

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 (RI) 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.

## 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 (2024 CY)

- Contract Change Date: 8/31/24
- Sales Closing, Cancellation and Colony Reporting Date: 12/01/2023
- Premium Billing: 9/1/24
- End of Insurance: 12/31/24

## 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.*

## 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.

## AVAILABILITY

API is available in the 48 contiguous states, as well as those U.S. acres located in a grid that crosses the U.S. border or along the ocean in the closest grid ID.

## 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.

## 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, bills of sale, 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.
- To be insured, colonies must be located on acreage the insured owns or leases, or can provide verifiable records specific to the grid ID that allows the placement of colonies at that location. The insured must provide acceptable verifiable records when requested for audit or review. Examples of verifiable records can be found in Exhibit 7 of the RI Standards Handbook. If Hudson can't verify it, then no indemnity is due, but premium will still be owed.
- If a lease isn't available, the insured must complete the Hudson Crop API Lease form (under Forms & Docs in eHarvest). Verbal or handshake leases are not acceptable and the hive count must be included on the signed lease.

### 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/>
- **NOAA:** [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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