

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 3rd leaf year for APH versus 5th 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

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Loss Calculation:

Step 1: Total Production

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

Step 2: Production Guarantee

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

Step 3: Production to Count

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

Step 4: Indemnity Payment

$$\begin{array}{|c|} \hline \$165,000 \\ \hline \end{array} - \begin{array}{|c|} \hline \$100,000 \\ \hline \end{array} = \begin{array}{|c|} \hline \$65,000 \\ \hline \end{array}$$

$$\begin{array}{|c|} \hline \$65,000 \\ \hline \end{array} - \begin{array}{|c|} \hline 1.000 \\ \hline \text{Share} \end{array} = \begin{array}{|c|} \hline \$65,000 \text{ Indemnity} \\ \hline \text{Payment} \end{array}$$

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.



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