00 \$3,465.00	0 lity \$315,000.00 \$346,500.00	11 Farmer Paid Per Acre \$16.52 \$24.67	Premium Total \$1,652.00 \$2,467.00	Admin Fees	001 Base Premium \$5,006.00 \$6,853.00
•	0001-00 Level 50% 55% 60%	APH T-Yield 7.3 t D1-000 Plan APH APH APH APH	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ype Additi Share Name Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON	JCP ve Rate tee Total 350.00 385.00 420.00 455.00	0.00 Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00	0 lity \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	11 Farmer Paid Per Acre \$16.52 \$24.67 \$32.83	Premium Total \$1,652.00 \$2,467.00 \$3,283.00	Admin Fees	001 Base Premium \$5,006.00 \$6,853.00 \$9,120.00
Winery Contract Price	0001-000 Level 50% 55% 60% 65%	APH T-Yield 7.3 t D1-000 Plan APH APH APH APH APH	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ou vpe Additi Share Name Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON	JCP ve Rate tee Total 350.00 385.00 420.00 455.00 490.00	0.00 Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00 \$4,410.00	0 lity Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00 \$441,000.00	11 Farmer Paid Per Acre \$16.52 \$24.67 \$32.83 \$48.69 \$64.31	Premium Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00	Admin Fees	001 Base Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00 \$15,685.00
•	0001-000 Level 50% 55% 60% 65% 70%	APH T-Yield 7.3 t 01-000 Plan APH APH APH APH APH APH	IRRIGATED/ZN Sales Closing 1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	FNDL 10 Date Written Agr ocations Si 10 APH Approved / Rate	00% eement Ty hare 10.00 Acres	ou ype Additi Share Name Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON 4.9 TON	JCP ve Rate tee Total 350.00 385.00 420.00 455.00	0.00 Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00	0 lity \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	11 Farmer Paid Per Acre \$16.52 \$24.67 \$32.83 \$48.69	Premium Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00 \$6,431.00	Admin Fees	001 Base Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00

