

KIWIFRUIT CROP INSURANCE PROGRAM

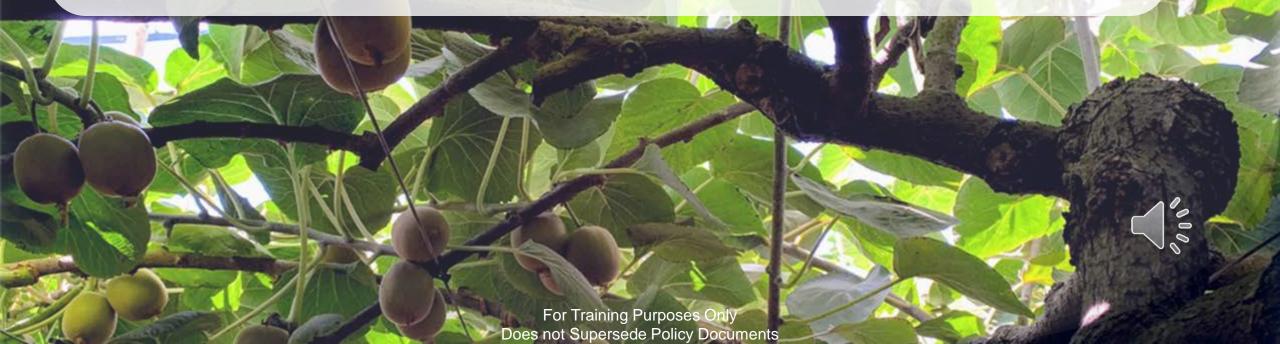


Training Module



The purpose of this webinar is to provide an overview of the Kiwifruit APH Insurance Program.

The content of this webinar does not supersede policy provisions and is for informational purposes only.



California Kiwifruit Industry

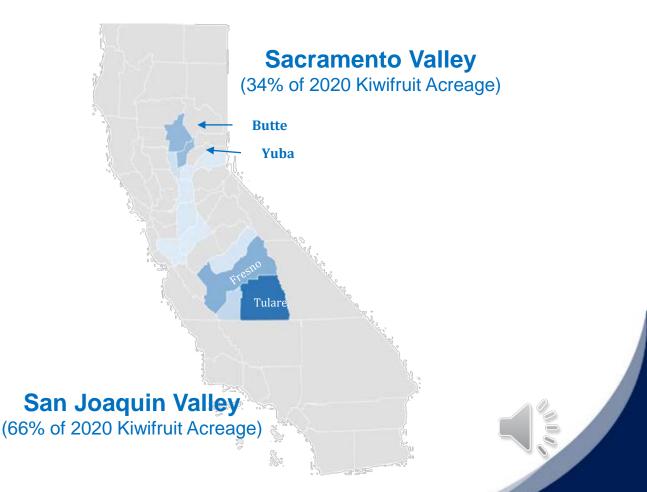


California accounts for 98% of all U.S. kiwifruit production

Grown in 12 California counties

All kiwifruit is grown for fresh market, predominant variety is Hayward

≈10% Non-Hayward acreage in 2020≈14% Organic production sold in 2020



Developer: AgriLogic Consulting



- Developer: AgriLogic Consulting
- Worked closely with the Kiwifruit Administrative Committee and California kiwifruit growers.
- Timeline
 - Concept proposal submitted to FCIC Board in October of 2020
 - Approved for development February of 2021
 - Final program approved February of 2023
 - The APH plan of insurance became available for purchase for the 2024 crop year



Developed Program



APH (Plan 90) yield-based crop insurance program



Coverage based on 4 to 10 years of the insured's actual production; T-yields available

50% to 85% coverage levels plus Catastrophic Risk Protection (CAT) coverage

Standard premium subsidies

Practices: Irrigated only; conventional & organic; netting & no netting practices

Coverage for 3 types: Varietal Group A (Hayward), Varietal Group B (Actinida-chinensis), & Varietal Group C (Megakiwi)

