



United States  
Department of  
Agriculture

**BULLETIN NO.: MGR-11-014**

Farm and Foreign  
Agricultural Service

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

Risk  
Management  
Agency

**FROM:** William J. Murphy /s/ *William J. Murphy* 10/31/2011  
Administrator

**SUBJECT:** Loss Adjustment for Late Apple Harvest in the Pacific Northwest

1400 Independence  
Avenue, SW  
Stop 0801  
Washington, DC  
20250-0801

**BACKGROUND:**

Due to an unprecedented cool and late developing spring, apple maturity in the Pacific Northwest has been delayed. According to the Washington Growers Clearing House, 2011 will be the latest apple harvest on record, and Washington State University (WSU) reports apple maturity and harvest remain behind schedule by up to two weeks. The Risk Management Agency (RMA) has been advised that many insureds, despite their best efforts, will not be able to finish harvest before the calendar date for the end of the insurance period (EOIP) of November 5 (Fuji variety November 10). Apples will likely remain on the trees beyond the EOIP requiring many field appraisals. Questions have been asked as to whether or not coverage will continue until the apples are harvested or appraised.

**ACTION:**

Approved insurance providers (AIPs) may authorize insured apple producers additional time to harvest through November 20, on a case-by-case basis, so that claims may be settled based on harvested production. This authorization may be made when the EOIP has passed due to a delay in crop maturity resulting from an insured cause of loss. AIPs must document that it was not possible to harvest the crop by the EOIP due to an insured cause of loss; and the delay in harvest (after the EOIP) was not due to uninsured causes of loss such as insufficient equipment or labor. Insured producers must also have complied with the notice of damage or loss requirements identified in the policy, and; make every reasonable attempt to harvest the crop by the EOIP, but not later than November 20.

AIPs must perform appraisals and close out any open claims as soon as possible after the EOIP, but no later than November 20, 2011.

During the extended harvest period, any subsequent and unavoidable loss of production due to insured causes of loss is considered an unavoidable loss resulting from the original insurable cause, e.g. cold, wet weather, delaying the timely harvest of the crop.

**DISPOSAL DATE:**

December 31, 2011



The Risk Management Agency Administrators  
And Oversees All Programs Authorized Under  
The Federal Crop Insurance Corporation

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