



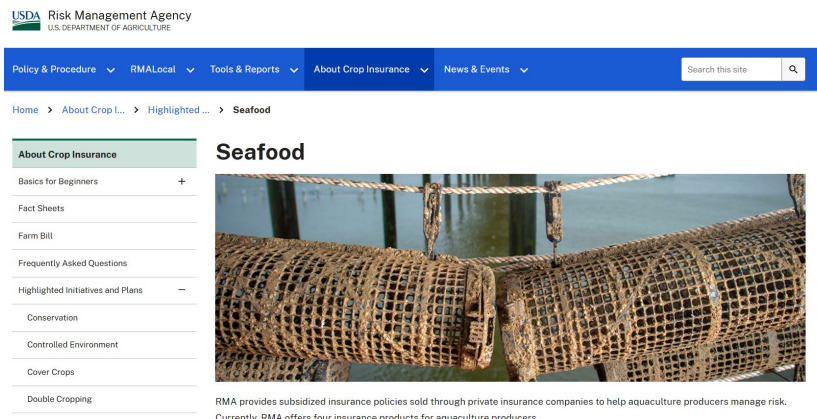
Shellfish Crop Insurance Program Growing Interval II

Risk
Management
Agency

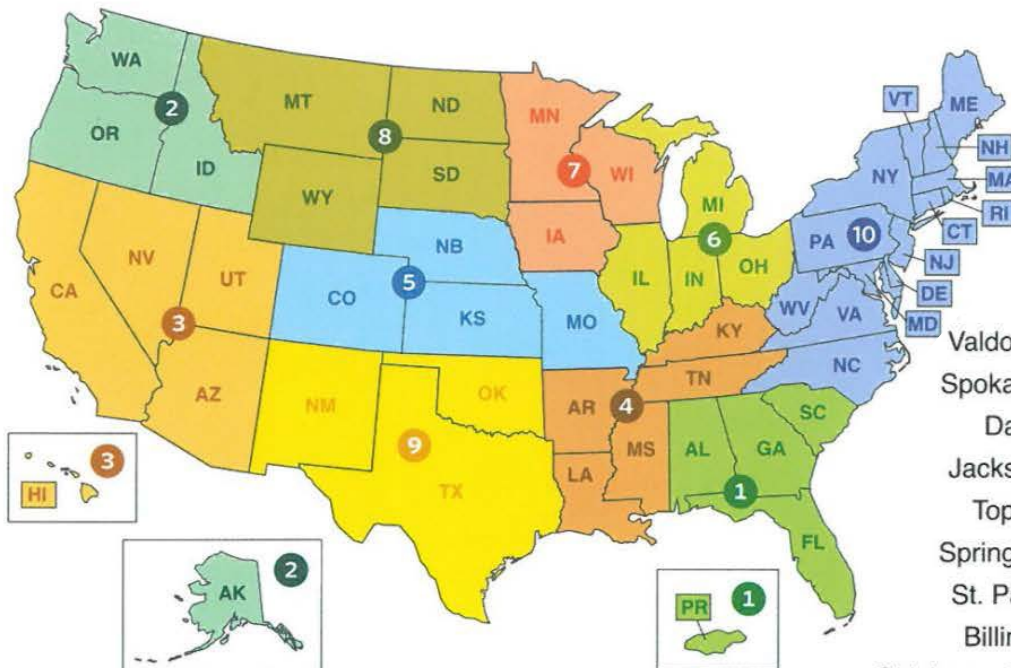
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Risk Management Agency

- 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
 - <https://www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/seafood>



