



Shellfish Crop Insurance Program Growing Interval II

Risk
Management
Agency

rma.usda.gov

Risk Management Agency

- Serving America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities.
- www.rma.usda.gov

The screenshot shows the USDA Risk Management Agency website. At the top left is the USDA logo and the text "United States Department of Agriculture Risk Management Agency". To the right is a navigation menu with links for "Home", "About RMA", "Find an Agent", "News", "Careers", "Contact Us", and "En Español". Below the menu is a search bar with a "Search" button. A dark blue navigation bar contains dropdown menus for "Policy & Procedure", "RMALocal", "Commodities", "Tools", and "Topics". The main content area features a large banner image of a green field with the text "Crop Insurance For American Farmers and Ranchers". Below the banner are four blue boxes with icons and text: "Manage Your Farm Risk" (resources for farmers and ranchers), "Insurance Resources" (policies, handbooks, and more), "Education and Training" (partner with RMA, find training opportunities), and "Beginning Farmers" (resources and tools for those just starting out).

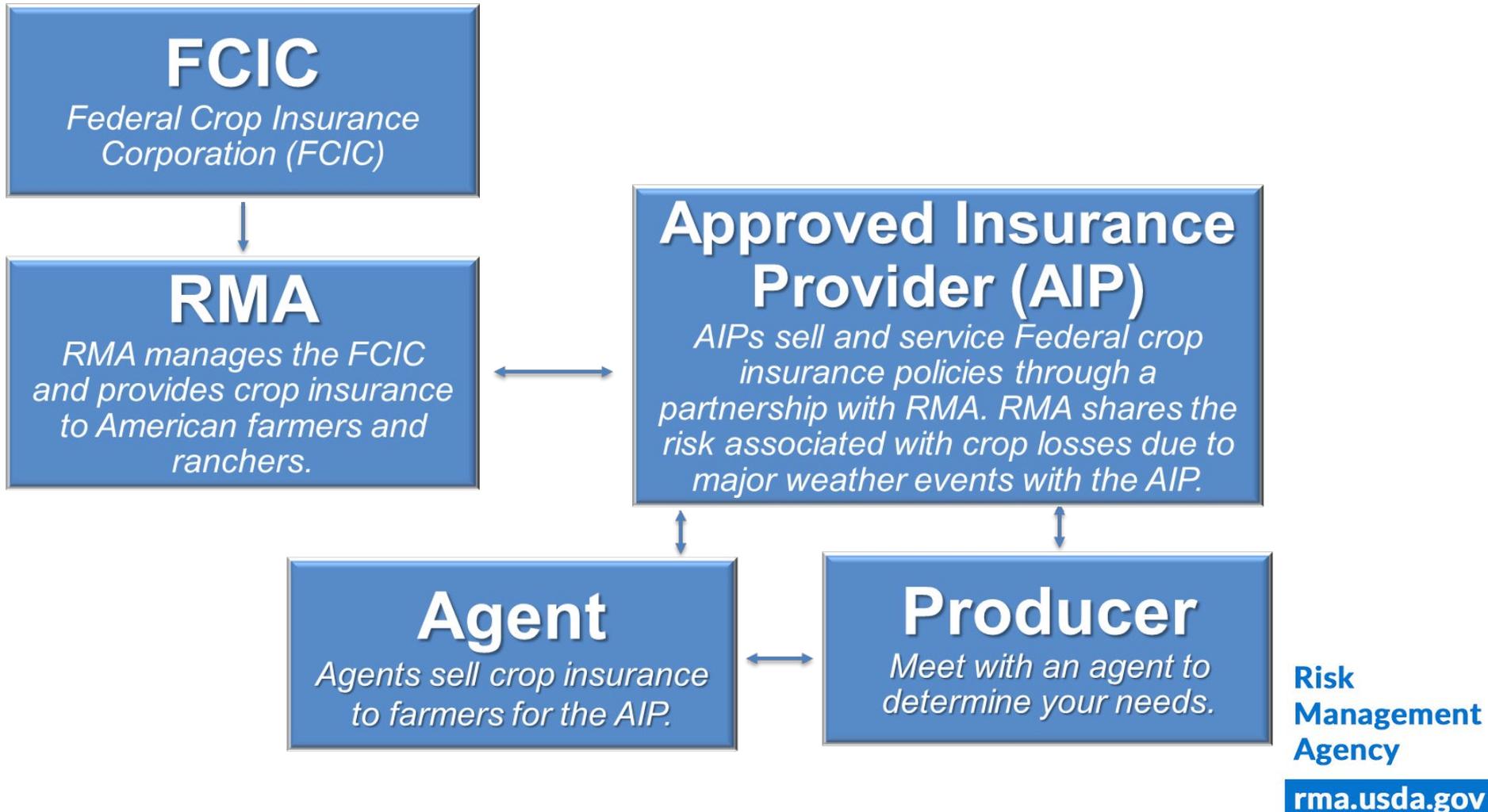
RMA Regional Offices



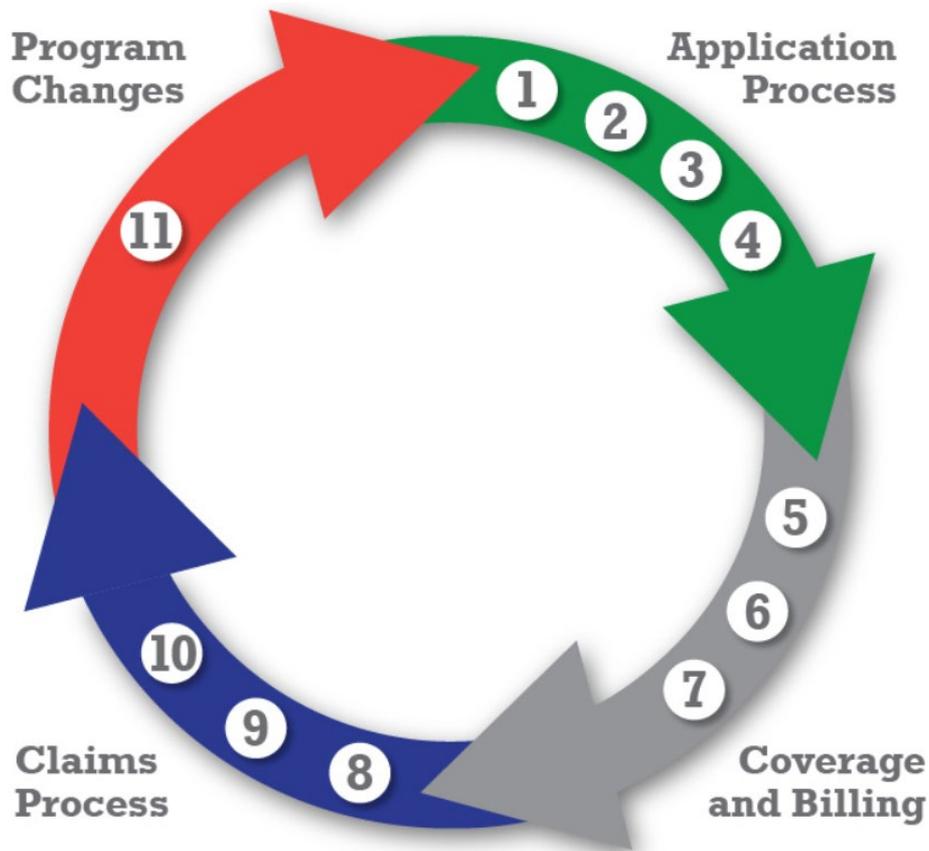
RMA Regional Offices

- Valdosta, GA ① Alabama, Florida, Georgia, Puerto Rico, South Carolina
- Spokane, WA ② Alaska, Idaho, Oregon, Washington
- Davis, CA ③ Arizona, California, Hawaii, Nevada, Utah
- Jackson, MS ④ Arkansas, Kentucky, Louisiana, Mississippi, Tennessee
- Topeka KS ⑤ Colorado, Kansas, Missouri, Nebraska
- Springfield, IL ⑥ Illinois, Indiana, Michigan, Ohio
- St. Paul, MN ⑦ Iowa, Minnesota, Wisconsin
- Billings, MT ⑧ Montana, North Dakota, South Dakota, Wyoming
- Oklahoma City, OK ⑨ New Mexico, Oklahoma, Texas
- Raleigh, NC ⑩ Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia

How does crop insurance work?