Coverage level X Approved Yield Guarantee

Winery Contrac Price

	Crop ye	ear: 2020		California		ounty: 077 - Sa		Crop: Gl					
		Plan APH	Practice/Ty IRRIGATED/ZN		rience 0%		tions BU	EU Ac 0.0		Crush Dis 11	strict	Risk/	Rate Area 001
							ive Rate	0.0	0				001
		T-Yield 7.3	Sales Closing 1/31/2020		eement ry	/pe Addit	ive Rate						
	Unit	t	Options Lo	ocations SI	nare	Share Nam	e	Farm Name					
	0001-000	01-000	BU	10	0.00								
				APH		Guara		Liabi	lity	Farmer Paid		Admin	Base
	Level	Plan	Price Election	Approved / Rate	Acres	Per Acre	Total	Per Acre	Total	Per Acre	Total	Fees	Premium
	50% (CA		\$376.75 / 55%	7 / 7*	100.00	3.5 TON	350.00	\$1,318.63	\$131,863.00	\$0.00	-		\$1,886.00
	50%	APH	\$685.00 / 100%			3.5 TON	350.00	\$2,397.50	\$239,750.00	\$11.32	\$1,132.00	\$30.00	\$3,429.00
	55%	APH	\$685.00 / 100%			3.9 TON	385.00	\$2,637.25	\$263,725.00	\$16.90	\$1,690.00		\$4,694.00
Established	60%	APH	\$685.00 / 100%			4.2 TON	420.00	\$2,877.00	\$287,700.00	\$22.49	\$2,249.00		\$6,247.00
,	65% 70%	APH APH	\$685.00 / 100% \$685.00 / 100%			4.6 TON 4.9 TON	455.00 490.00	\$3,116.75 \$3,356.50	\$311,675.00 \$335,650.00	\$33.35 \$44.05	\$3,335.00 \$4,405.00		\$8,135.00 \$10,744.00
Insurance Price	70%	APH	\$685.00 / 100%			4.9 TON 5.3 TON	490.00 525.00	\$3,596.20 \$3,596.25	\$359,625.00	\$44.05 \$61.81	\$4,405.00 \$6,181.00		\$13,735.00
	80%	APH	\$685.00 / 100%			5.6 TON	560.00	\$3,836.00	\$383,600.00	\$90.21	\$9,021.00		\$17,349.00
	85%	APH	\$685.00 / 100%			6.0 TON	595.00	\$4,075.75	\$407,575.00	\$134.19	\$13,419.00		\$21,644.00
	Crop ye	ear: 2020	State:	California	С	ounty: 077 - Sa	an Joaquin	Crop: Gl	RAPES				
		Plan	Practice/Ty		rience		tions	EU Ad		Crush Dis	strict	Risk/	Rate Area
		APH	IRRIGATED/ZN	FNDL 10	0%	0	UCP	0.0	0	11			001
		T-Yield	Sales Closing	Date Written Agr	eement Ty	ype Addit	ive Rate						
		7.3	1/31/2020										
	Uni	t	Options Lo	ocations S	hare	Share Nam	e	Farm Name					
	0001-00	01-000	OU	10	00.00								
				APH		Guara	ntee	Liabi	ility	Farmer Paid	Premium	Admin	Base
	Level	Plan	Price Election	Approved / Rate	Acres	Per Acre	Total	Per Acre	Total	Per Acre	Total	Fees	Premium
	50%	APH	CP \$900.00 / 100%	7/7*	100.00	3.5 TON	350.00	\$3,150.00	\$315,000.00	\$16.52	\$1,652.00	\$30.00	\$5,006.00
	55%	APH	CP \$900.00 / 100%			3.9 TON	385.00	\$3,465.00	\$346,500.00	\$24.67	\$2,467.00		\$6,853.00
Min any Cantury of	60%	APH	CP \$900.00 / 100%			4.2 TON	420.00	\$3,780.00	\$378,000.00	\$32.83	\$3,283.00		\$9,120.00
Winery Contract	65%	APH	CP \$900.00 / 100%			4.6 TON	455.00	\$4,095.00	\$409,500.00	\$48.69	\$4,869.00		\$11,876.00
Price	70%	APH	CP \$900.00 / 100%			4.9 TON	490.00	\$4,410.00	\$441,000.00	\$64.31	\$6,431.00		\$15,685.00
FILE	75%	APH	CP \$900.00 / 100%			5.3 TON	525.00	\$4,725.00	\$472,500.00	\$90.23	\$9,023.00		\$20,051.00
	80%	APH	CP \$900.00 / 100%			5.6 TON	560.00	\$5,040.00	\$504,000.00	\$131.71	\$13,171.00		\$25,328.00
	85%	APH	CP \$900.00 / 100%			6.0 TON	595.00	\$5,355.00	\$535,500.00	\$195.90	\$19,590.00		\$31,597.00

