

## Apiculture Pilot Insurance Program

### Honey, Pollen Collection, Beeswax, Breeding Stock

November 2010

The Risk Management Agency is now offering pilot insurance programs for apiculture. These new pilot programs use rainfall and vegetation greenness indices to estimate local rainfall and plant health, allowing beekeepers to purchase insurance protection against production risks. The Rainfall Index and the Vegetation Index use the same basic provisions as the [Pasture, Rangeland, Forage](#) pilot program. Basic provisions are the terms and conditions included in all policies under these plans.

The Apiculture Pilot Insurance Programs provide 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, vegetation greenness and health, rain requirements, and other climate conditions necessary to maintain plant growth over extended periods of time. The Rainfall Index and Vegetation Index apiculture programs use new technology to assess losses in plant production across diverse plant conditions and environments.

The Apiculture Pilot Insurance Program is only available in selected States and counties. To test each index in various climates, soils, and weather conditions, the Apiculture Pilot Insurance Programs are available in six regions across the country: the warm and humid Southeast, the cool and humid Northeast, the Northern Great Plains, the Southern Great Plains, the semi-arid Southwest, and the intermountain region of the Northwest. You can see the States and counties where the Rainfall Index and the Vegetation Index pilot programs are available at: <http://www.rma.usda.gov/policies/ri-vi/apiculture.html>.

[The Rainfall Index](#) uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, and each grid is 0.25 degrees in latitude by 0.25 degrees in longitude. You must select at least two, 2-month time

periods where rain is important to your operation in your area. These time periods are called index intervals. Your insurance payments will be calculated 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,” (coverage level multiplied by the expected grid index) you may receive a loss payment. This insurance coverage is for a single peril—lack of rain. **Coverage is based on the experience of the entire grid. It is NOT based on individual farms, ranches, or specific weather stations in the general area.** (You can find more detailed information at the NOAA Web site: [http://www.cpc.ncep.noaa.gov/products/outreach/research\\_papers/ncep\\_cpc\\_atlas/7/toc.html](http://www.cpc.ncep.noaa.gov/products/outreach/research_papers/ncep_cpc_atlas/7/toc.html))

[The Vegetation Index](#) uses data from the U.S. Geological Survey Earth Resources Observation and Science data center called the Normalized Difference Vegetation Index (NDVI). The NDVI is a measure of vegetation greenness and is used to estimate plant condition in approximately 4.8 x 4.8 mile grids. This index is not a direct measure of honey and other apiculture production. It is a measure of all vegetation in a grid. In general, the healthier the plants in a given grid, the higher the NDVI value will be. With this insurance plan you may select one or more 3-month time periods that represent your apiculture practices. These time periods are called index intervals. **Coverage is based on losses within the 4.8 x 4.8 mile grid rather than on an individual beekeeper's losses.** Losses for the Vegetation Index are paid based on the difference between the normal NDVI data (expected grid index) and the actual grid index experience during the index interval you have chosen to insure. When the final grid index falls below your “trigger grid index,” (coverage level times the expected grid index) you may receive a loss payment.

County base values for the Apiculture Insurance Program are based on honey production and use a 5-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.

The Apiculture Pilot Insurance Program was designed to give you maximum flexibility. 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 protection factor, you can establish a value between 60 and 150 percent of the county base value and match the amount of protection to the value of the production that best represents your specific operation, as well as the productive capacity of your colonies.

You will be asked to make several choices when insuring your operation, including coverage level, index intervals, protection factor, and number of colonies. You should work with your crop insurance agent to view the decision tool, map, and historical indices for your area. Colonies will be assigned to one or more grids based on the location to be insured. **The Vegetation and Rainfall indices do not measure your direct production or loss.** You are insuring a rainfall or vegetation index that is expected to estimate your operation, including honey production. **Please review historical indices for your area to make sure that this product will be helpful to you.**

The Apiculture Rainfall Index and Vegetation Index pilot programs are being tested in select counties and States. You can view a map and a list of the counties and States where each index is

available at: <http://www.rma.usda.gov/policies/rivi/apiculture.html>.

Please visit your crop insurance agent for more information. If you do not have an agent, you can find one online using the RMA agent locator at: <http://www.rma.usda.gov/tools/agent.html> or at any USDA Service Center.

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