

Special Provisions
2024 and Succeeding Crop Years

Year: 2024	Commodity: Apple Trees (0184)	State: Washington (53)
Date: 12/21/2022	Plan: Tree Based Dollar Amount Of Insurance (40)	County: Spokane (063)

Program Dates for Insurable Types and Practices

Sales Closing Date 4/15/2023	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date 4/15/2023	Premium Billing Date 3/1/2024	End of Insurance Date 6/30/2024
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TP	Type	Practice
T/P 01	Varietal Group B 115	High Density Stage 1 (Irr) 268
T/P 02	Varietal Group B 115	High Density Stage 2 (Irr) 274
T/P 03	Varietal Group B 115	High Density Stage 3 (Irr) 280
T/P 04	Varietal Group B 115	Standard Density Stage 1 (Irr) 265
T/P 05	Varietal Group B 115	Standard Density Stage 2 (Irr) 271
T/P 06	Varietal Group B 115	Standard Density Stage 3 (Irr) 277
T/P 07	Varietal Group A 197	High Density Stage 1 (Irr) 268
T/P 08	Varietal Group A 197	High Density Stage 2 (Irr) 274
T/P 09	Varietal Group A 197	High Density Stage 3 (Irr) 280
T/P 10	Varietal Group A 197	Standard Density Stage 1 (Irr) 265
T/P 11	Varietal Group A 197	Standard Density Stage 2 (Irr) 271
T/P 12	Varietal Group A 197	Standard Density Stage 3 (Irr) 277
T/P 13	Varietal Group C 198	High Density Stage 1 (Irr) 268
T/P 14	Varietal Group C 198	High Density Stage 2 (Irr) 274
T/P 15	Varietal Group C 198	High Density Stage 3 (Irr) 280
T/P 16	Varietal Group C 198	Standard Density Stage 1 (Irr) 265
T/P 17	Varietal Group C 198	Standard Density Stage 2 (Irr) 271
T/P 18	Varietal Group C 198	Standard Density Stage 3 (Irr) 277
T/P 19	Varietal Group D 205	High Density Stage 1 (Irr) 268
T/P 20	Varietal Group D 205	High Density Stage 2 (Irr) 274

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TP	Type	Practice
T/P 21	Varietal Group D 205	High Density Stage 3 (Irr) 280
T/P 22	Varietal Group D 205	Standard Density Stage 1 (Irr) 265
T/P 23	Varietal Group D 205	Standard Density Stage 2 (Irr) 271
T/P 24	Varietal Group D 205	Standard Density Stage 3 (Irr) 277
T/P 25	Varietal Group B 115	High Density Stage 1 (Irr) (OC) 269
T/P 26	Varietal Group B 115	High Density Stage 2 (Irr) (OC) 275
T/P 27	Varietal Group B 115	High Density Stage 3 (Irr) (OC) 281
T/P 28	Varietal Group B 115	Standard Density Stage 1 (Irr) (OC) 266
T/P 29	Varietal Group B 115	Standard Density Stage 2 (Irr) (OC) 272
T/P 30	Varietal Group B 115	Standard Density Stage 3 (Irr) (OC) 278
T/P 31	Varietal Group A 197	High Density Stage 1 (Irr) (OC) 269
T/P 32	Varietal Group A 197	High Density Stage 2 (Irr) (OC) 275
T/P 33	Varietal Group A 197	High Density Stage 3 (Irr) (OC) 281
T/P 34	Varietal Group A 197	Standard Density Stage 1 (Irr) (OC) 266
T/P 35	Varietal Group A 197	Standard Density Stage 2 (Irr) (OC) 272
T/P 36	Varietal Group A 197	Standard Density Stage 3 (Irr) (OC) 278
T/P 37	Varietal Group C 198	High Density Stage 1 (Irr) (OC) 269
T/P 38	Varietal Group C 198	High Density Stage 2 (Irr) (OC) 275
T/P 39	Varietal Group C 198	High Density Stage 3 (Irr) (OC) 281
T/P 40	Varietal Group C 198	Standard Density Stage 1 (Irr) (OC) 266
T/P 41	Varietal Group C 198	Standard Density Stage 2 (Irr) (OC) 272
T/P 42	Varietal Group C 198	Standard Density Stage 3 (Irr) (OC) 278
T/P 43	Varietal Group D 205	High Density Stage 1 (Irr) (OC) 269

