

## **MGR-26-006.2: Emergency Procedures for Apples Damaged by Freeze in April 2026**

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Date

July 6, 2026

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Patricia Swanson, Administrator

Subject

Emergency Procedures for Apples Damaged by Freeze in April 2026

### **BACKGROUND:**

On May 8 and May 28, 2026, the Risk Management Agency (RMA) issued MGR-26-006 and MGR 26-006.1, Emergency Procedures for Crops Damaged by Freeze in April 2026. The Manager's Bulletins authorized emergency procedures for damage from a freeze event to perennial crops.

Since the issuance of MGR-26-006 and MGR-26-006.1, RMA has received requests for additional emergency loss adjustment procedures for apples in the states of Maryland, Michigan, New York, Pennsylvania, Virginia, and West Virginia. RMA recognizes the need to authorize emergency procedures for streamlining certain determinations in order to accelerate the adjustment of losses and issuance of indemnity payments to policyholders of the apple crop insurance program in impacted areas.

### **ACTION:**

RMA hereby authorizes the use of the following emergency procedures for all fresh apples insured with optional coverage for Fresh Fruit Quality Adjustment in the states listed above that were impacted by the freeze event in late April 2026.

(1) In lieu of Paragraph 41(D)(6) of the 2017 Apple Loss Adjustment Standards Handbook (FCIC-25030-2H), Approved Insurance Providers (AIP) may finalize the claim before the crop's final disposition based on the policyholder's signed certification that indicates the insured:

(a) Will:

- (i) Notify their AIP if appraised acreage is later harvested; and
- (ii) Provide acceptable verifiable records of harvested production within 30 days of final disposition of the crop; and

(b) Understands that:

- (i) Failure to provide acceptable verifiable production records of harvested production will result in a corrected claim with an appraised amount of production to count not less than the production guarantee per acre, that no indemnity will be paid, and that the insured will be required to return any previously paid indemnity for the unit that was based on an appraised amount of production; and
- (ii) Any amount of harvested production sold as U.S. Fancy exceeding the total production to count determined for appraised production, pursuant to sections 14(b)(5)(i)–(iv) of the Apple Crop Provisions (11-0054), may result in a corrected claim and repayment of an overpaid indemnity.

**Reminder:** Paragraph 31A(3) of the Apple Loss Adjustment Standards Handbook provides that when more than one apple variety is grown in the unit/block and the amount of damage varies significantly among the varieties, the adjuster must complete a separate appraisal worksheet for each variety with such variability.

(2) This certification may be included in the narrative of the production worksheet. The policyholder must sign and date the certification stating:

"I acknowledge my claim is being finalized prior to final disposition and that I am required to notify my AIP if I harvest after the appraisal and must provide acceptable verifiable records for any harvested production upon final disposition. I understand that failure to provide acceptable verifiable records of harvested production more

than 30 days after final disposition will result in a corrected claim with an appraised amount of production to count not less than the production guarantee per acre, that no indemnity will be paid, and that I will be required to return any previously paid indemnity for the unit that was based on an appraised amount of production. I understand that if the amount of harvested production sold as U.S. Fancy exceeds the total production to count of <insert quantity> bushels for the appraised production, as determined under sections 14(b)(5)(i)-(iv) of the Apple Crop Provisions, this may result in a corrected claim and repayment of any overpaid indemnity.”

(3) The policyholder must complete the required certification on the same date the appraisal and production worksheets are signed for the emergency procedure authorized in (1) to be applicable.

RMA will continue to monitor the situation and issue additional emergency procedures, if necessary.

**DISPOSAL DATE:**

December 31, 2026