Price Election X Guarantee Liability



	Crop ye	ar: 2020	State:	California	C	ounty: 077 - Sa	n Joaquin	Crop: GF	RAPES				
		Plan	Practice/Ty		rience		tions	EU Ac		Crush Dis	trict	Risk/	Rate Area
		APH	IRRIGATED/ZN		0%		BU	0.00)	11			001
		T-Yield	Sales Closing	Date Written Agr	eement Ty	/pe Additi	ve Rate						
		7.3	1/31/2020										
	Unit				nare	Share Name	e	Farm Name					
	0001-000	1-000	BU		0.00								_
		DI	D. L. Elsedan	APH		Guarar		Liabi	-	Farmer Paid		Admin Fees	Base Premium
	Level 50% (CA	Plan	Price Election \$376.75 / 55%	Approved / Rate 7 / 7*	Acres 100.00	Per Acre 3.5 TON	Total 350.00	Per Acre \$1,318.63	Total \$131,863.00	Per Acre \$0.00	Total \$0.00	\$655.00	\$1,886.00
	50% (CA	APH	\$685.00 / 100%	111	100.00	3.5 TON 3.5 TON	350.00	\$1,318.03	\$239,750.00	\$0.00 \$11.32	\$0.00 \$1,132.00	\$30.00	\$3,429.00
	55%	APH	\$685.00 / 100%			3.9 TON	385.00	\$2,637.25	\$263,725.00	\$16.90	\$1,690.00	φ30.00	\$4,694.00
Ectablished	60%	APH	\$685.00 / 100%			4.2 TON	420.00	\$2,877.00	\$287,700.00	\$22.49	\$2,249.00		\$6,247.00
Established	65%	APH	\$685.00 / 100%			4.6 TON	455.00	\$3,116.75	\$311,675.00	\$33.35	\$3,335.00		\$8,135.00
Insurance Price	70%	APH	\$685.00 / 100%			4.9 TON	490.00	\$3,356.50	\$335,650.00	\$44.05	\$4,405.00		\$10,744.00
insulunce fille	75%	APH	\$685.00 / 100%			5.3 TON	525.00	\$3,596.25	\$359,625.00	\$61.81	\$6,181.00		\$13,735.00
	80%	APH	\$685.00 / 100%			5.6 TON	560.00	\$3,836.00	\$383,600.00	\$90.21	\$9,021.00		\$17,349.00
	85%	APH	\$685.00 / 100%			6.0 TON	595.00	\$4,075.75	\$407,575.00	\$134.19	\$13,419.00		\$21,644.00
	Crop ye	ear: 2020		California	C	ounty: 077 - Sa	n Joaquin	Crop: GF					
		Plan	Practice/Ty		rience		tions	EU Ac		Crush Dis	trict	Risk/	Rate Area
		APH	IRRIGATED/ZN	FNDL 10	0%	0	UCP	0.0	0	11			001
	1				· T	A 1.124							
	1	T-Yield	Sales Closing	Date Written Agr	eement Ty	/pe Additi	ive Rate						
		T-Yield 7.3	Sales Closing 1/31/2020		eement Ty	/pe Addit	ive Rate						
	Unit	7.3	1/31/2020		eement Ty	ype Additi		Farm Name					
	Unit 0001-000	7.3 t	1/31/2020	ocations SI				Farm Name					
	<u> </u>	7.3 t	1/31/2020 Options L	ocations SI	nare	Share Nam	e		lity	Farmer Paid	Premium	Admin	Base
	0001-000	7.3 t 01-000	1/31/2020 Options L OU	ocations SI 10 APH	nare 0.00	Share Nam Guarar	e ntee	Liabi	-	Farmer Paid Per Acre	I	Admin Fees	Base Premium
	<u> </u>	7.3 t	1/31/2020 Options L	ocations SI	nare 0.00 Acres	Share Nam Guarar Per Acre	e ntee Total	Liabi Per Acre	Total	Per Acre	Total	Fees	Premium
	0001-000 Level 50%	7.3 t D1-000 Plan APH	1/31/2020 Options L OU Price Election CP \$900.00 / 100%	ocations SI 10 APH Approved / Rate	nare 0.00	Share Nam Guarar Per Acre 3.5 TON	e ntee Total 350.00	Liabi Per Acre \$3,150.00	Total \$315,000.00	Per Acre \$16.52	Total \$1,652.00		Premium \$5,006.00
	0001-000 Level 50% 55%	7.3 t D1-000 Plan APH APH	1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100%	ocations SI 10 APH Approved / Rate	nare 0.00 Acres	Share Nam Guarar Per Acre 3.5 TON 3.9 TON	e ntee Total 350.00 385.00	Liabi Per Acre \$3,150.00 \$3,465.00	Total \$315,000.00 \$346,500.00	Per Acre \$16.52 \$24.67	Total \$1,652.00 \$2,467.00	Fees	Premium \$5,006.00 \$6,853.00
Winery Contract	0001-000 Level 50% 55% 60%	7.3 t D1-000 Plan APH APH APH APH	1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	ocations SI 10 APH Approved / Rate	nare 0.00 Acres	Share Nam Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON	e Total 350.00 385.00 420.00	Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00	Total \$315,000.00 \$346,500.00 \$378,000.00	Per Acre \$16.52 \$24.67 \$32.83	Total \$1,652.00 \$2,467.00 \$3,283.00	Fees	Premium \$5,006.00 \$6,853.00 \$9,120.00
Winery Contract	0001-000 Level 50% 55% 60% 65%	7.3 t D1-000 Plan APH APH APH APH APH	1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	ocations SI 10 APH Approved / Rate	nare 0.00 Acres	Share Nam Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON	e Total 350.00 385.00 420.00 455.00	Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00	Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	Per Acre \$16.52 \$24.67 \$32.83 \$48.69	Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00	Fees	Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00
Winery Contract Price	0001-000 Level 50% 55% 60% 65% 70%	7.3 t D1-000 Plan APH APH APH APH APH APH	1/31/2020 Options Li OU	ocations SI 10 APH Approved / Rate	nare 0.00 Acres	Share Nam Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON 4.9 TON	e Total 350.00 385.00 420.00 455.00 490.00	Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00 \$4,410.00	Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00 \$441,000.00	Per Acre \$16.52 \$24.67 \$32.83 \$48.69 \$64.31	Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00 \$6,431.00	Fees	Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00 \$15,685.00
,	0001-000 Level 50% 55% 60% 65%	7.3 t D1-000 Plan APH APH APH APH APH	1/31/2020 Options L OU Price Election CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100% CP \$900.00 / 100%	ocations SI 10 APH Approved / Rate	nare 0.00 Acres	Share Nam Guarar Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON	e Total 350.00 385.00 420.00 455.00	Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00	Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	Per Acre \$16.52 \$24.67 \$32.83 \$48.69	Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00	Fees	Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00