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TP	Type	Practice
T/P 44	Varietal Group D 205	High Density Stage 2 (Irr) (OC) 275
T/P 45	Varietal Group D 205	High Density Stage 3 (Irr) (OC) 281
T/P 46	Varietal Group D 205	Standard Density Stage 1 (Irr) (OC) 266
T/P 47	Varietal Group D 205	Standard Density Stage 2 (Irr) (OC) 272
T/P 48	Varietal Group D 205	Standard Density Stage 3 (Irr) (OC) 278
T/P 49	Varietal Group B 115	High Density Stage 1 (Irr) (OT) 270
T/P 50	Varietal Group B 115	High Density Stage 2 (Irr) (OT) 276
T/P 51	Varietal Group B 115	High Density Stage 3 (Irr) (OT) 282
T/P 52	Varietal Group B 115	Standard Density Stage 1 (Irr) (OT) 267
T/P 53	Varietal Group B 115	Standard Density Stage 2 (Irr) (OT) 273
T/P 54	Varietal Group B 115	Standard Density Stage 3 (Irr) (OT) 279
T/P 55	Varietal Group A 197	High Density Stage 1 (Irr) (OT) 270
T/P 56	Varietal Group A 197	High Density Stage 2 (Irr) (OT) 276
T/P 57	Varietal Group A 197	High Density Stage 3 (Irr) (OT) 282
T/P 58	Varietal Group A 197	Standard Density Stage 1 (Irr) (OT) 267
T/P 59	Varietal Group A 197	Standard Density Stage 2 (Irr) (OT) 273
T/P 60	Varietal Group A 197	Standard Density Stage 3 (Irr) (OT) 279
T/P 61	Varietal Group C 198	High Density Stage 1 (Irr) (OT) 270
T/P 62	Varietal Group C 198	High Density Stage 2 (Irr) (OT) 276
T/P 63	Varietal Group C 198	High Density Stage 3 (Irr) (OT) 282
T/P 64	Varietal Group C 198	Standard Density Stage 1 (Irr) (OT) 267
T/P 65	Varietal Group C 198	Standard Density Stage 2 (Irr) (OT) 273
T/P 66	Varietal Group C 198	Standard Density Stage 3 (Irr) (OT) 279

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TP	Type				Practice			
T/P 67	Varietal Group D 205				High Density Stage 1 (Irr) (OT) 270			
T/P 68	Varietal Group D 205				High Density Stage 2 (Irr) (OT) 276			
T/P 69	Varietal Group D 205				High Density Stage 3 (Irr) (OT) 282			
T/P 70	Varietal Group D 205				Standard Density Stage 1 (Irr) (OT) 267			
T/P 71	Varietal Group D 205				Standard Density Stage 2 (Irr) (OT) 273			
T/P 72	Varietal Group D 205				Standard Density Stage 3 (Irr) (OT) 279			
	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 01	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 1 011
T/P 02	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 2 012
T/P 03	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 3 013
T/P 04	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 1 011
T/P 05	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 2 012
T/P 06	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 3 013
T/P 07	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 1 011
T/P 08	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 2 012
T/P 09	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 3 013
T/P 10	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 1 011
T/P 11	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 2 012
T/P 12	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 3 013

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Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 13	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 1 011
T/P 14	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 2 012
T/P 15	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 3 013
T/P 16	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 1 011
T/P 17	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 2 012
T/P 18	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 3 013
T/P 19	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 1 011
T/P 20	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 2 012
T/P 21	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	No Organic Practice Specified 997	Stage 3 013
T/P 22	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 1 011
T/P 23	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 2 012
T/P 24	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	No Organic Practice Specified 997	Stage 3 013
T/P 25	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 1 011
T/P 26	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 2 012
T/P 27	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 3 013
T/P 28	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 1 011
T/P 29	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 2 012
T/P 30	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 3 013