RMA Regional Offices



RMA Regional Offices

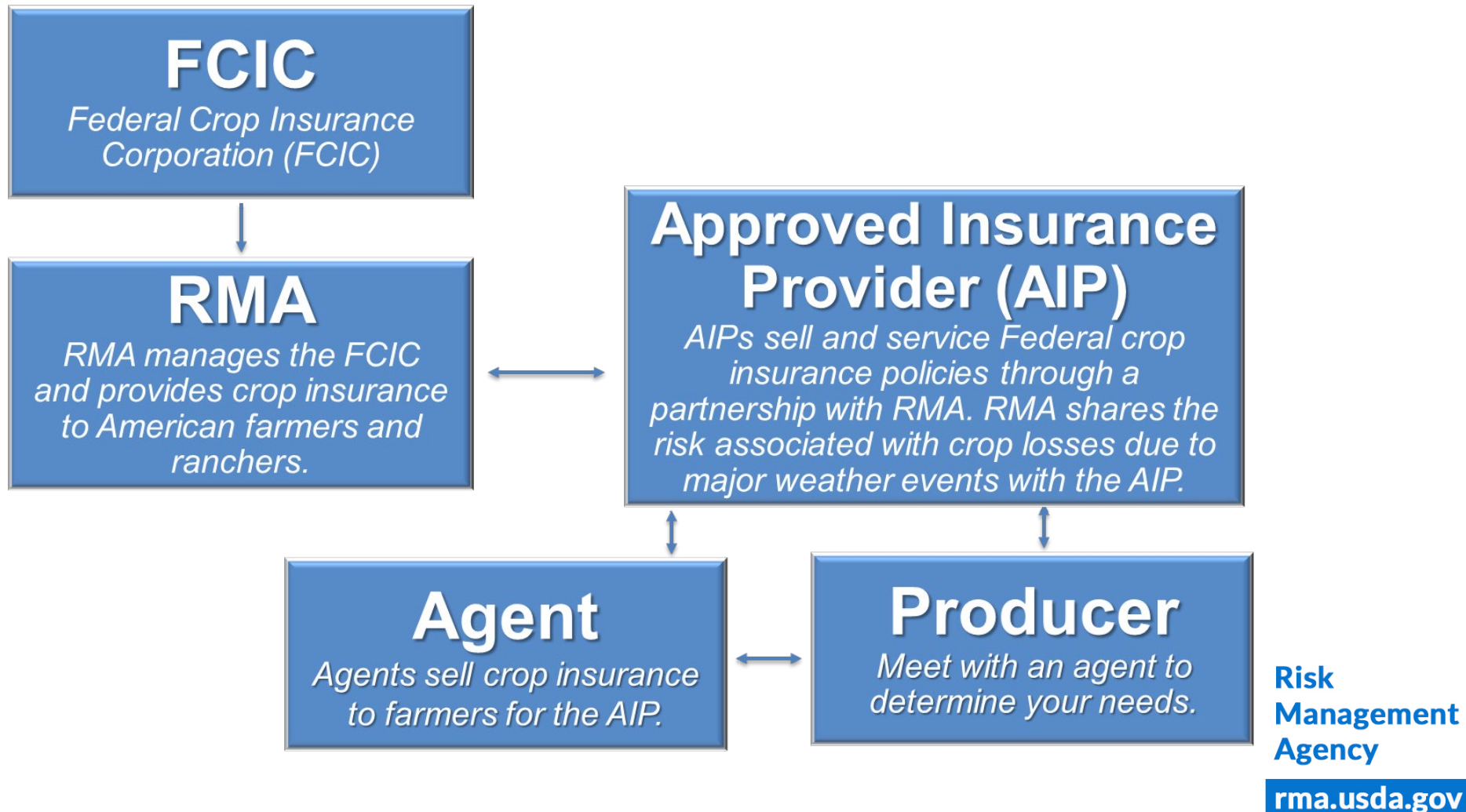
- Valdosta, GA ① Alabama, Florida, Georgia, Puerto Rico, South Carolina
- Spokane, WA ② Alaska, Idaho, Oregon, Washington
- Davis, CA ③ Arizona, California, Hawaii, Nevada, Utah
- Jackson, MS ④ Arkansas, Kentucky, Louisiana, Mississippi, Tennessee
- Topeka KS ⑤ Colorado, Kansas, Missouri, Nebraska
- 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