Base Premium is the actual cost prior to the subsidy



	Crop ye	ar: 2020		California	C	ounty: 077 - Sa	n Joaquin	Crop: GF	RAPES				
		Plan	Practice/Ty		rience		tions	EU Ac		Crush Dis	trict	Risk	Rate Area
		APH	IRRIGATED/ZN		0%	-	BU	0.00	כ	11			001
		T-Yield	Sales Closing	Date Written Agr	eement Ty	vpe Additi	ve Rate						
	<u> </u>	7.3	1/31/2020										
	Unit				nare	Share Name	e	Farm Name					
	0001-000	11-000	BU	APH	0.00	Guarar		Links	14.	Farmer Daid	Descentions		
	Level	Plan	Price Election	APT Approved / Rate	Acres	Per Acre	Total	Liabi Per Acre	Total	Farmer Paid Per Acre	Total	Admin Fees	Base Premium
	50% (CA		\$376.75 / 55%	7/7*	100.00	3.5 TON	350.00	\$1,318.63	\$131,863.00	\$0.00	\$0.00	\$655.00	\$1,886.00
	50%	APH	\$685.00 / 100%		100.00	3.5 TON	350.00	\$2,397.50	\$239,750.00	\$11.32	\$1,132.00	\$30.00	\$3,429.00
	55%	APH	\$685.00 / 100%			3.9 TON	385.00	\$2,637.25	\$263,725.00	\$16.90	\$1,690.00		\$4,694.00
Established	60%	APH	\$685.00 / 100%			4.2 TON	420.00	\$2,877.00	\$287,700.00	\$22.49	\$2,249.00		\$6,247.00
LSUUDIISTIEU	65%	APH	\$685.00 / 100%			4.6 TON	455.00	\$3,116.75	\$311,675.00	\$33.35	\$3,335.00		\$8,135.00
Insurance Price	70%	APH	\$685.00 / 100%			4.9 TON	490.00	\$3,356.50	\$335,650.00	\$44.05	\$4,405.00		\$10,744.00
mounter mee	75%	APH	\$685.00 / 100%			5.3 TON	525.00	\$3,596.25	\$359,625.00	\$61.81	\$6,181.00		\$13,735.00
	80%	APH	\$685.00 / 100%			5.6 TON	560.00	\$3,836.00	\$383,600.00	\$90.21	\$9,021.00		\$17,349.00
	85%	APH	\$685.00 / 100%			6.0 TON	595.00	\$4,075.75	\$407,575.00	\$134.19	\$13,419.00		\$21,644.00
	Crop ye	ear: 2020		California		ounty: 077 - Sa		Crop: GF					
	1	Plan	Practice/Ty		rience	Op	tions	EU Ac	res	Crush Dis	trict	Risk	Rate Area
	1												
		APH	IRRIGATED/ZN		0%	-	UCP	0.0	D	11			001
		T-Yield	Sales Closing	Date Written Agr		-	UCP ive Rate	0.0	D	11			001
				Date Written Agr		-		0.0	D	11			001
	Uni	T-Yield 7.3	Sales Closing 1/31/2020	Date Written Agr		-	ve Rate	0.00 Farm Name	D	11			001
	Uni 0001-000	T-Yield 7.3 t	Sales Closing 1/31/2020	Date Written Agr	eement Ty	/pe Additi	ve Rate		D	11			001
		T-Yield 7.3 t	Sales Closing 1/31/2020 Options L	Date Written Agr	eement Ty hare	/pe Additi	e Rate			11 Farmer Paid	Premium	Admin	001 Base
		T-Yield 7.3 t	Sales Closing 1/31/2020 Options L	Date Written Agr ocations SI	eement Ty hare	ype Additi Share Nam	e Rate	Farm Name			Premium Total	Admin Fees	
	0001-00	T-Yield 7.3 t 01-000	Sales Closing 1/31/2020 Options L OU	Date Written Agr ocations Si 10 APH	eement Ty hare 10.00	ype Additi Share Nam Guarar	e ntee	Farm Name Liabi	lity	Farmer Paid			Base