Crop Insurance Cycle



1. Policy Renewal/Change Options/Application
2. Sales Closing/Cancellation/Termination Dates
3. Acceptance
4. Insurance Attaches

5. Acreage Reports
6. Summary of Coverage
7. Premium Billing

8. Notice of Damage or Loss of Production
9. Inspection
10. Indemnity Claim

11. Contract Change Date

**Risk
Management
Agency**

rma.usda.gov

How did we get here?

- **Feedback from growers**
 - 2020 Listening Sessions
 - Reduce onsite inspections
 - Reduce record requirements
 - Utilize current industry records
- **RMA developed the program with a contractor**
 - 2021 Contracted for development
 - 2023 FCIC Board approved for implementation
 - 2024 Initial crop year for coverage

What else was considered?

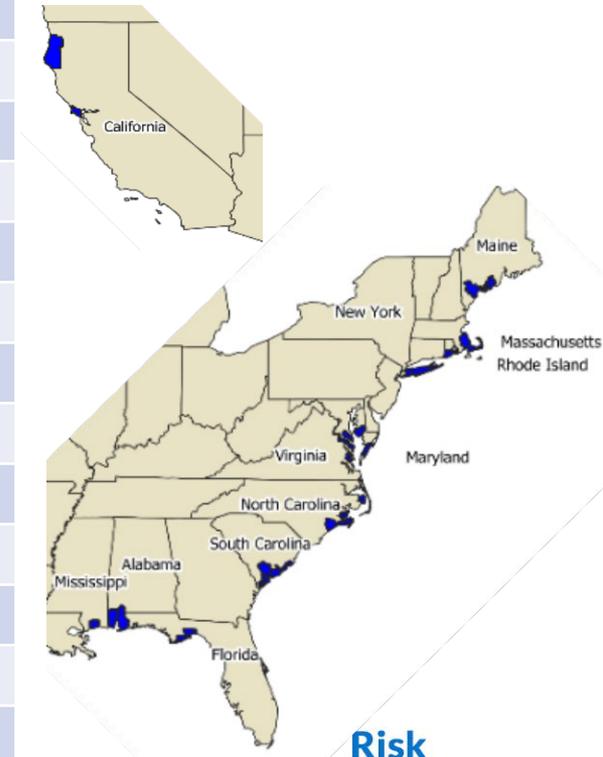
- **No single planting or harvesting period. Production timelines can vary by:**
 - Production region climate;
 - Individual production practices;
 - Marketing windows; and
 - Seed availability.
- **Oysters are not planted in any acreage equivalents.**
- **Growers were not interested in an inventory-based program. They did not want to track single oysters from planting to harvest.**

What are we offering?

- **Oyster Coverage**
 - Grown for the half-shell market
 - Grown in containers
 - Planted at 4mm or larger, based on your seed purchase receipts
 - Hurricane Insurance Protection – Wind Index (HIP-WI) and the Tropical Storm (TS) option are available, when provided in the actuarial documents for the county
- **Limited Peril Production-Based Program**
- **Basic Units by County**
- **Coverage based on your expected harvest for the year**
- **Production loss with a County Loss Trigger**
- **12-month Insurance Period (Jan 1 to Dec 31)**
- **Producer Price Option**

Where is the program offered?

State Name	County Name	State Name	County Name
Alabama	Baldwin	New York	Suffolk
Alabama	Mobile	North Carolina	Carteret
California	Humboldt	North Carolina	Dare
California	Marin	North Carolina	Onslow
Florida	Franklin	North Carolina	Pamlico
Florida	Wakulla	Rhode Island	Newport
Maine	Cumberland	Rhode Island	Washington
Maine	Lincoln	South Carolina	Beaufort
Maryland	Dorchester	South Carolina	Charleston
Maryland	St Mary's	South Carolina	Colleton
Massachusetts	Barnstable	Virginia	Accomack
Massachusetts	Plymouth	Virginia	Gloucester
Mississippi	Harrison	Virginia	Northumberland
New York	Nassau	Virginia	Westmoreland



What will coverage protect against?

- **Named Storms**

- **Hurricanes**

- Identified by NOAA – NHC
 - Minimum 64-knot wind speed in a county
 - Adjacent counties will also trigger



- **Nor'easters**

- Weather station readings
 - Average hourly barometric pressure at or below 990 millibars for at least 12 consecutive hours
 - No adjacent county triggers

What will coverage protect against?

- **Excessive Heat during a low tide event**
- **Freeze during a low tide event**
- **Based on NOAA reports**
 - What is a low tide?
 - Ocean monitoring stations detect Mean Lower Low Water (MLLW) readings, which is the lowest of two low tides per day averaged over 19 years. Low tide events are when the low tide is at or below the MLLW.
 - What causes the trigger during a low tide event?
 - Hourly low tide events are evaluated along with daily air temperatures.
 - Excessive Heat is a cause of loss when the average maximum daily temperature is at or above 38.0 degrees Celsius during a low tide event.
 - Freeze is a cause of loss when the average minimum daily temperature is lower than the county threshold provided in the Shellfish Data Provisions during a low tide event.



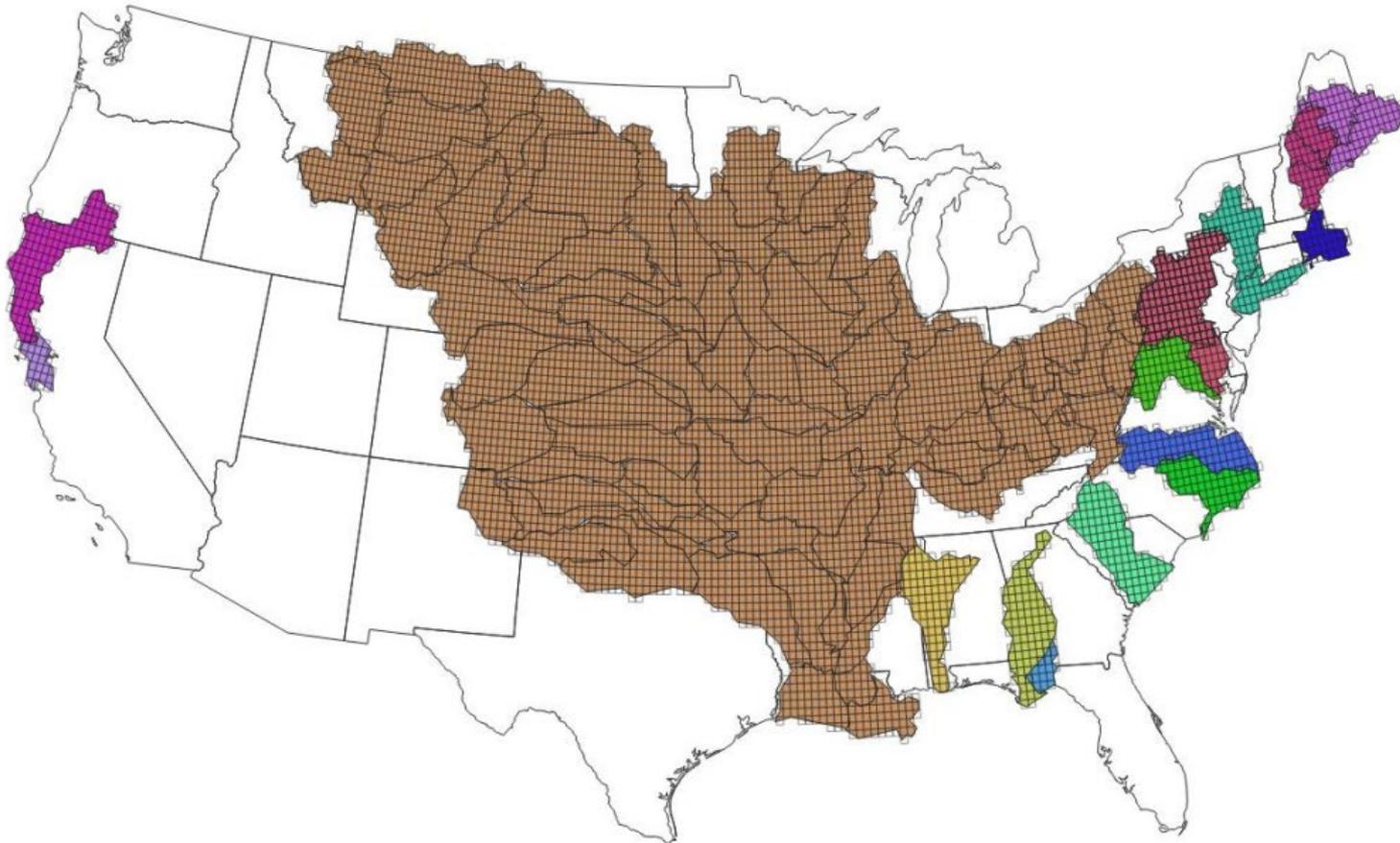
What will coverage protect against?