<https://www.rma.usda.gov/rmalocal>

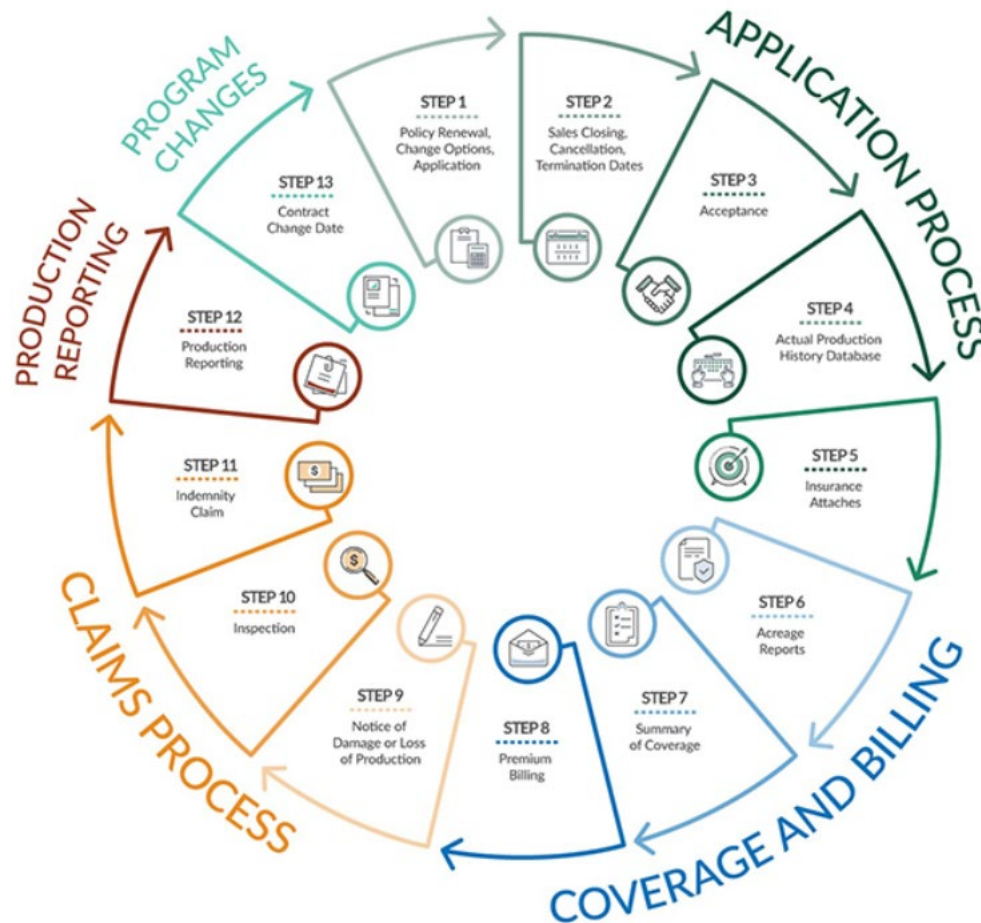
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How does crop insurance work?



Crop Insurance Cycle



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How did we get here?

- **Feedback from growers**
 - 2020 Listening Sessions
 - Reduce onsite inspections
 - Reduce record requirements
 - Utilize current industry records
 - Ongoing Outreach
 - Expansion
 - Program Improvement
- **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?

