

[Back to News Releases](#)

## **[Raleigh RO: Deadline to Purchase Shellfish Insurance Program is November 30](#)**

News Release |  
Raleigh, North Carolina  
|  
November 18, 2024  
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**RALEIGH, N.C., Nov. 18, 2024** – The U.S. Department of Agriculture (USDA) is reminding producers of the November 30, 2024, deadline to purchase shellfish insurance for the 2025 crop year. The USDA’s Risk Management Agency (RMA) [shellfish insurance program](#) insures producers against yield losses due to the following insured causes of loss: named storms (hurricanes, nor’easters), excessive heat during low tide events, freeze during low tide events, and low salinity due to excessive rainfall.

“The shellfish insurance program offers oyster producers needed protection from environmental challenges, and it allows you to insure for a higher price based on your personal sales records,” said William Barnes, Deputy Director of Risk Management Agency’s Raleigh Regional Office. “It also allows producers who typically have not participated in government programs to have a risk management tool for their crop.”

The shellfish insurance program is an actual production history-price component (APH-PC) coverage policy for container-grown oysters commercially cultivated for the fresh half shell market. Producers select a percentage of their average yield to insure, from 50 to 75%. The producer also selects a percentage of the crop price to insure, between 55 and 100% of the crop price, as established annually by RMA. If producers purchase additional levels of coverage, with prior sales records, they may also increase their price guarantee up to 125% of RMA’s established price.

The program uses county loss triggers combined with producers' sales records to confirm a loss has occurred. A county loss trigger occurs when an insured cause of loss was determined to have occurred in a county. The insurance guarantee is based on the number of oysters expected to be harvested between January 1 and December 31.

For the 2024 crop year, to date 24 of the 28 counties in the initial pilot area have had county loss triggers. Triggered counties can be found in the [PM-24-066.1 Shellfish County Loss Triggers for 2024](#). Producers in those counties who had production losses and shellfish insurance are eligible to receive an indemnity payment.

RMA first implemented the shellfish insurance program last year in select counties in Alabama, California, Florida, Maine, Maryland, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina and Virginia. RMA [recently expanded coverage](#) to an additional 27 counties and parishes in Delaware, Florida, Louisiana, Maryland, New Hampshire, New Jersey and North Carolina for the 2025 crop year.

RMA also recently modified the program to allow insurance on seeds initially purchased smaller than 4 mm once they reach the minimum insurable size of 4 mm, allowing producers to use existing records for coverage in adjacent program counties, and published alternative yield procedures allowing qualifying producers to exclude COVID-19 years from their average yields.

Interested shellfish producers should contact a [crop insurance agent](#) or visit RMA's [Frequently Asked Questions](#) for more information.

## **More Information**

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://rma.usda.gov) or by contacting their [RMA Regional Office](#).

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and

feedback.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [usda.gov](https://usda.gov).

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[Back to News Releases](#)

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