- **Low Salinity caused by Excessive Rainfall**
 - Two criteria, described in Shellfish Data Provisions:
 - Cumulative precipitation meets or exceeds the threshold (for applicable watershed area – see map on next slide) during six consecutive 30-day windows in the insurance period
 - Threshold examples:
 - Carteret, NC = 1,001 cm
 - Northumberland, VA = 2,616 cm
 - Daily maximum temperature meets or exceeds 20 degrees Celsius reported on the final day of those six consecutive 30-day windows.

- Example:

30-Day Window
June 1 – June 30
June 2 – July 1
June 3 – July 2
June 4 – July 3
June 5 – July 4
June 6 – July 5

Watershed Areas (as mentioned on previous slide)



What doesn't this program cover?

- **Loss or damage to oysters that you were not able to harvest due to:**
 - Reasons other than physical damage from an insurable cause of loss
 - Quarantine
 - Closure
 - Refusal of the buyer to purchase your oysters
- **Oysters grown in nurseries or hatcheries**
- **Bottom culture oysters**
- **Seed oysters purchased at less than 4mm**

What are the insurability requirements?

- **You must:**
 - Have share in the oyster production;
 - Submit an application that is accepted by the insurance provider;
 - Grow your oysters for the half-shell market;
 - Grow your oysters in containers;
 - Have seed purchase receipts that:
 - Show you purchased 4mm or larger oyster seeds; and
 - Are from a private or commercial shellfish nursery or hatchery;
 - Have grown oysters or participated in managing an oyster operation for at least four crop years in the county where the oysters will be insured;
 - Grow your oysters using generally acceptable production methods; and
 - Grow your oysters in an operation that, if inspected, would be acceptable to your insurance provider.

What do I need to do?

- **January 15**
 - Production Reporting Date
 - For the first year of coverage:
 - Provide at least the most recent four crop years of annual production reports for mature harvested oysters based on the applicable growing interval. Your production reports must include:
 - The total seed purchased by seed size and seed source.
 - Numbers must be supported by your seed purchase receipts.
 - Must include the name of the private or commercial shellfish nursery or hatchery, for each year for the growing interval.
 - Total dollar sales of your mature oysters; and
 - Total sold production of the mature oysters.
 - For subsequent crop years:
 - All information detailed above for the most recent crop year.

For 2024 Coverage

Growing Interval	Harvest Records	Seed Purchase Information
I	2020-2023	2019-2022
II	2020-2023	2018-2021
III	2020-2023	2017-2020

What do I need to do?

- **December 15 (for 2024 crop year); November 30 (for subsequent crop years)**
 - Sales Closing Date
 - Establish or Modify Coverage
 - Complete a Producer's Pre-Acceptance Worksheet (PAW)
 - Your agent will provide this form to you and may assist in its completion. The PAW is the current assessment of your operation.
 - Provide your Seed Purchase Receipts (by growing interval). Receipts must include:
 - Your name (operation name);
 - Commodity (oysters);
 - Date of purchase (MM/DD/YYYY);
 - Number of seeds purchased by seed size (must be a quantity of seeds, not a weighted measurement); and
 - The name of the private or commercial shellfish nursery or hatchery where you purchased your seeds

What do I need to do?

- **January 15**
 - **Commodity Reporting Date**
 - You must submit, for your basic unit and growing interval:
 - A list of all your oyster growing locations in the county. For each location you must provide the:
 - Lease identification numbers (or other applicable identification numbers); and
 - Global Positioning System (GPS) coordinates (latitude and longitude).
 - The number of oyster seeds you purchased for expected harvest in the current crop year and their size. The information you provide must be supported by your seed purchase receipts.

What do I need to do?

- **August 15**
 - Premium Billing Date
 - FSA AD-1026 (Conservation Compliance) form due
 - Must complete and sign on or before the premium billing date
 - Ensures eligibility for premium subsidy (including for oysters)
 - Oyster growers should mark Box 5A
 - Contact your local FSA office
 - <https://offices.sc.egov.usda.gov/locator/app>

This form is available electronically.

AD-1026
(10-30-14)

(See Page 2 for Privacy Act and Paperwork Reduction Act Statements)

U.S. DEPARTMENT OF AGRICULTURE
FarmServiceAgency

HIGHLY ERODIBLE LAND CONSERVATION (HELIC) AND WETLAND CONSERVATION (WC) CERTIFICATION

5. Check one of these boxes if the statement applies ; otherwise continue to Part B.

- A. The producer in Part A does not have interest in land devoted to agriculture. Examples include bee keepers who place their hives on another person's land, producers of crops grown in greenhouses, and producers of aquaculture AND these producers do not own/lease any agricultural land themselves. **Note:** Do not check this box if the producer shares in a crop.