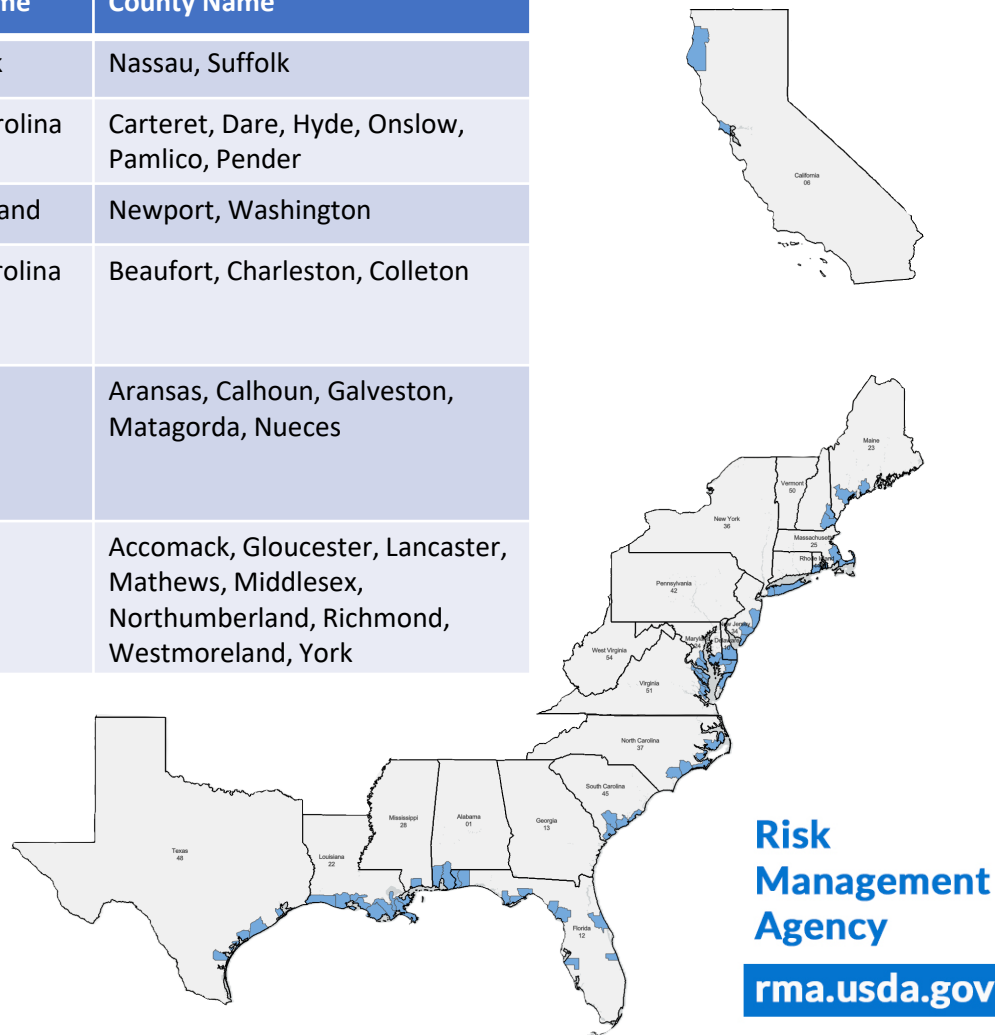
- **No single planting or harvesting period. Production timelines can vary by:**
 - Production region climate;
 - Individual production practices;
 - Marketing windows; and
 - Seed availability.
- **Oysters are not planted in any acreage equivalents.**
- **Growers were not interested in an inventory-based 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 or your nursery system records)
 - 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, Mobile	New York	Nassau, Suffolk
California	Humboldt, Marin	North Carolina	Carteret, Dare, Hyde, Onslow, Pamlico, Pender
Delaware	Sussex	Rhode Island	Newport, Washington
Florida	Dixie, Escambia, Franklin, Gulf, Indian River, Levy, Manatee, Santa Rosa, Volusia, Wakulla	South Carolina	Beaufort, Charleston, Colleton
Louisiana	Cameron, Iberia, Jefferson, Lafourche, Plaquemines, St Bernard, St Mary, Terrebonne, Vermilion	Texas	Aransas, Calhoun, Galveston, Matagorda, Nueces
Maine	Cumberland, Lincoln	Virginia	Accomack, Gloucester, Lancaster, Mathews, Middlesex, Northumberland, Richmond, Westmoreland, York
Maryland	Calvert, Dorchester, St Mary's, Wicomico, Worcester		
Massachusetts	Barnstable, Plymouth		
Mississippi	Harrison		
New Hampshire	Rockingham, Strafford		
New Jersey	Atlantic, Cape May, Ocean		



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

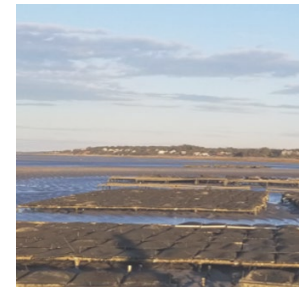


- **Nor'easters**

- 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.
 - Low tides are not considered in select counties. See Special Provisions.
 - 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.



