



# RAINFALL INDEX - APICULTURE

## OVERVIEW

The 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

- API coverage is for a single peril, lack of precipitation, and is based on the producer’s selection of coverage level, index intervals and productivity factor. The index interval represents a two-month period and is typically the one when precipitation is most important to the operation.
- The producer selects a productivity factor to match the amount of protection to the value of the production that best represents the operation and productive capacity of their colonies. They do not have to insure all of their colonies, but cannot insure more than the total number of colonies owned.

### Important Dates (2020 CY)

- Sales Closing, Cancellation and Colony Reporting Date: 11/15/19
- Contract Change Date: 8/31/19
- Premium Billing: 9/1/20
- Termination Date: 11/15/20
- End of Insurance: 12/31/20

### Premium Subsidies

Coverage Level	70-75% coverage	80-85% coverage	90% coverage
Subsidy	<b>59%</b>	<b>55%</b>	<b>51%</b>

*Subsidy rates vary by coverage level and grid ID. Check the actuarials for specific subsidy information.*

### COVERAGE LEVELS

**70% - 90%**

*(in 5% increments)*

### PRODUCTIVITY FACTORS

**60% - 150%**

*(in 5% increments)*

The productivity factor is a percentage of the county base value, which is based on honey production and uses a five-year rolling average of USDA 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.

## Claims

- Payments are determined by using NOAA CPC data for the producer chosen grid(s) and index interval(s).
- When the final grid index falls below the “trigger grid index,” an indemnity may be paid.
- Coverage is based on the experience of the entire grid; it is not based on an individual farm/ranch or specific weather stations in the general area.

## In Case of a Review

### Required Documentation:

- Application/Acreage Combination Form
- Document(s) verifying grid
- Proof of ownership/colonies

### Colony Verification:

- Colonies can be verified by FSA or other federal or state governmental reporting systems/requirements, tax records, transportation invoices, purchase agreements, bill of sales, etc.
- Insured colonies include all colonies located within the U.S. An insured may elect to insure all or a portion of their insurable colonies in the county; they may also select the number of colonies located in the county to be insured.
- The colonies must be located on acreage the insured owns or leases that allows placement of the colonies on the acreage.

### Proof of Share - Acreage/colony report reviews shall include verification of:

- Actual colonies versus insured colonies
- Insurable interest (share in the crop, location and time frame\*)

\* *Time frame of the placement of the colony(ies) on the acreage.*

## API Resources

- **Grid ID Locator:** <http://maps.agforceusa.com/api/ri/>
- **NAOO:** [https://www.cpc.ncep.noaa.gov/products/monitoring\\_and\\_data/](https://www.cpc.ncep.noaa.gov/products/monitoring_and_data/)
- **RMA Actuarial Information Browser:** <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>

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