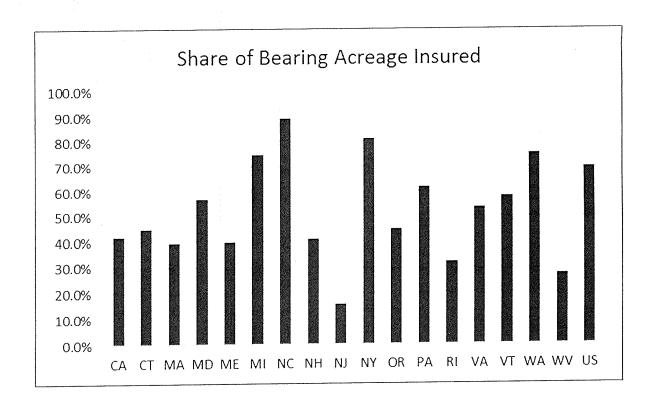
Apple Crop Insurance Listening Session Highland, New York March 23, 2018

Purpose: Provide an opportunity for producers, packers, insurance staff and agents alike to communicate concerns and possible improvements for consideration in the development of future apple crop insurance policy.

Issues to resolve:

- Are changing production practices (some risk-mitigating) being reflected?
- What are the alternatives to an APH plan?
- Are reference prices representative? Are apples being sold using AMS grades
- Are production record requirements reasonable?
- High loss ratios in some eastern states need to be addressed.
- Rising premiums are making insurance less affordable.
- High number of full indemnity payments under the fresh quality option, with apples being sold after a 100% loss.
- Should criteria for fresh coverage and the fresh quality option be tightened?
- APH is not reflecting poor quality outcomes
- At what point is it not economic to harvest? How are remaining apples dealt with?

		F1	The best of the second	·	ance Experi	phase manner of the second	2011	2017	2018
excess book of the moved of the expression of the design of the side and also present according to the fig.	2010	2011	2012	2013	2014	2015	2016	2017	2016
Buyup			***************************************			202	282	287	277
Policies Earning Prem	257	252	255	275	282	282	184	267 67	
Policies Indemnified	101	86		52	84	99		1,251	1,263
Units Earning Prem	673	786	830		1,014	1,079	1,159 394	1,231	1,200
Units Indemnified	169	144	***************************************	***************************************	125	237	26,626	27,113	26,381
Acres Insured	20,826	21,101	21,671	24,716	26,047	26,744		123,565,350	
Liabilities (\$)	66,897,974	70,273,098	83,096,553		109,314,258			15,402,887	18,027,269
Total Prem (\$)	7,003,356	6,741,660	8,037,018				14,101,184		10,027,207
Indemnity (\$)	13,935,739	12,117,646	44,824,434	6,640,042	6,488,318		31,208,117	5,508,620	0.00
Loss Ratio	1.99	1.80	5.58	0.71	0.59	1.48	2.21	0.36	U.U.
CAT	englishman (sasp english dilika (sasmin))	- Commission of the Commission		analbandalud ya baregun a kinanggibbandala a	ang ga bannangan papanjaha, kar menapanah kisah internati		33	24	24
Policies Earning Prem	72	68	63	39	34	32	32	24. 0	
Policies Indemnified	2	2	33	0	0	0	1	24	24
Units Earning Prem	72	69	64	39	34	32	32	0	
Units Indemnified	2	2	33	0	0	0	1	5,127	5,101
Acres Insured	10,654	10,103	9,809	7,144	6,443	5,644	5,890	8,831,355	9,763,365
Liabilities (\$)	13,731,083	13,297,400	14,505,213	10,711,118	8,144,482	9,999,268	10,720,906	168,334	192,168
Total Prem (\$)	392,837	387,446	426,231	343,974	208,404	149,671	186,667 150,819	100,557	(
Indemnity (\$)	56,398	24,295	1,957,004	0	0	0	0.81	0.00	0.00
Loss Ratio	0.14	0.06	4.59	0.00	0.00	0.00	U.O I		year high races and changes in year and advent a comp
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Rates for Ulster Count	y (Group B ı	non-irrigate	ed)	nn y which has been personal high had a gold and dente	***************************************	F O	7.2	8.6	8.9
Reference rate	######################################	3.4		wareness or next recoverate section of the section	4.5	5.8	2.2	2.2	2.2
Fixed rate	genneseen en de la des de la particul de la particu	2.3	2.3	2.3	2.3	2.3	9.4	10.8	11.1
Total	, yddjanna i irid je nelwyd nar yw i wildd ydd ddigoly	5.7	5.7	5.7	6.8	8.1	9.4 	essentanterar ananontra manenari	
manipulation and the second se		unganggan van den den den den den den den den den de	6.6	6.6	6.6	6.6	6.6	6.6	9.2
Fresh option			12.3	12.3	13.4	14.7	16.0	17.4	20.3



	Apple Inst	ırance Lo	ss Ratios	for Selec	ted State	es .
	2012	2013	2014	2015	2016	2017
CA	.72	.91	1.07	1.63	.86	.39
CT	2.13	.44	.60	.00	1.62	.24
MA	1.09	.44	.55	.51	1.79	.33
MD	.46	.53	.93	.38	.85	.36
ME	1.61	1.04	.72	.56	.93	.24
MI	4.28	.21	.38	.64	.25	.36
NC	2.91	2.17	2.05	2.16	2.07	1.62
NH	1.76	.00	.57	.00	2.19	.91
NJ	.88	.69	.56	.78	1.61	.40
NY	5.53	.69	.58	1.46	2.19	.32
OR	.02	.52	.27	2.37	.56	1.39
PA	1.09	.75	.34	.46	2.13	.31
RI	1.88	.00	.14	.00	3.61	.93
VA	1.09	.95	1.08	1.04	1.66	.36
VT	2.01	.24	.27	.00	.21	.11
WA	<i>.</i> 51	.72	.13	.56	.17	.14
WV	.79	1.15	1.93	1.43	1.15	.44
US	2.06	.70	.48	.85	.91	.36