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TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 31	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 1 011
T/P 32	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 2 012
T/P 33	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 3 013
T/P 34	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 1 011
T/P 35	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 2 012
T/P 36	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 3 013
T/P 37	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 1 011
T/P 38	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 2 012
T/P 39	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 3 013
T/P 40	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 1 011
T/P 41	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 2 012
T/P 42	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 3 013
T/P 43	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 1 011
T/P 44	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 2 012
T/P 45	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Certified) 001	Stage 3 013
T/P 46	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 1 011
T/P 47	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 2 012
T/P 48	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Certified) 001	Stage 3 013

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Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 49	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 1 011
T/P 50	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 2 012
T/P 51	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 3 013
T/P 52	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 1 011
T/P 53	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 2 012
T/P 54	Varietal Group B 115	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 3 013
T/P 55	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 1 011
T/P 56	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 2 012
T/P 57	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 3 013
T/P 58	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 1 011
T/P 59	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 2 012
T/P 60	Varietal Group A 197	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 3 013
T/P 61	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 1 011
T/P 62	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 2 012
T/P 63	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 3 013
T/P 64	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 1 011
T/P 65	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 2 012
T/P 66	Varietal Group C 198	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 3 013

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Type Information					Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 67	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 1 011
T/P 68	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 2 012
T/P 69	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	High Density 066	Organic(Transitional) 002	Stage 3 013
T/P 70	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 1 011
T/P 71	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 2 012
T/P 72	Varietal Group D 205	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	Standard Density 065	Organic(Transitional) 002	Stage 3 013

Statement

General

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

In accordance with section 2(b)(2) of the Apple Tree Crop Provisions, the minimum distance and acreage required to qualify a separate orchard as an optional unit are one (1) mile and ten (10) acres. The distance requirement between optional units will be established based on the closest location of between separate orchards. Any orchards that are within a one-mile distance of each other will be combined into a single optional unit. A separate orchard meeting the distance requirement but with less than 10 acres will be combined with the nearest optional unit. Additional optional units for separate orchard locations may be established in accordance with FCIC approved procedures.

In accordance with Section 8 of the Apple Tree Crop Provisions, the Apple Tree Fire Blight Endorsement is an optional coverage that may be elected in accordance with the requirements of the Apple Tree Fire Blight Endorsement.

Variety Groups

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Group A	Group B	Group C	Group D
Honeycrisp	Ambrosia	All Other	Autumn Glory
Pazazz	Aurora Golden Gala		Cosmic Crisp
Sweetango/Minneiska	Envy		Kanzi
	Fuji		Opal
	Gala		Pacific Rose
	Golden Supreme		Smitten
	Jazz		EverCrisp
	Pinata		
	Cripps Pink (Pink Lady)		

Adjustment Factors:

Adjustment Factor-Fully Damaged (Reset) Trees Standard Density, Stages I and II

ID	MI	NY	OR	PA	WA
0.36	0.53	0.33	0.41	0.35	0.39

Adjustment Factor - Fully Damaged (Reset) Trees High Density, Stages I - III

ID	MI	NY	OR	PA	WA
0.23	0.26	0.23	0.26	0.26	0.24

In accordance with section 7(c) of the Apple Tree Crop Insurance Comprehensive Tree Value (CTV) Endorsement, Maximum Contract Price refers to the Maximum Actual CTV Reference Price.

The Reference Revenue Values as defined in the Apple Tree Crop Insurance Comprehensive Tree Value (CTV) Endorsement are:

Reference Revenue Values(\$) - Standard Density

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Stage	ID	MI	NY	OR	PA	WA
II	6.65	8.04	2.82	7.93	2.54	8.83
III	16.63	17.96	10.43	19.83	9.40	22.07

Reference Revenue Values(\$) - High Density

Stage	ID	MI	NY	OR	PA	WA
II	1.80	1.53	1.22	2.15	1.10	2.39
III	10.06	8.92	5.72	11.99	5.16	13.35

Types / Practices

Tree Density By Practice

Practice	Trees Per Acre
Standard Density	Less than or equal to 650
High Density	Greater than 650

Price

Use 55% of the reference maximum price for the appropriate stage, round up to the next cent when calculating the amount of protection per unit and the unit value for catastrophic coverage (CAT) policies.