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# USDA Expands Shellfish Crop Insurance Program in North Carolina and Virginia

News Release |
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**Raleigh, N.C.**, **Aug. 22, 2025** – The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) announced the expansion of the Shellfish crop insurance program for the 2026 and succeeding crop years to include Hyde County, North Carolina, and Lancaster, Mathews, Middlesex, Richmond and York counties in Virginia. The sales closing date for the 2026 crop year is Nov. 30, 2025.

The Shellfish crop 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.

"We implemented this program as a pilot for the 2024 crop year and have continued to improve this insurance option with input from shellfish producers," said RMA Administrator Pat Swanson. "This expansion was driven by stakeholder feedback and reflects our ongoing commitment to putting producers' needs first."

Producers can purchase coverage in select counties in Alabama, California, Delaware, Florida, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Rhode Island, South Carolina, and Virginia.

This APH-PC coverage policy insures producers against yield losses due to qualifying storms, including hurricanes and nor'easters, excessive heat or freeze during a low

tide event, and low salinity due to excessive rainfall. The producer selects the average yield to insure, from 50% to 75%, and also the percent of the predicted price to insure, between 55% and 125% of the crop price established annually by RMA.

The program uses county loss triggers combined with a producer's sales records to confirm a loss has occurred. The insurance guarantee is based on expected production for the number and size of seed purchased and planted. The guarantee may be increased or decreased based on the producer's annual survival rate from prior years.

RMA also offers coverage for certain aquaculture categories through crop insurance programs for Group Risk Plan oysters available in select parishes in Louisiana, cultivated clams available in select counties in Massachusetts, New Jersey, South Carolina, and Virginia, and the nationally available Whole Farm Revenue Protection (WFRP) plan of insurance. WFRP provides a risk management safety net for all commodities in an operation under one insurance policy.

**More Information**

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.

Contact a crop insurance agent to see how Federal Crop Insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the RMA Agent Locator. Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their RMA Regional Office. RMA's Basics for Beginners provides information for those new to crop insurance.

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