

# Apiculture Pilot Insurance Program

## Honey, Pollen Collection, Beeswax, Breeding Stock

July 2017

### Apiculture

The Risk Management Agency's (RMA) Apiculture Pilot Insurance Program (API) provides a safety net for beekeepers' primary income sources – honey, pollen collection, wax, and breeding stock. Apiculture systems consist of different types of plants or crops and often contain mixtures of different species, each with different growth habits and seasons, precipitation requirements, and other climate conditions necessary to maintain plant growth over extended periods of time. API was designed to provide maximum flexibility to cover these diverse situations.

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system. Each grid is 0.25 degrees in latitude by 0.25 degrees in longitude, which translates to approximately 17 by 17 miles at the equator. Colonies will be assigned to one or more grids based on the location to be insured.

### Availability

API is available in the 48 contiguous states with the exception of grids that cross international borders.

### Coverage and Claims

Coverage is based on your selection of coverage level, index intervals, and productivity factor. The index interval represents a two-month period, and the period you select should be the one when precipitation is most important to your operation.

You may select a coverage level from 70 to 90 percent.

You select a productivity factor to match the amount of protection to the value of the production that best represents your operation and the productive capacity of your colonies. You do not have to insure all your colonies. However, you cannot insure more than the total number of colonies you own.

By selecting a productivity factor, you can establish a

value between 60 and 150 percent of the county base value, which is based on honey production and uses a five-year rolling average of USDA National Agricultural Statistics Service (NASS) data. The yield data are based on the NASS state average, and the price is the national average honey price for a given year.

Your insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. When the final grid index falls below your "trigger grid index", you may receive an indemnity. This insurance coverage is for a single peril, lack of precipitation. Coverage is based on the experience of the entire grid; it is not based on an individual farm or ranch or specific weather stations in the general area. You can find more detailed information on the NOAA website at [www.cpc.ncep.noaa.gov/products/monitoring\\_and\\_data/](http://www.cpc.ncep.noaa.gov/products/monitoring_and_data/).

### Tools

You will be asked to make several choices when insuring production from your colonies, including coverage level, index intervals, productivity factor, and number of colonies. You should work with your crop insurance agent to view the Grid ID Locator map and index grids for your area. RMA also encourages you to use the [Grid ID Locator, historical indices tool, and decision support tools](#) available on RMA's website to help you decide whether API is the right insurance coverage for your operation. **The Rainfall Index does not measure your direct production or loss.** Please review historical indices for your area to make sure that this product will be helpful to you.

### Buying an API Policy

You can buy an API policy from a crop insurance agent by the sales closing date shown for each county in the actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/). A list of crop insurance agents is available at all USDA service centers and on the RMA website at <http://www.rma.usda.gov/tools/agent.html>.

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