**Risk
Management
Agency**

rma.usda.gov

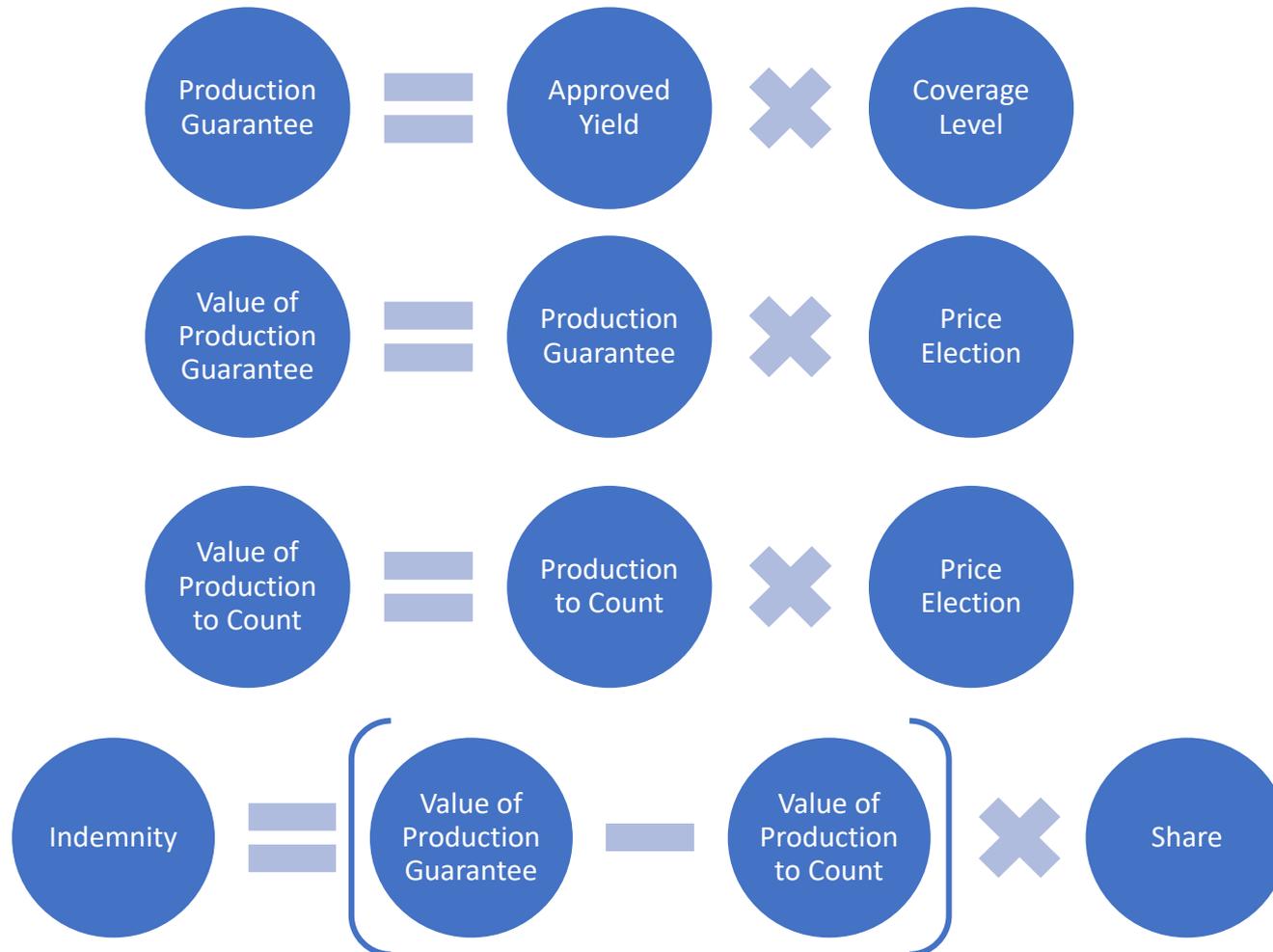
Other Important Dates

- **January 1**
 - Coverage Begins
- **August 31**
 - Contract Change Date
 - Changes to the policy, if any, will be published
 - Actuarial documents will be published
- **November 30**
 - Cancellation Date
 - Cancel coverage
- **December 31**
 - End of Insurance Period
 - Termination date, if coverage has been cancelled

What are Growing Intervals?

- **Time between the calendar year you purchase your seed and the crop year you expect to harvest your mature oysters.**
- **Only one growing interval may be selected.**
 - Must be based on the majority of the seeds in your operation.
- **Used to estimate your expected harvest in a given crop year.**
- **For example:**
 - **Growing Interval I** – You purchased the majority of your seeds one calendar year prior to the year you plan to harvest (e.g., for crop year 2024, seeds were purchased in 2023).
 - **Growing Interval II** – You purchased the majority of your seeds two calendar years prior to the year you plan to harvest (e.g., for crop year 2024, seeds were purchased in 2022).
 - **Growing Interval III** – You purchased the majority of your seeds three calendar years prior to the year you plan to harvest (e.g., for crop year 2024, seeds were purchased in 2021).

How does it work?



Approved Yield

- **Lesser of your:**
 - Capped yield
 - Average yield multiplied by 1.25.
 - Expected yield
 - The number of seeds on your seed purchase receipts for expected harvest in the current crop year multiplied by the Adjusted Mean Survival Rate.

Approved Yield – Survival Rates

- **Observed Survival Rate**
 - Percentage determined by dividing your harvested production for each crop year by the number of seeds you purchased in the calendar year for your growing interval
 - For example – **Growing Interval II:**
 - Divide the harvested production from the 2023 crop year by the number of seed purchased in the 2021 calendar year.
- **Standardized Survival Rate**
 - Your observed survival rate for the applicable seed size for each crop year, multiplied by the standardized survival factor for that seed size.
- **Adjusted Mean Survival Rate**
 - Simple average of the standardized survival rates for the base period for your growing interval that is used to determine the expected yield for the current crop year.

Survival Rates – Standardized Survival Rate

- Standardized Survival Factor**

- Percentage based on different seed sizes that are used to calculate the standardized survival rate. These factors are contained in the Special Provisions for your county.

Seed size for expected harvest in current crop year

Seed size from historical plantings

Seed Size Purchased for Current Crop Year for Applicable Growing Interval	Seed Size for APH Crop Year				
	4mm to < 6mm	6mm to < 8mm	8mm to < 10mm	10mm to < 12mm	12mm or larger
4mm to < 6mm	100%	93%	90%	87%	81%
6mm to < 8mm	108%	100%	97%	93%	88%
8mm to < 10mm	112%	104%	100%	97%	91%
10mm to < 12mm	115%	107%	103%	100%	94%
12mm or larger	123%	114%	110%	107%	100%

Risk Management Agency

rma.usda.gov

What if I plant multiple seed sizes?

- If you plant multiple seed sizes for expected harvest in the same crop year, a weighted average seed size will be used.

- Example:

Seed Size	Number of Seed Purchased	Seed Purchased x Size
6mm	200,000	200,000 x 6mm = 1,200,000
8mm	225,000	225,000 x 8mm = 1,800,000
10mm	75,000	75,000 x 10mm = 750,000
Total	500,000	3,750,000

$3,750,000 \div 500,000 = 7.5 \text{ mm Weighted Average Seed Size}$

Approved Yield Example

- Producer Provided Records**

Harvest Year	Year Seed Planted	# Seed Purchased	Seed Size	# Oysters Harvested	Total Dollar Sales	Price per Oyster	Observed Survival Rate
2020	2018	300,000	6mm	258,000	\$152,220	\$0.59	86%
2021	2019	400,000	6mm	276,000	\$184,920	\$0.67	69%
2022	2020	400,000	10mm	284,000	\$178,920	\$0.63	71%
2023	2021	425,000	6mm	284,750	\$185,088	\$0.65	67%
2024	2022	500,000	7.5mm				

**Capped
Yield
344,609**

- Standardized Survival Rate Calculation**

Harvest Year	Seed Size	Observed Survival Rate	Standardized Survival Factor	Standardized Survival Rate
2020	6mm	86%	100%	86% x 100% = 86%
2021	6mm	69%	100%	69% x 100% = 69%
2022	10mm	71%	93%	71% x 93% = 66%
2023	6mm	67%	100%	67% x 100% = 67%

**Adjusted Mean
Survival Rate 72%**

**Risk
Management
Agency**

rma.usda.gov

Approved Yield Example

- **Expected Yield**

**Number of Seed Purchased x
Adjusted Mean Survival Rate**

- $360,000 = 500,000 \times 72\%$

- **Approved Yield**

Lesser of Expected Yield or Capped Yield

- $344,609 = \text{lesser of } 360,000 \text{ or } 344,609$

Coverage Level

- **Available Coverage Levels**
 - 50-75% Coverage levels
 - Catastrophic coverage is available

Production Guarantee Example



What are the price options?

- **Price Election**

- Established price available in the actuarial documents; or
- **Producer Price Option (PPO)**
 - Option to get a price higher than RMA's published price election
 - Not available for Catastrophic coverage
 - You must:
 - Elect the option by November 30 (SCD)
 - Submit records of the number of oysters sold and average price received for the unit for the most recent four crop years.

How is the PPO determined?

