

# Florida Citrus Actual Production History (APH)

Citrus coverage based on individual historic yields.



## How does Florida Citrus APH Work?

During weather events, citrus fruit may fall off the tree and be carried away, making it challenging to assess the percentage of the total crop affected. Since APH coverage relies on historical average yield, damage is calculated by comparing the difference between historic average yield and actual production, making the claims process efficient and timely.



## Benefits of Florida Citrus APH

- Coverage is based on the individualized historic yields rather than the state's average dollars per acre.
- Select a distinct coverage level for each insured citrus fruit group within the county that they opt to insure under this policy. In addition, the insured may select a different coverage level for each type contained in the special provisions.
- Customize coverage by designating a separate percentage of price for each type.
- A choice of enterprise units is available to spread the risk over an entire operation.
- Simpler loss adjustment process, resulting in timely claims settlement.
- Coverage matches the footprint of the counties currently insured under the Dollar Plan crops.
- Minimum Insurability is the 3<sup>rd</sup> leaf year for APH versus 5<sup>th</sup> leaf year for Dollar Plan.

## Crops Covered:

- Grapefruit
- Lemons
- Mandarins/Tangerines
- Oranges
- Tangelos/Tangors

## Causes of Loss:

- Excess wind
- Drought
- Freeze
- Hail
- Hurricane
- Tornado
- Fire\*
- Diseases\*
- Post-bloom fruit drop\*

\*See provisions for more details.



## Important Dates:

- **Sales Closing Date:** November 11
- **Premium Billing Date:** August 15 following the SCD for the crop
- **Cancellation and Termination Date:** November 1 before the beginning of the crop year
- **Acreage Reporting Date:** December 15 following the SCD for the crop year

American Owned





### Loss Calculation:

#### Step 1: Total Production

$$\begin{array}{ccc} 55 \text{ Acres} & \times & 300 \text{ Box Production Guarantee/Acre} \\ & & = \\ & & 16,500 \text{ Box Total Production} \end{array}$$

#### Step 2: Production Guarantee

$$\begin{array}{ccc} 16,500 \text{ Box Total Production Guarantee} & \times & \$10.00 \text{ Price Election} \\ & & = \\ & & \$165,000 \text{ Total Value of the Production Guarantee} \end{array}$$

#### Step 3: Production to Count

$$\begin{array}{ccc} 10,000 \text{ Boxes Total Production to Count} & \times & \$10.00 \text{ Price Election} \\ & & = \\ & & \$100,000 \text{ Total Value of the Production to Count} \end{array}$$

#### Step 4: Indemnity Payment

$$\begin{array}{ccc} \$165,000 & - & \$100,000 \\ & & = \\ & & \$65,000 \end{array}$$

$$\begin{array}{ccc} \$65,000 & - & 1.000 \text{ Share} \\ & & = \\ & & \$65,000 \text{ Indemnity Payment} \end{array}$$

Acreage must have produced at least 100 boxes of citrus fruit per acre in at least one of the three previous crop years for which production records are available to be insurable.

for all the *great* you do®

Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 5763-CRP (05/25)

[GreatAmericanCrop.com](http://GreatAmericanCrop.com)

  
**GREATAMERICAN**  
INSURANCE GROUP

Crop Division