MGR-26-006: Emergency Procedures for Crops Damaged by Freeze in April 2026

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Date

May 8, 2026

To

All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties

From

Patricia Swanson, Administrator /s/ Patricia Swanson

Subject

Emergency Procedures for Crops Damaged by Freeze in April 2026

BACKGROUND:

In late April 2026, a freeze event caused catastrophic damage to perennial crops in Connecticut, Delaware, Illinois, Indiana, Maryland, Massachusetts, Michigan, New Jersey, New York, Ohio, Pennsylvania, Virginia, and West Virginia. The Risk Management Agency (RMA) recognizes the need for authorizing emergency procedures to streamline certain determinations to accelerate the adjustment of losses and issuance of indemnity payments to crop insurance policyholders in impacted areas.

ACTION:

RMA authorizes the use of these emergency procedures for all counties in the states listed above impacted by the freeze event in late April 2026.

Application of these emergency procedures is limited to perennial crops in situations where the catastrophic nature of the losses due to the freeze event is such that not

authorizing these emergency procedures would result in unnecessary delays in administering the crop insurance program.

(1) Approved Insurance Providers (AIPs) should begin inspecting the impacted crop as soon as possible and releasing the acreage, as appropriate, so that producers can follow recommended good management practices to prevent disease and mitigate reduced production for future years. AIPs are encouraged to work with growers and local agricultural experts to determine whether the insured acreage will produce a mature/marketable crop, as specified in the applicable Crop Provisions (CP), for the crop year.

Note: Certain CP require the insured to obtain AIP consent prior to selling or disposing of the damaged crop.

(2) For acreage impacted by the freeze that the AIP determines will not produce mature/marketable fruit, as specified in the applicable CP,

(a) On the entire unit:

(i) Complete the Production Worksheets (PW), reflecting zero production to count; and

(ii) An appraisal worksheet is not required; however, include the documentation requirements established in Paragraph 821A(9) of the2026 Loss Adjustment Manual (LAM) in the claim file.

(b) On part of the unit, orchard, or block:

(i) Complete the PWs, reflecting zero production to count for the destroyed orchard or block; and

(ii) An appraisal worksheet is not required on the destroyed acreage; however, include the documentation requirements established in Paragraph 821A(9) of the 2026 LAM in the claim file.

Note: This procedure only applies in situations where the crop is destroyed or damaged to the extent it will never be harvested. It does not apply in cases where the policyholder chooses not to harvest mature/marketable production.

(3) If an AIP elects to use the emergency flexibilities in item (2), AIPs must record that these flexibilities were applied per MGR-26-006.

(4) For all claims utilizing the emergency loss adjustment procedures in item (2), AIPs must:

(a) Submit all information through the Policy Acceptance and Storage System(PASS) for applicable Appendix III to the Standard Reinsurance Agreement(SRA) record type P-21 with a simplified claim flag of “F”; and

(b) Document in each claim folder that these emergency loss adjustment procedures were applied. Record in the narrative of the PW: “Emergency Loss Adjustment procedures applied per MGR-26-006.”

(5) For blueberries:

(a) If producers elect to prune blueberry acreage by mowing to the ground, refer to the applicable statements in the Blueberry CP and Special Provisions.

(b) Section 10(f) of the Blueberry CP provides that there is a percentage reduction to the indemnity for failure to not properly utilize frost protection equipment. This provision is not applicable if the AIP determines that the use of frost protection equipment during this freeze event would have resulted in further damage of the blueberry crop. AIPs are encouraged to work with the grower and local agricultural experts when making this determination.

(6) For peaches: RMA authorizes AIPs to utilize the Immature Peach Appraisal Deviation, as outlined in Paragraph 33 of the 2023 Peach Loss Adjustment Standards Handbook, for peaches damaged due to the freeze event in the states listed above. Effective immediately, the peach appraisal deviation is for the 2026 crop year and will end when the peach crop reaches general maturity.
RMA will continue to monitor the situation and issue additional emergency procedures, if necessary.

DISPOSAL DATE:
December 31, 2026