



News Release

RMA Publishes Proposed Changes to the Apple Crop Insurance Policy

WASHINGTON, Dec. 14, 2021 — The U.S. Department of Agriculture (USDA) announced publication of a proposed rule in the [Federal Register](#) to amend the Apple Crop Provisions. The proposed changes are based on stakeholder feedback and recommended changes from a contracted study on the apple crop insurance program. Following feedback from the proposed rule, USDA's Risk Management Agency (RMA) will publish a final rule that is expected to be effective for the 2023 crop year.

"It is vital that we hear from the producers and public about possible updates to our policies and products," said Marcia Bunger, RMA Administrator. "Information from apples producers will help us create a more effective and beneficial service to America's agricultural community."

RMA is proposing to make changes to the apple crop insurance program that:

- Enable producers to elect different coverage levels and percent of price elections by type, which allows producers to manage individual coverage and price risk more effectively.
- Allow producers' premiums to be reduced in response to orchard management practices, such as removing or grafting trees, that typically occur after the acreage reporting date and decrease an orchard's productivity.
- Allow producers to insure at a higher price for apples sold predominantly to direct markets or premium processing markets.
- Exclude apples sold for the slicer market from being considered "fresh apple production."
- Introduce a fresh fruit factor to account for the reduced market value of production insured under the Quality Option sold for a grade other than U.S. Fancy.

RMA is soliciting comments on these proposed changes. The comment period will close on Feb. 14, 2022.

Interested parties can submit comments via the [Federal Register](#).

How to Submit an Effective Comment

Effective comments help others understand your perspective and how proposals will impact your farm or business. This helps USDA best balance needs across impacted apple crop insurance participants.

Sample Comment Format

<p>To whom it may concern:</p> <p>RE: Comments on Proposed Rule</p> <p>I am submitting this comment in support of [XXX]. I have extensive experience on this topic, such as [XXX].</p> <p>The proposed rule has several benefits including [XXX].</p> <p>While I support the rule, I do have a few recommendations:</p> <ol style="list-style-type: none"> 1. Section [X] of the proposed rule states that "[XXX]." However, based on personal experience and research, [XXX]. This would impact me and my community in the following way: [XXX]. Therefore, a better solution is to [XXX] because [XXX]. 2. Section [X] of the proposed rule states "[XXX]." To improve accuracy, the sentence could be rewritten as "[XXX]." <p>Sincerely,</p>	<ul style="list-style-type: none"> Express your support or dissent for the rule Describe how you or your community would be affected by the rule Identify the specific parts of the rule on which you are commenting Offer alternatives, explaining why they are a better option Suggest specific language where appropriate
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Graphic by USDA's National Organic Program.

More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](#).

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](#).

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