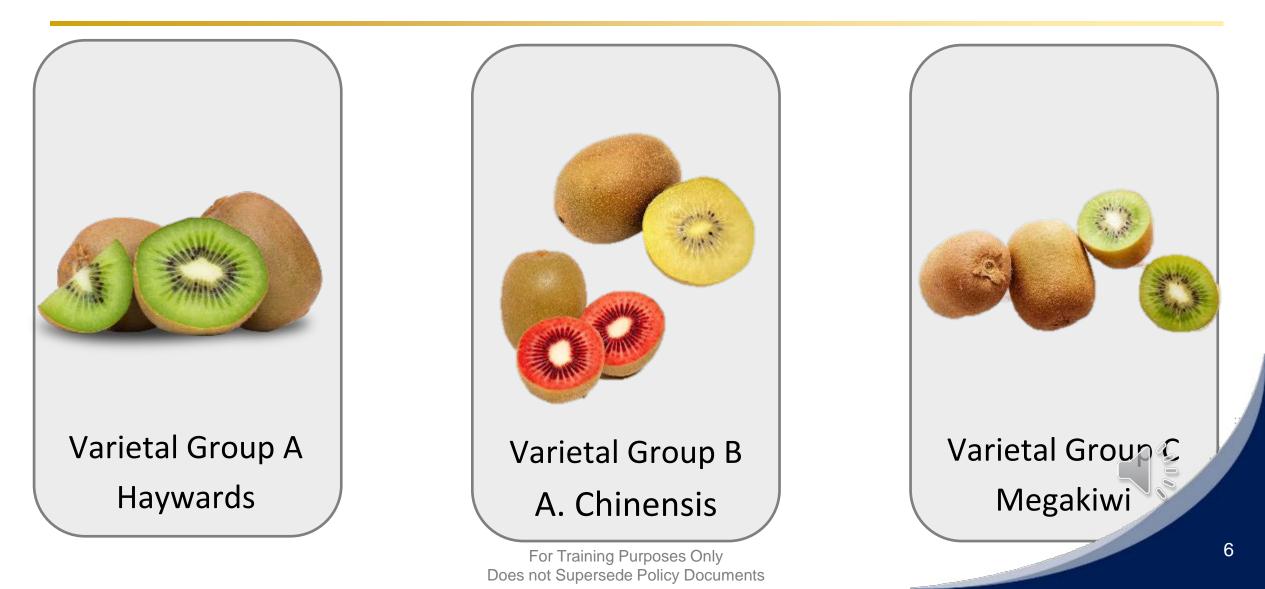
Photo Source: UC Davis

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Kiwifruit Types





Kiwifruit Netting Practices





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Netting

No Netting

Program Availability



- Program Available in 12 California Counties
- Specified types and practices are available in each county



Important Dates





Covered Perils



- Adverse weather
- Fire (Unless weeds and undergrowth have not been controlled or pruning debris has not been removed from the vineyard)
- Earthquake
- Volcanic eruption
- Failure of the irrigation water supply (If caused by unavoidable naturally occurring event during the insurance period)
- Insects & plant disease (But not damage due to insufficient or improper application of pest or disease control measures)
- An insufficient number of chilling hours

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Non-Insurable Losses



- In addition to the causes of loss excluded in section 12 of the Basic Provisions, damage due to the following causes will not be covered:
 - Pseudomonas regardless of cause; or
 - The inability to market the kiwifruit for any reason other than actual physical damage from an insurable cause. For example, we will not pay you an indemnity if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

Unit Division



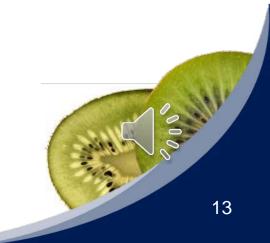
- Basic Units
 - In addition to section 1 of the Basic Provisions, a basic unit will be allowed by type.

• Optional Units

- By non-contiguous land
- Enterprise Units
 - Two or more:
 - Optional Units
 - Section equivalents or FSA farm number where sections, section equivalents, or FSA farm numbers are applicable for unit division purposes
 - Any combination of two of more of the above
 - Minimum acreage requirements
- Excluded Units include:
 - Written Agreements and Whole Farm Units.



13,000 lbs	Approved Yield (Source: Production Report)
<u>X 65%</u>	Coverage Level (Source: Application)
8,450 lbs	Production Guarantee / Acre
<u>X 200</u>	Insured Acres (Source: Acreage Report)
1,690,000 lbs	Production Guarantee
X \$0.91	FCIC Established Price
<u>X 100%</u>	% of Price (Source: Application)
\$1.537.900	Value of the Production Guarantee





1,400,000 lbs Production to Count

(Appraised/Harvested production from Loss Adjustment Worksheet)

- X \$0.91 FCIC Established Price
- X 100% % of Price (elected on the application)
- \$1,274,000 Value of the Production to Count



Indemnity



- \$1,537,900 Value of Production Guarantee
- <u>- \$1,274,000</u> Value of Production to Count
 - \$263,900 Loss
- <u>X 100%</u> Share
 - \$263,900 Indemnity







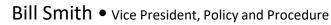


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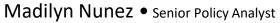
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Photo Source: Stock.XCHNG, Case IH, & USDA ARS

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