



United States  
Department of  
Agriculture

Farm Production  
and Conservation

Risk  
Management  
Agency

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

**BULLETIN NO.: MGR-17-016**

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

**FROM:** Heather Manzano /s/ Heather Manzano 11/03/2017  
Acting Administrator

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

**BACKGROUND:**

Cool spring temperatures in the Pacific Northwest have resulted in the late development and maturity of apples. Apple maturity and harvest remain behind schedule by up to two weeks due to the cool temperatures and late development in the spring. The Risk Management Agency (RMA) has been advised by the Washington Tree Fruit Association 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) as a result of these insurable causes. Concerns have been expressed that apples will remain on the trees beyond the EOIP requiring many field appraisals. RMA has been requested to authorize insured producers additional time to harvest due to the late maturing apples.

**ACTION:**

Approved insurance providers (AIPs) may authorize insured apple producers in the Pacific Northwest additional time to harvest through November 20 for all apple types, on a case-by-case basis, so that claims may be settled based on harvested production, when the EOIP has passed because of a delay in crop maturity due to 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 policies and procedures, and; made every reasonable attempt to harvest the crop by the EOIP, but no later than November 20, 2017.

During the extended harvest period, any subsequent and unavoidable loss of production due to an insurable cause of loss is considered an unavoidable loss resulting from the original insurable cause of loss (e.g., cool spring temperatures that delayed maturity of apples).

**DISPOSAL DATE:**

December 31, 2017