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USDA Authorizes Flexibility and Streamlines Crop Insurance for Apple Growers Impacted by Spring Freeze

News Release |
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Emergency procedures help growers get apples to market while streamlining insurance claims

(Washington, D.C., July 6, 2026) - The U.S. Department of Agriculture (USDA) is taking action to provide additional emergency relief for apple growers in Maryland, Michigan, New York, Pennsylvania, Virginia and West Virginia recovering from a catastrophic late-April freeze. USDA's [Risk Management Agency](#) (RMA) previously authorized emergency procedures to accelerate claims for producers who suffered losses and are insured under the Optional Coverage for Fresh Fruit Quality Adjustment. Today's action expands that relief to help apple growers with partial losses, affirming the Department's commitment to putting Farmers First.

"At USDA, we're prioritizing American farmers to ensure they have the tools they need to be successful, strengthen farm resilience and support agricultural stability following challenging weather events," said Farm Production and Conservation Under Secretary Richard Fordyce. "This flexibility puts Farmers First, allowing them to put their fruit to its best use, whether that's fresh market, the processing market, or a combination."

"RMA listened to apple growers and the crop insurance industry, and we responded with a commonsense approach," said RMA Administrator Pat Swanson. "This

flexibility benefits growers, keeps apples on the market for consumers and safeguards the taxpayer's investment in the crop insurance program.”

In response to requests from producers and packers, RMA is authorizing Approved Insurance Providers (AIPs) to finalize claims before final disposition of the crop, on a case-by-case basis. This will allow producers to make harvest and marketing decisions for their salvageable, damaged crop based on what makes sense for their operation.

To protect against overpayment, producers who choose to harvest appraised acreage will need to sign a certification agreeing to notify their AIP and provide verifiable production records within 30 days of final disposition. AIPs retain the ability to issue corrected claims and recover any overpaid indemnities if later sales exceed what was appraised.

RMA will continue to monitor conditions in affected states and may issue further emergency procedures as needed. Apple producers should contact their [crop insurance agent](#) for more information about this flexibility.

More Information

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

[Contact a crop insurance agent](#) to see how Federal crop insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#). RMA's [Basics for Beginners](#) provides information for those new to crop insurance.

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