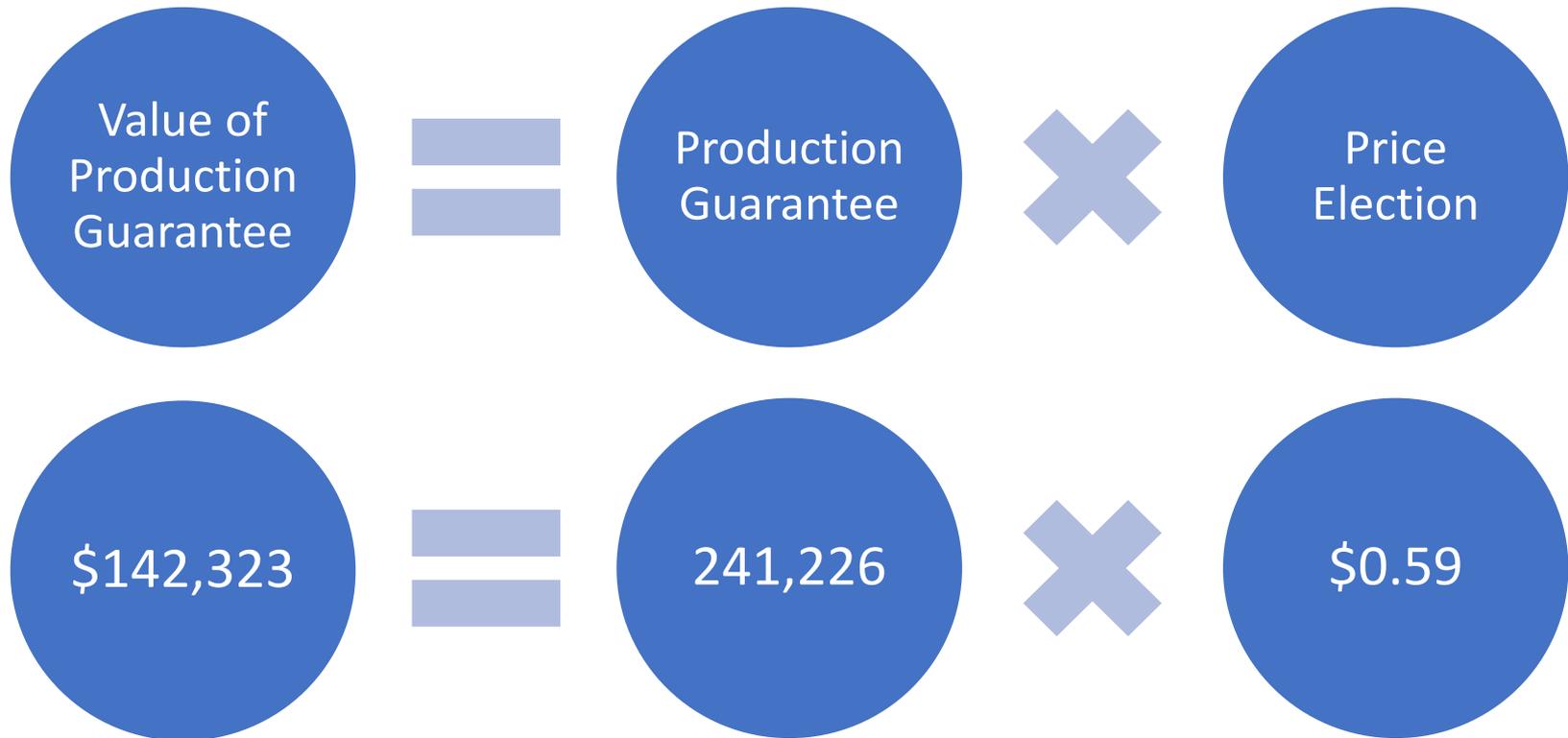
- **Average price received by you for each year in the most recent four crop years.**
 - Total dollar sales of mature oysters divided by the total number of mature oysters sold, for each crop year.
- **Your PPO cannot be greater than the Maximum Over Established Price (MOEP) for your county in the actuarial documents.**
 - $MOEP = RMA \text{ Established Price} \times 1.25$

• **Example:**

Harvest Year	Number of Oysters Sold	Dollar Sales	Average Price
2020	258,000	\$152,220	\$0.59
2021	276,000	\$184,920	\$0.67
2022	284,000	\$178,920	\$0.63
2023	284,750	\$185,088	\$0.65
4-Year Average Price / PPO			\$0.64

RMA Established Price = \$0.59
 MOEP = \$0.73

Value of Production Guarantee Example



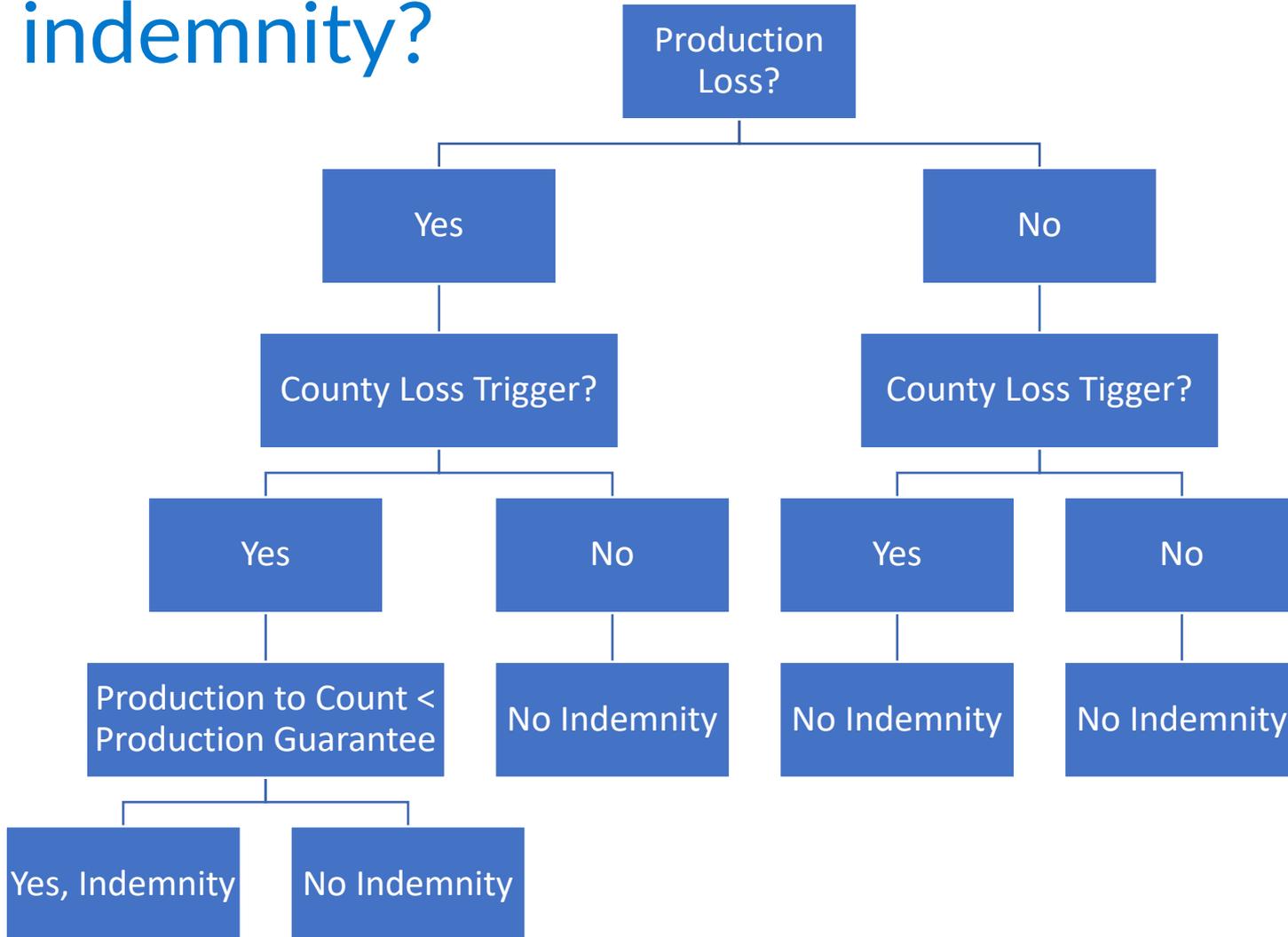
What is a County Loss Trigger?