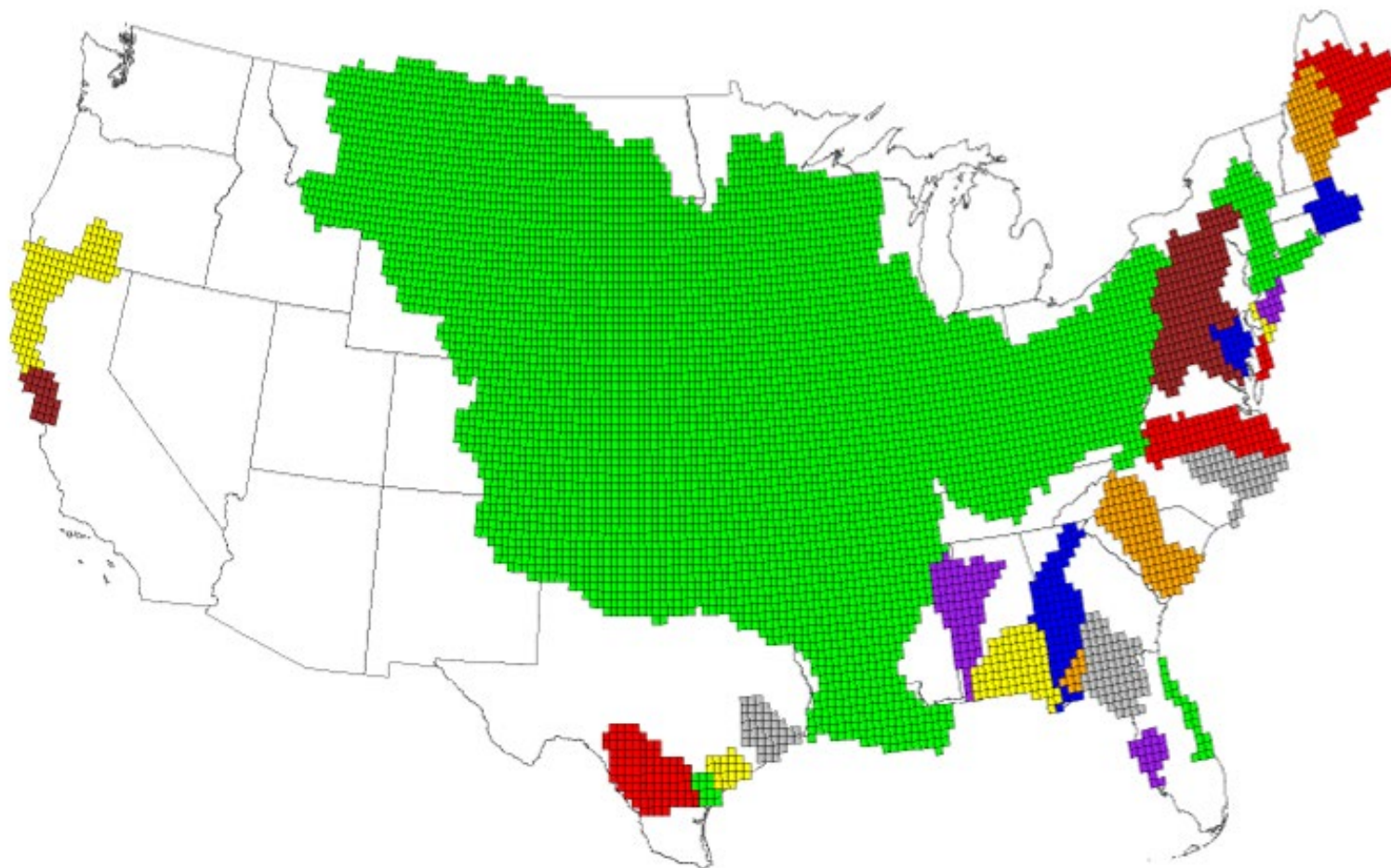
What will coverage protect against?