	0001-000	T-Yield 7.3 t 01-000 Plan	Sales Closing 1/31/2020 Options Le OU Price Election	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guarar Per Acre	e ntee Total	Farm Name Liabi Per Acre	lity Total	Farmer Paid Per Acre	Total	Fees	Base Premium
	0001-000	T-Yield 7.3 t 01-000 Plan APH	Sales Closing 1/31/2020 Options Le OU	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guarar Per Acre 3.5 TON	e ntee Total 350.00	Farm Name Liabi Per Acre \$3,150.00	lity Total \$315,000.00	Farmer Paid Per Acre \$16.52	Total \$1,652.00	Fees	Base Premium \$5,006.00
Winery Contract	0001-000 Level 50% 55%	T-Yield 7.3 t 01-000 Plan APH APH	Sales Closing 1/31/2020 Options Li OU	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guaran <u>Per Acre</u> 3.5 TON 3.9 TON	ve Rate e <u>Total</u> 350.00 385.00	Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00	lity Total \$315,000.00 \$346,500.00 \$378,000.00	Farmer Paid Per Acre \$16.52 \$24.67	Total \$1,652.00 \$2,467.00	Fees	Base Premium \$5,006.00 \$6,853.00
•	0001-000 Level 50% 55% 60%	T-Yield 7.3 t D1-000 Plan APH APH APH APH	Sales Closing 1/31/2020 Options Li OU	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guaran Per Acre 3.5 TON 3.9 TON 4.2 TON	tve Rate e Total 350.00 385.00 420.00	Farm Name Liabi Per Acre \$3,150.00 \$3,465.00	lity Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	Farmer Paid Per Acre \$16.52 \$24.67 \$32.83	Total \$1,652.00 \$2,467.00 \$3,283.00	Fees	Base Premium \$5,006.00 \$6,853.00 \$9,120.00
Winery Contract Price	0001-000 Level 50% 55% 60% 65%	T-Yield 7.3 t D1-000 Plan APH APH APH APH APH	Sales Closing 1/31/2020 Options Li OU	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guaran Per Acre 3.5 TON 3.9 TON 4.2 TON 4.6 TON	ve Rate e Total 350.00 385.00 420.00 455.00	Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00 \$4,410.00	lity Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00 \$441,000.00	Farmer Paid Per Acre \$16.52 \$24.67 \$32.83 \$48.69 \$64.31	Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00 \$6,431.00	Fees	Base Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00 \$15,685.00
•	0001-000 Level 50% 55% 60% 65% 70%	T-Yield 7.3 t D1-000 Plan APH APH APH APH APH APH	Sales Closing 1/31/2020 Options Le OU	Date Written Agr ocations SI 10 APH Approved / Rate	eement Ty hare 00.00 Acres	ype Additi Share Nam Guaran Per Acre 3.5 TON 3.9 TON 4.2 TON 4.2 TON 4.6 TON 4.9 TON	ve Rate e Total 350.00 385.00 420.00 455.00 490.00	Farm Name Liabi Per Acre \$3,150.00 \$3,465.00 \$3,780.00 \$4,095.00	lity Total \$315,000.00 \$346,500.00 \$378,000.00 \$409,500.00	Farmer Paid Per Acre \$16.52 \$24.67 \$32.83 \$48.69	Total \$1,652.00 \$2,467.00 \$3,283.00 \$4,869.00	Fees	Base Premium \$5,006.00 \$6,853.00 \$9,120.00 \$11,876.00