- **Occurrence of an insurable cause of loss in your county or an adjacent county**
 - Determined in accordance with the Shellfish Commodity Provisions and the Shellfish Data Provisions
- **County loss triggers will be specified in the actuarial documents**
- **An insurable production loss and a county loss trigger must occur within the insurance period before any loss is payable**

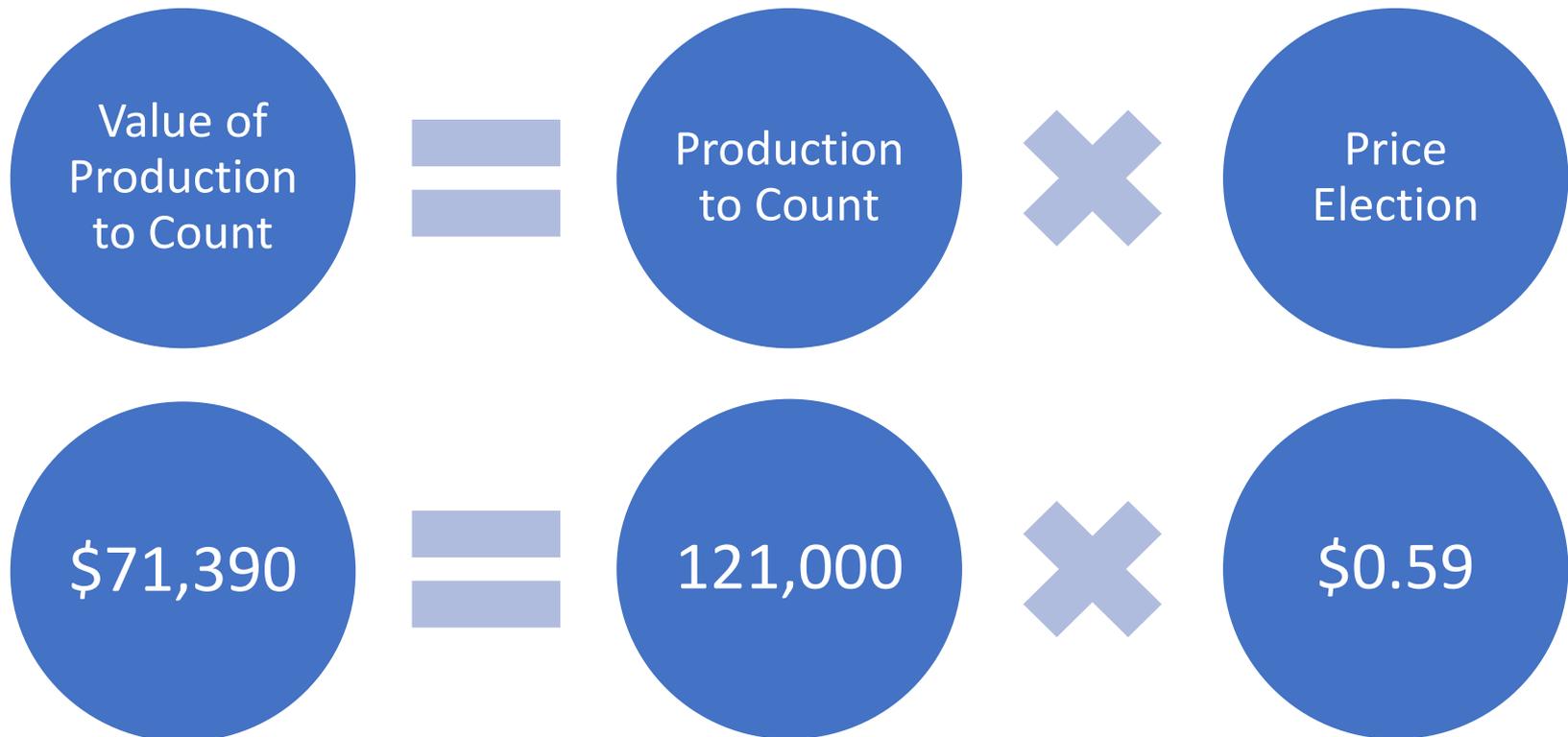
What if I have a production loss?

- **You must:**
 - Protect your oysters from further damage by providing sufficient care
 - Prove damage to your oysters occurred during the crop year
 - Provide notice to your insurance company within 72 hours of your discovery of damage or loss
 - This cannot be done later than 15 days after the end of the crop year
 - Notice must be given even if there is no County Loss Trigger
 - Submit a claim no later than 60 days after the crop year ends
- **Your insurance company may inspect or appraise your production.**

How do I know if I will receive an indemnity?



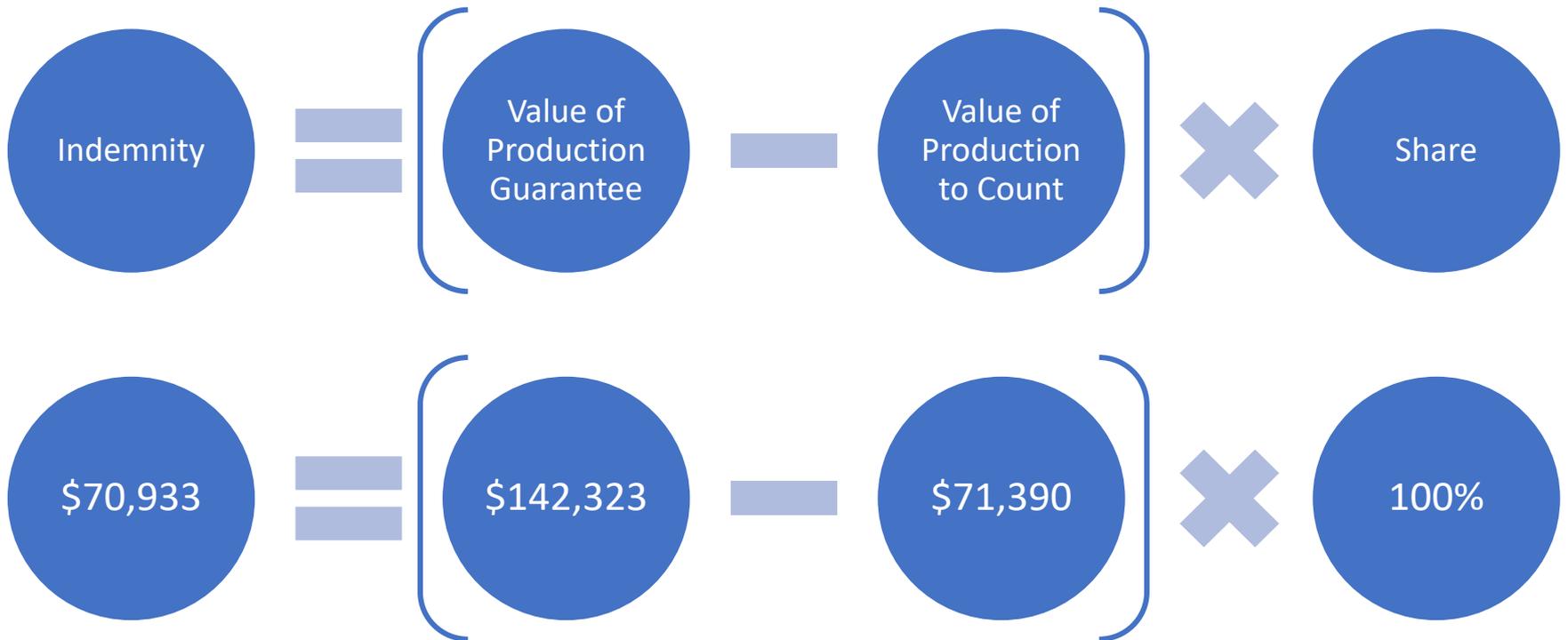
Value of Production to Count Example



Share

- **Your insurable interest in your oyster operation as the owner or operator at the time insurance attaches**
 - Must have a financial risk directly related to the production of the crop
 - Who is included in your share?
 - Spouse
 - Child
 - Household member

Indemnity Example



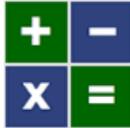
RMA Cost Estimator

- <https://ewebapp.rma.usda.gov/apps/costestimator/>

USDA United States Department of Agriculture
Risk Management Agency

Home About RMA Find an Agent News Careers Contact Us En Español

Policy & Procedure ▾ RMA Local ▾ Commodities ▾ **Tools ▾** Topics ▾

 Summary of Business	 Agent Locator	 Actuarial Info Browser	 RMA Map Viewer	 Cost Estimator
Actuarial Information Browser	Cost Estimator	Livestock and Dairy Participation	Price Discovery Reporting	
Agent Locator	County Programs	Livestock Reports (LRP and LGM)	Reinsurance Reports	
AIP Companies	Crop Indemnity Maps	Nursery Software (EPLPPS)	RMA Information Reporting System	
Associated Agencies and Partners	Crop Weather	Other Sites	RMA Map Viewer	
Cause of Loss	FTP File Access	PRF Rainfall	Summary of Business Reports	

Find training opportunities.