- **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, hatcheries, and producer nursery systems during the crop year**
- **Bottom culture oysters**
- **Seed oysters purchased at less than 4mm**
- **Oysters that are out of the water during pitting**

What if I practice pitting?

- **Pitting:** Oysters are removed from the water to a storage area during winter months to protect from freeze and ice
- **Your oysters are only insurable when they are in the water**
 - No indemnity paid during the pitting period
- **If you practice pitting, you must submit a pre-acceptance worksheet (PAW) within 15 days of the date you:**
 - Finish removing all of your oysters from the water; and
 - Begin returning any of your oysters to the water.
- **Winter Removal Option (WRO)**
 - Available in select counties
 - Allows you to receive a reduced premium when your oysters are pitted and you select the option by the SCD

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
 - Seeds may be purchased smaller than 4mm if you have a nursery system and provide records to support growth to 4mm.
 - 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, or an adjacent 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 if I add a new growing location in an adjacent county, but don't have records?

- If you do not have the required 4 years of records, a production report from an approved adjacent county can be used to qualify the new county.
- Due to bays and waterways, some counties may not be considered adjacent. Refer to the Special Provisions for adjacent counties.
 - For example: The following county will not be considered an adjacent county: County, State.

What do I need to do?

- **November 30**

- 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**

- 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:

For 2027 Coverage

Growing Interval	Harvest Records	Seed Purchase Information
I	2023-2026	2022-2025
II	2023-2026	2021-2024
III	2023-2026	2020-2023

- The total seed purchased by seed size and seed source.
 - 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.

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://www.fsa.usda.gov/fsa-office-locator>

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 (HELC) 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.

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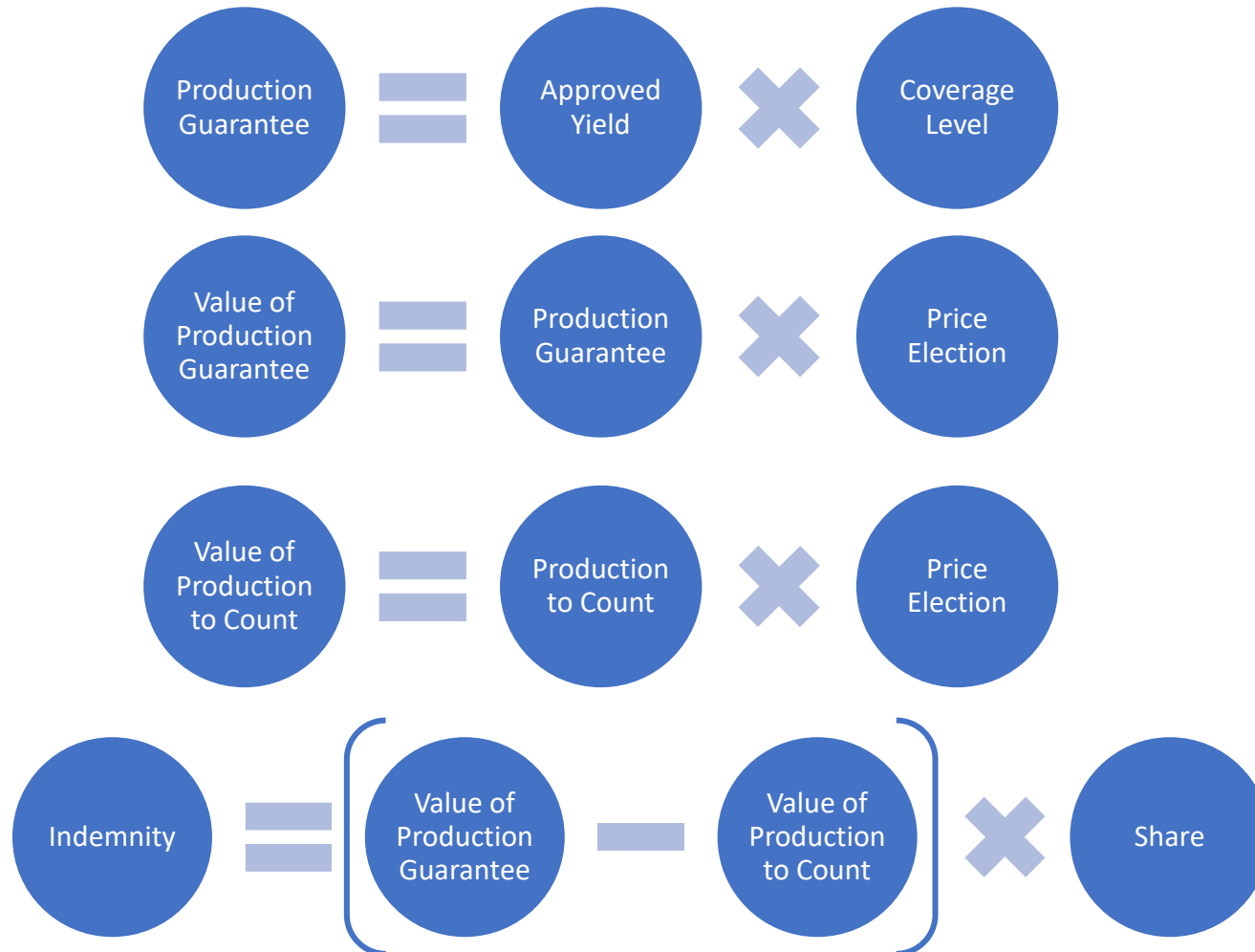
Other Important Dates