Policy holders pay the "Farmer Paid Premium Total" plus the admin fee



Winery Contrac Price



100 Acres of Zinfandel grown in San Joaquin County – Crush District 11

- Established insurance price: \$685 per ton
- Growers contracted price \$900 per ton

Approved yield

• 7 tons per acre

Grower selects 75% buy-up coverage

• 7 X 75% = 5.25 TPA guaranteed by policy, or **525 total tons** over 100 acres

Growers total liability is \$472,500

• 525 tons X \$900 (price election) = \$472,500

Premium

- Base premium: \$20,051
- Growers portion: **\$9,023** (plus \$30 administrative fee)





Policy Guarantee is 525 Tons Total

- Weather event occurs during bloom
- Grower contacts agent to notify there may be a loss
- Agent notifies insurance company
- The growing season continues
- Grower harvests **495 tons** of good grapes



525 Tons Total Guarantee - 495 Produced = **30 Tons Under Policy Guarantee** 30 Tons x \$900 Per Ton = **\$27,000 Claim Payment**





The policy states that a claim should be opened **within 72 hours** of potential damage occurring/being discovered

• Multiple claims can be filed through the year

It is the growers responsibility to contact their agent or the carrier to report potential claims

• Growers should call or email their agent as soon as possible

Growers have no later than 60 days after harvest to file a claim

• Post-harvest claims often require additional documentation and paperwork

THERE ARE NO PENALTIES FOR OPENING A CLAIM, REGARDLESS OF THE OUTCOME LET YOUR AGENT KNOW AS SOON AS POSSIBLE!



Important Grape Deadlines

- January 31st Deadline to apply for, or adjust coverage
- March 15th Deadline to provide prior years production
- May 15th Deadline to update insured acres and provide contracts (optional)

September 30th Policy premium is due

Insurance ends for the crop on the earlier of:

- November 10th
- Harvest, destruction, or abandonment of the crop





Questions?