



**Gibson Insurance Group, Inc.**

**"The Risk Management Specialists"**

*This Agency has been making a difference for Ag Operators of every size with tailored, professional risk management programs for nearly 30 years. With margins as tight as they are, our service means so much to many people whose future is linked to the land. Our commitment is real !!!!! Please stop in to see us in Tipton or give us a call at 800-411-3972 Or 660-433-6300 Or visit [www.gibsoninsurancegroup.com](http://www.gibsoninsurancegroup.com)*



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## **Apiculture - Rainfall Index**

*"Bee Ready for the Weather"*



**Tel: 660-433-6300 or 800-411-3972**



# Apiculture (API) - Rainfall Index



Gibson Insurance Group has been a leader in Crop Insurance for nearly 30 years. During this time we have watched the USDA change and mature their

emphasis on agriculture to programs that encompass all aspects of this sector. Years ago most farm programs were directed at the grain and milk producers. Now these programs have been changed to better serve other significant sectors as well.

In these changes, apiculture has also been addressed. There is currently a pilot program available in Missouri, and a few other states, that protects the bee producer in the event of lack of normal precipitation.



## What is Apiculture

Apiculture, or API is a Federal Crop Insurance program offered by the USDA's Risk Management Agency. The purpose of API is to insure annual honey production capability in the form of forage flora productivity. Rainfall, or available soil moisture, has the greatest influence on forage production which provides nectar and pollen for honey bees.

## How does it work?

API allows bee/honey producers to insure a 12 mile by 12 mile area or, grid, around their hive/colonies for the lack of adequate rainfall. These grids allow for more localized coverage. API uses National Oceanic and Atmospheric Administration (NOAA) data.

Coverage is available in eleven separate 2-month periods, called Index Intervals, beginning January 1. Producers must insure for at least 2 of these Index Intervals. This allows producers to design coverage to match their local growth patterns and production



seasons.

Producers can insure for up to 90% of the average amount of rainfall for each Index Interval, and up to 150% of the county base value.

**Sales Closing date is November 30**



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