Risk Management Programs
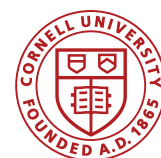# FOR BEEKEEPERS
2019 Crop Year, NY

Beekeepers in New York state have several options for risk management programs:

You are covered for:	Low Levels of Rainfall	Reduced Revenue	ColonyLoss	Reduced Honey Yield
Program name:	Apiculture Crop Insurance (API)	Whole Farm Revenue Protection (WFRP) Insurance	Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)	Noninsured Crop Disaster Assistance Program (NAP)
Approx. cost to protect 10 colonies:	$59*	Depends on revenue	No cost	$325**
What (min.) triggers a payment?***	10-30% lower rainfall than average	15-50% insured revenue losses	22% colony losses (due to colony collapse or natural disaster)	35-50% yield losses
How much is the payment for?	(% of insured lost rainfall) x 60-150% of $120 per hive	(% of insured lost revenue) x total expected revenue	Pays up to $140/colony, $258/hive, and 60-90% of replacement feed costs	(% of insured lost yield) x 55% OR 100% of market price
Benefits for beginning farmers:	Reduced premiums, fees waived	Reduced premiums, fees waived	Increased payments for losses	Reduced premiums, fees waived
Deadline:	Enroll by November 15	Enroll by March 15	After a disaster, apply within 30 days and before Nov. 1	2019CY: Enroll in buy-up by May 24, 2019 2020CY: Enroll by Dec. 1, 2019
Coverage offered by:	Private crop insurance agent	Private crop insurance agent	Farm Service Agency (FSA)	Farm Service Agency (FSA)
Reporting:	Payments sent automatically (no reporting)	Report lost revenue within 72 hours	Report colony losses within 30 days	Report lost yield within 15 days

*In Livingston County **For 50% coverage level at 60% of price, buy-up coverage requires additional premium
***Based on selected coverage level

Cornell University delivers crop insurance education in New York State in partnership with the USDA Risk Management Agency.
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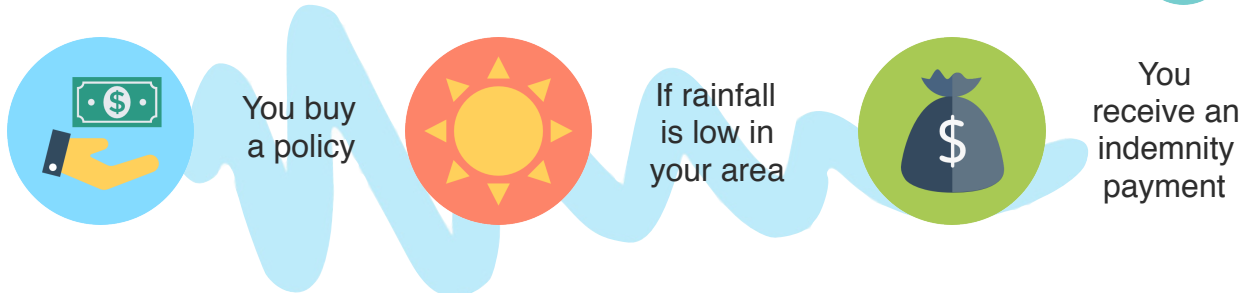Risk Management Agency

Apiculture Crop Insurance (API)

Dry weather conditions can limit your bees' forage intake and honey output. If rainfall** levels are low, you receive a payment to help you continue production.

How it works:

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

How Rainfall is Measured

When you enroll in API, you receive an automatic payment when rainfall levels drop below a given percent of average levels. The USDA Risk Management Agency (RMA) which implements the program uses a grid system of approximately 17 x 17 square mile sections to track rainfall levels. You receive a payment based on the average rainfall in your section of the grid, referred to as your "grid." Find your grid at **http://cli.re/6QxJdP**

What to Insure

Colonies: You do not need to insure all the colonies in your operation to benefit from API insurance. The industry standard is to insure at least 66% of colonies to ensure a minimum base of productive colonies.

Months: Producers may choose which months to insure with a minimum of two, two-month intervals. Most beekeepers insure enough intervals to cover the entire year.

Coverage levels: You can purchase coverage at levels from 70-90%. "Coverage level" refers to the percentage of average rainfall that triggers a payment. Most beekeepers choose 90%. At this level, if rainfall in your grid is below 90% of the average rainfall, you receive an automatic payment. The value of your payment depends on the productivity level you select, from 60-150% of base values. (NY base values for 2019 are $120/colony.)

Reporting

No reporting is necessary. Payments are mailed automatically based on the rainfall in your grid.

Cost Sharing

To make crop insurance affordable for farmers, the federal government pays for a portion of your premium costs. This support covers up to 59% of your premium.

Enrollment

The deadline is November 15. To enroll, contact a crop insurance agent. Find an agent using the Agent Locator tool at **http://cli.re/gzPVWy**

Learn More

Find crop insurance information at **agriskmanagement.cornell.edu**

**The term "rainfall" includes all forms of precipitation.