- **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 your seeds were placed in containers 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 placed the majority of your seeds in containers one calendar year prior to the year you plan to harvest (e.g., for crop year 2027, seeds were placed in containers in 2026).
 - Growing Interval II – You placed the majority of your seeds in containers two calendar years prior to the year you plan to harvest (e.g., for crop year 2027, seeds were placed in containers in 2025).
 - Growing Interval III – You placed the majority of your seeds in containers three calendar years prior to the year you plan to harvest (e.g., for crop year 2027, seeds were placed in containers in 2024).

How does it work?



Approved Yield

- **Lesser of your:**
 - Capped yield
 - Average yield multiplied by 1.25.
 - Expected yield
 - The Adjusted Mean Survival Rate multiplied by the number of seeds for expected harvest in the current crop year. The number of seeds must be documented on:
 - Your seed purchase receipts; or
 - Your nurse system records.

Approved Yield – Survival Rates

- **Observed Survival Rate**

- Percentage determined by dividing your harvested production for each crop year by the number of seeds you placed in containers in the calendar year for your growing interval
 - For example – **Growing Interval II:**
 - Divide the harvested production from the 2027 crop year by the number of seed purchased in the 2025 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%

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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

$3,750,000 \div 500,000 = 7.5$ 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
2022	2020	300,000	6mm	258,000	\$152,220	\$0.59	86%
2023	2021	400,000	6mm	276,000	\$184,920	\$0.67	69%
2024	2022	400,000	10mm	284,000	\$178,920	\$0.63	71%
2025	2023	425,000	6mm	284,750	\$185,088	\$0.65	67%
2026	2024	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
2023	6mm	86%	100%	$86\% \times 100\% = 86\%$
2024	6mm	69%	100%	$69\% \times 100\% = 69\%$
2025	10mm	71%	93%	$71\% \times 93\% = 66\%$
2026	6mm	67%	100%	$67\% \times 100\% = 67\%$