RMA Cost Estimator

- Personalized Estimate

USDA Risk Management Agency
United States Department of Agriculture

About RMA | Field Offices | Contact Us | ¡En Español!

Cost Estimator
Welcome Guest!

What's New | Newsroom | Programs | Blog

Site Map | A-Z Index | Advanced Search | Help

You are: Home > Information Browser > Cost Estimator > Main Menu Log In

Popular Topics

- ▶ Appendix III/M-13
- ▶ Bulletins and Memos
- ▶ Crop Policies and Pilots
- ▶ Federal Crop Insurance Corp
- ▶ Field Offices: ROs | COs
- ▶ Frequently Asked Questions
- ▼ Information Browser
 - ▼ Cost Estimator

Cost Estimator

Use this tool to estimate your Federal crop insurance premium costs. Please contact your crop insurance agent for an actual crop insurance quote and to obtain coverage.

Please disable your **pop-up blocker** before using this application or add this application to your list of safe sites.

Main Menu

- [Plan Comparison >](#)
- [Personalized Estimate >](#)
- [Continue with an Existing Estimate >](#)
- [Preferences >](#)
- [View Frequently Asked Questions \(FAQ\) >](#)

CE0101

Personalized Estimate

Detailed Criteria

* Commodity Year	:	2024	▼
* Insurance Plan	:	APH Price Component 91	
* State	:	North Carolina 37	▼
* County	:	Carteret 031	▼

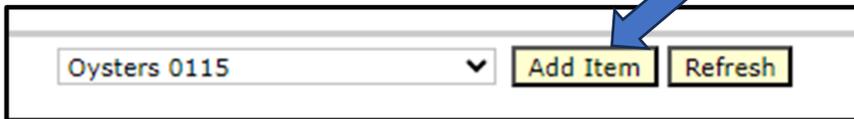
* - indicates required field.



Data valid as of: 10/22/2023

RMA Cost Estimator

- Add Item**



Oysters 0115 ▼ **Add Item** **Refresh**

- Enter Applicable Information**

	Item 1	Delete
* Commodity	Oysters 0115	
* Type	Half Shell 444 ▼	
* Practice	Container 008 ▼	
* Unit of Measure	OYS	
* Price Election	100 % \$0.59 99 % \$0.58 97 % \$0.57 95 % \$0.56	
Qualify for Beginning or Veteran Farmer Rancher?	<input checked="" type="radio"/> No <input type="radio"/> BFR <input type="radio"/> VFR	
* Does Conservation Compliance (CC) apply?	<input checked="" type="radio"/> No <input type="radio"/> Yes	
* Approved Yield	344609	
* Insured Share Percent	1	
* Unit Structure	<input checked="" type="radio"/> Basic	
* Basic Unit Number	1 ▼	
* Optional Unit Number	Not Applicable	
Options By Unit	None Available	
Options By Commodity	PS Producer Price Option 1.000 ▲	

Get Estimates 

RMA Cost Estimator

- Producer Premium Amount**

Oysters 0115	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	View
Item 1	100 %	\$2,059.00	\$1,331.00	\$975.00	\$633.00	\$531.00	\$362.00	-	Worksheets
	55 %	-	-	-	-	-	-	\$0.00	

- Liability Amount**

Oysters 0115	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	View
Item 1	100 %	\$152,490.00	\$142,323.00	\$132,158.00	\$121,991.00	\$111,826.00	\$101,660.00	-	Worksheets
	55 %	-	-	-	-	-	-	\$55,913.00	

- Subsidy Amount**

Oysters 0115	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	View
Item 1	100 %	\$2,517.00	\$1,915.00	\$1,404.00	\$1,124.00	\$944.00	\$736.00	-	Worksheets
	55 %	-	-	-	-	-	-	\$604.00	

RMA Cost Estimator

- **Producer Worksheet**

Oysters 0115	PE %	75 %	70 %	65 %	60 %	55 %	50 %	CAT 50 %	View
Item 1	100 %	\$2,059.00	\$1,331.00	\$975.00	\$633.00	\$531.00	\$362.00	-	Worksheets 
	55 %	-	-	-	-	-	-	\$0.00	

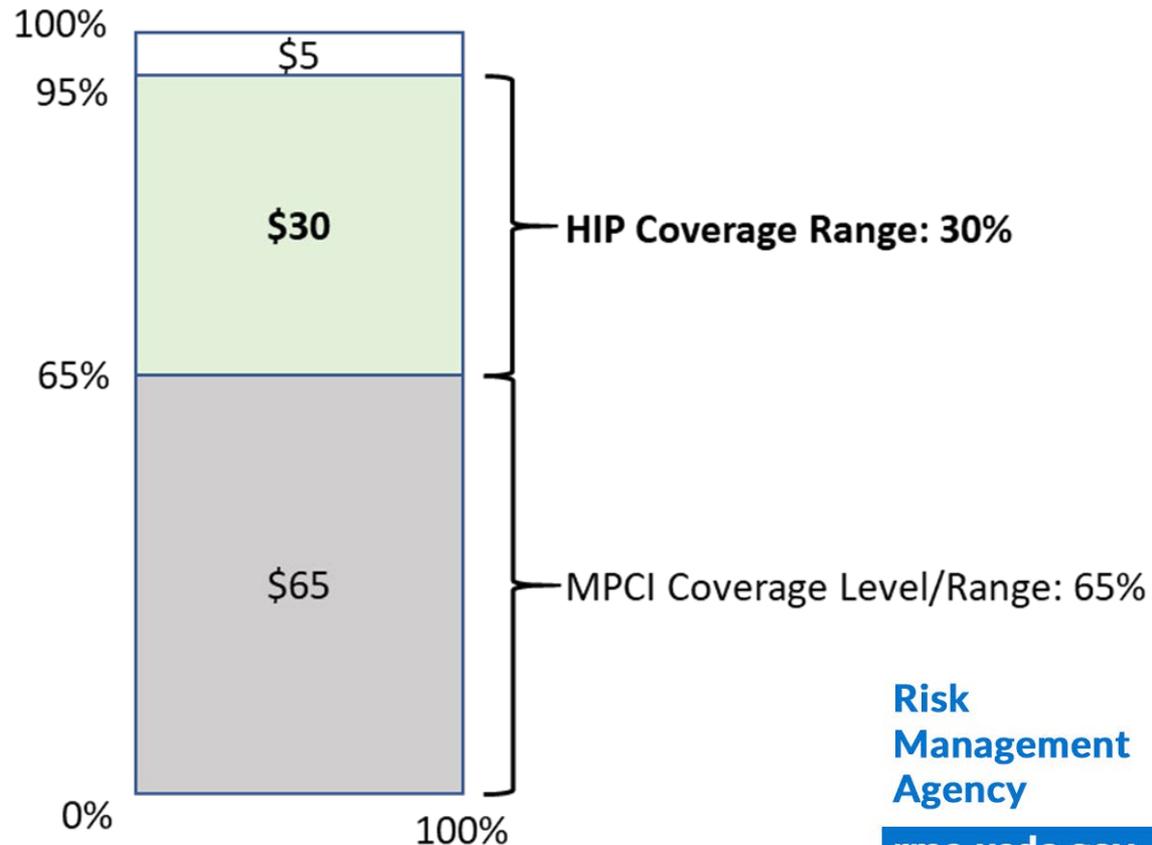
Dates		
<i>Final Planting:</i>	Not Applicable	
<i>Acreage Reporting:</i>	Not Applicable	
<i>Sales Closing:</i>	11/30/2023	
Computed Results		
	<i>Total</i>	<i>Per Acre/Quantity</i>
<i>Liability Amount:</i>	\$132,158.00	NaN
<i>Total Guarantee Amount:</i>	NaN	NaN
<i>Total Premium Amount (Including A&O):</i>	\$2,379.00	NaN
<i>Subsidy (Including A&O):</i>	\$1,404.00	NaN
<i>Producer Premium (No Admin Administrative Included):</i>	\$975.00	NaN
<i>Administrative Fee:</i>	\$30.00	Not Applicable
<i>Producer Premium (Administrative Fee Included):</i>	\$1,005.00	Not Applicable
Factors and Codes		
	<i>Factor</i>	<i>Code(s)</i>
<i>Unit Structure:</i>	1.000	BU
<i>Sub County Code:</i>	Not Applicable	Not Applicable
<i>Additive Optional Rate Adjustment:</i>	0.0000	
<i>Multiplicative Optional Rate Adjustment:</i>	1.0000	
<i>Fixed Rate:</i>	0.0000	Not Applicable
<i>Premium Surcharge Percent:</i>	1.00	Not Applicable

Hurricane Insurance Protection – Wind Index (HIP-WI)

- Covers a portion of the deductible
- Must be elected by the Sales Closing Date
- Full HIP-WI value is paid when a county, or an adjacent county, is within the area of sustained hurricane-force winds from a named hurricane based on NOAA NHC published data.
 - If Tropical Storm (TS) Option elected, half of TS value is paid for first TS; remaining paid if subsequent TS or hurricane occurs.
- A notice of loss is not required.

