



PM-25-009: Apple Tree Crop Insurance Program Modifications for the 2026 and Succeeding Crop Years

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Date

January 17, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ Richard H. Flournoy

Subject

Apple Tree Crop Insurance Program Modifications for the 2026 and Succeeding Crop Years

BACKGROUND:

On August 22, 2024, the Federal Crop Insurance Corporation (FCIC) Board of Directors approved modifications to the Apple Tree Crop Insurance Program under section 508(h) of the Federal Crop Insurance Act. Beginning with the 2026 crop year, the modifications include the following:

- Allow optional units by type;
- Reduce the number of practices in the actuarial documents by removing tree density and age-based stages to organic practices only; and
- Expand range classes from three to six to add density to the age-based stages.

ACTION:

The Apple Tree Crop Provisions (26-APT) will be available by close of business today on the Risk Management Agency (RMA) website at www.rma.usda.gov.

The following materials will be available on the RMA website at a later date:

- Apple Tree Insurance Standards Handbook (FCIC-20550U)
- Apple Tree Loss Adjustment Standards Handbook (FCIC-20550L)

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the RMA website at www.rma.usda.gov/tools-reports/agent-locator.

DISPOSAL DATE:

December 31, 2025