Risk Management Programs for Beekeepers
2022 Crop Year

THE UNIVERSITY OF VERMONT AGRICULTURE & LIFE SCIENCES

Beekeepers have a number of options available to help manage risk.

Program	Provides coverage for	Coverage available from	Deadline to sign up	Reporting losses
Apiculture Crop Insurance (API) See program information on reverse side	Honey, pollen collection, Beeswax, Breeding stock	Private crop insurance agent licensed to sell in your state (RMA)	Enroll by December 1	Payments sent automatically, triggered by low precipitation (no reporting required)
Whole Farm Revenue Protection Insurance (WFRP)	Loss of revenue	Private crop insurance agent licensed to sell in your state (RMA)	Enroll by March 15 (Nov. 20 for late tax year filers)	Report loss within 72 hours
Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)	Colony, hive and feed losses	Farm Service Agency (FSA)	After disaster, apply by November 1	Report colony losses within 30 days
Noninsured Crop Disaster Assistance Program (NAP)	Reduced honey yield	Farm Service Agency (FSA)	Enroll by December 31	Report loss within 15 days

- **Cost reduction**: To make crop insurance more affordable, the federal government pays for a portion of your premium costs. These subsidies cover up to 59% of your premium.

- **Benefits for beginning/early stage farmers**: API, WFRP and NAP offer reduced premiums and reduced or waived registration fees.

APICULTURE CROP INSURANCE (API)

This program is administered by the USDA Risk Management Agency (RMA) to provide risk coverage for honey, pollen collection, wax and breeding stock. Dry weather conditions can limit your bees' productivity and this insurance covers losses due to lack of precipitation. The program uses rainfall data to determine when low precipitation in your area triggers indemnity payments ("trigger index").

You may select coverage level from 70 to 90 percent. This refers to the percentage below the average rainfall in your location that will trigger a payment. You also select a productivity factor that represents your operation's productive capacity. You do not have to insure all of your colonies.

When rainfall levels fall below the trigger index in the covered grid area, insured beekeepers receive a payment. While this may not match what full production would have provided, it may help compensate you for your losses. **Here's how it works:**

You buy a policy → If rainfall is low in your area... → You may receive an indemnity payment

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How Rainfall is Measured and Index Interval

RMA uses the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data to track rainfall levels in a grid system, with each grid approximately 17 x 17 square miles. **Acres to be insured are located in one or more grids.** Rainfall in the insurance year is compared to the 50-year precipitation average for each grid. When the rainfall during the two-month insured period falls below the 50-year average for that grid, the producer may receive an indemnity payment.

The index interval represents a two-month period to be insured. The producer selects a minimum of two 2-month intervals to be insured.

For more information
◊ **University of Vermont Ag Risk Education Program**   Website: http://go.uvm.edu/ag-risk
◊ **USDA RMA** web site at https://www.rma.usda.gov/ or contact a crop insurance agent.
◊ **USDA FSA** web site https://www.fsa.usda.gov/ or contact your local FSA office.

National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE

NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION

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