HIP-WI

- **Example:**
 - Base Policy Coverage Level = 65%
 - HIP-WI Coverage Range = 30%



HIP-WI Cost Estimator

- Personalized Estimate

USDA Risk Management Agency
United States Department of Agriculture

About RMA | Field Offices | Contact Us | ¡En Español!

Cost Estimator
Welcome Guest!

What's New | Newsroom | Programs | Blog

Site Map | A-Z Index | Advanced Search | Help

You are: Home > Information Browser > Cost Estimator > Main Menu Log In

Popular Topics

- Appendix III/M-13
- Bulletins and Memos
- Crop Policies and Pilots
- Federal Crop Insurance Corp
- Field Offices: ROs | COs
- Frequently Asked Questions
- Information Browser
- Cost Estimator

Cost Estimator

Use this tool to estimate your Federal crop insurance premium costs. Please contact your crop insurance agent for an actual crop insurance quote and to obtain coverage.

Please disable your **pop-up blocker** before using this application or add this application to your list of safe sites.

Main Menu

- Plan Comparison >
- Personalized Estimate >
- Continue with an Existing Estimate >
- Preferences >
- View Frequently Asked Questions (FAQ) >

CE0101

Personalized Estimate

Detailed Criteria

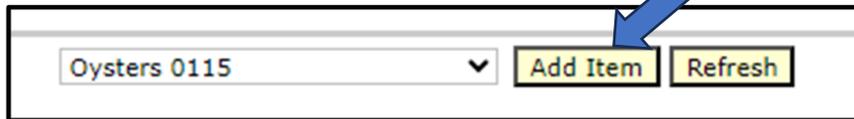
* Commodity Year	:	2024	▼
* Insurance Plan	:	Hurricane Insurance Protection - Wind Index 37	▼
* State	:	North Carolina 37	▼
* County	:	Carteret 031	▼

* - indicates required field.



HIP-WI Cost Estimator

- Add Item**



- Enter Applicable Information**

	Item 1	Delete
* Commodity	Oysters 0115	
* Commodity Type	Half Shell 444	
* Class	No Class Specified 997	
* Subclass	No Subclass Specified 997	
* Cropping Practice	Container 008	
* Irrigation Practice	No Irrigation Practice Specified	
* Organic Practice	No Organic Practice Specified 99	
* Intended Use	No Intended Use Specified 997	
* Interval	No Interval Specified 997	
* Legacy Type/Practice	Type: Half Shell 444 Practice: Container 008	
* Unit of Measure	OYS	
Are acres under multiple cropping?	<input checked="" type="radio"/> No <input type="radio"/> Yes	
Qualify for Beginning or Veteran Farmer Rancher?	<input checked="" type="radio"/> No <input type="radio"/> BFR <input type="radio"/> VFR	
* Does Conservation Compliance (CC) apply?	<input checked="" type="radio"/> No <input type="radio"/> Yes	
* Underlying Insurance Plan	APH Price Component 91	
Underlying Price Election	100%	

	CL%	Liability
* Underlying Total Liability ⓘ	Buy-Up 75%	<input type="text"/>
	Buy-Up 70%	<input type="text"/>
	Buy-Up 65%	132158
	Buy-Up 60%	<input type="text"/>
	Buy-Up 55%	<input type="text"/>
	Buy-Up 50%	<input type="text"/>
* Underlying Proration Percent	Not Applicable	
Does SCO or STAX Apply?	None	
SCO/STAX Coverage Level Percent	Not Applicable	
Options By Unit	None Available	
Options By Commodity	TS Tropical Storm 0.039	
* Protection Factor	100 %	
Underlying Options	None Available	
<input type="button" value="Get Estimates"/>		

HIP-WI Cost Estimator

- **Producer Premium Amount**

Oysters 0115	Underlying CL%	PE %	95 %	View
Item 1	Buy-Up 65%	100 %	\$8,127.00	Worksheets

- **Liability Amount**

Oysters 0115	Underlying CL%	PE %	95 %	View
Item 1	Buy-Up 65%	100 %	\$60,996.00	Worksheets

- **Subsidy Amount**

Oysters 0115	Underlying CL%	PE %	95 %	View
Item 1	Buy-Up 65%	100 %	\$15,094.00	Worksheets

RMA Cost Estimator

- **Producer Worksheet**

95 %		
Underlying Buy-Up 65%		
Detail Worksheet		Producer Worksheet
Dates		
Final Planting	Acreage Reporting	Sales Closing
Not Applicable	Not Applicable	11/30/2023
Computed Results		
		Total
<i>Total Guarantee Amount:</i>		\$60,996.00
<i>Total Premium Amount (Including A&O):</i>		\$27,888.42
<i>Subsidy (Including A&O):</i>		\$19,761.42
<i>Producer Premium (No Administrative Fee Included):</i>		\$8,127.00
<i>Administrative Fee:</i>		\$30.00
<i>Producer Premium (Administrative Fee Included):</i>		\$8,157.00

RMA Agent Locator

- <https://www.rma.usda.gov/Information-Tools/Agent-Locator>



Policy & Procedure ▾

RMA Local ▾

Commodities ▾

Tools ▾

Topics ▾

Agent Locator

Finding Insurance Agents

RMA provides insurance agent and provider information as a service to our customers in all 50 states.

Locate an Insurance Agent

- Find local insurance agents with the RMA Agent Locator.
- Learn more about using the RMA Agent Locator.



RMA Agent Locator

- Enter the information for your operation:

The screenshot shows the RMA Agent Locator website. At the top left is the USDA logo and the text "United States Department of Agriculture". To the right of the logo is the text "Risk Management Agency" and "United States Department of Agriculture". On the top right, there are links for "About us", "Insurance Providers List", "Contact us", and "Help". Below the header is a search bar with the placeholder text "Enter a location" and "Find address or place". Below the search bar is a "Hide Filters" button. The main content area is divided into several filter sections: "Sort By" (Distance, Agent Name, Agency Name, City), "Specialty" (Crop, Livestock, Crop and Livestock, All), "Also Speaks" (Spanish, Portuguese, English, Middle (1100-1500), Punjabi, German, More Languages), "Distance" (No limit, 250 miles, 100 miles, 50 miles, 10 miles), "Agent Name" (Name, Agency Name), and "Licensed In" (All States, All Counties). A blue arrow points to the "Crop" option in the Specialty section. At the bottom left is a "Search" button.

Where can I find more RMA information?

- <https://www.rma.usda.gov/Topics/Shellfish>



Shellfish

More Information

- [Shellfish Commodity Provisions](#)
- [Shellfish Data Provisions](#)
- [Shellfish Insurance Standards Handbook](#)
- [Shellfish Loss Adjustment Standards Handbook](#)



How does crop insurance work with FSA programs?

- **Non-Insured Assistance Program (NAP)**
 - You can purchase coverage under NAP and the RMA Shellfish (Oyster) Program
 - This is because the RMA Shellfish program is currently in Pilot status.
 - If you have a loss, you are limited to indemnification under only one program (NAP or RMA).
- **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)**
 - You can have coverage under ELAP and the RMA Shellfish (Oyster) Program
 - You may receive and retain benefits under both programs (ELAP and RMA).

Thank You

**Risk
Management
Agency**

rma.usda.gov