Adjusted Mean
Survival Rate 72%

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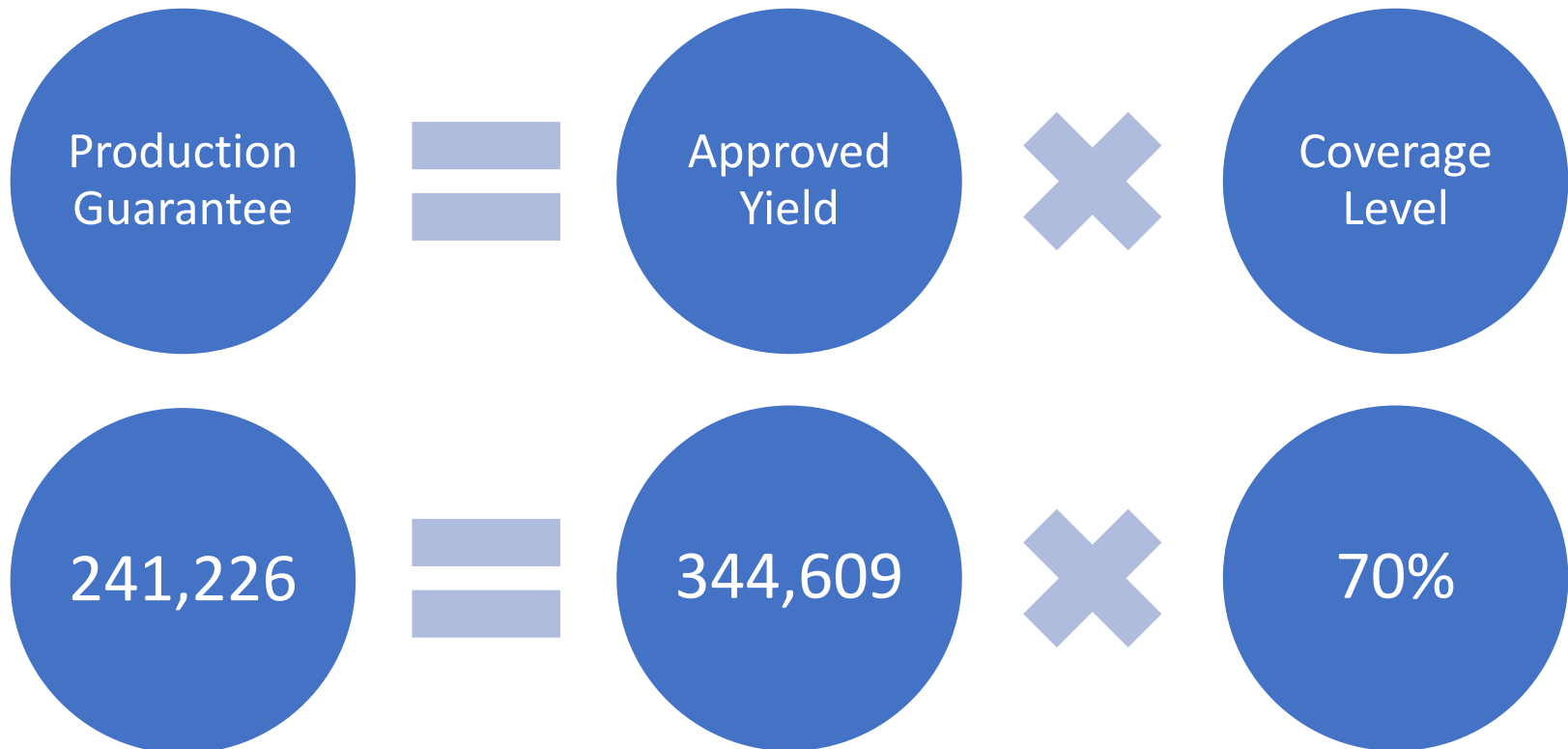
Approved Yield Example

- **Expected Yield**
Adjusted Mean Survival Rate x Number of Seed
 - Purchased; or
 - Removed from your Nursery System
 - $360,000 = 500,000 \times 72\%$
- **Approved Yield**
Lesser of Expected Yield or Capped Yield
 - $344,609 =$
lesser of 360,000 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.**
 - $\text{MOEP} = \text{RMA Established Price} \times 1.25$

- **Example:**

Harvest Year	Number of Oysters Sold	Dollar Sales	Average Price
2023	258,000	\$152,220	\$0.59
2024	276,000	\$184,920	\$0.67
2025	284,000	\$178,920	\$0.63
2026	284,750	\$185,088	\$0.65
4-Year Average Price / PPO			\$0.64

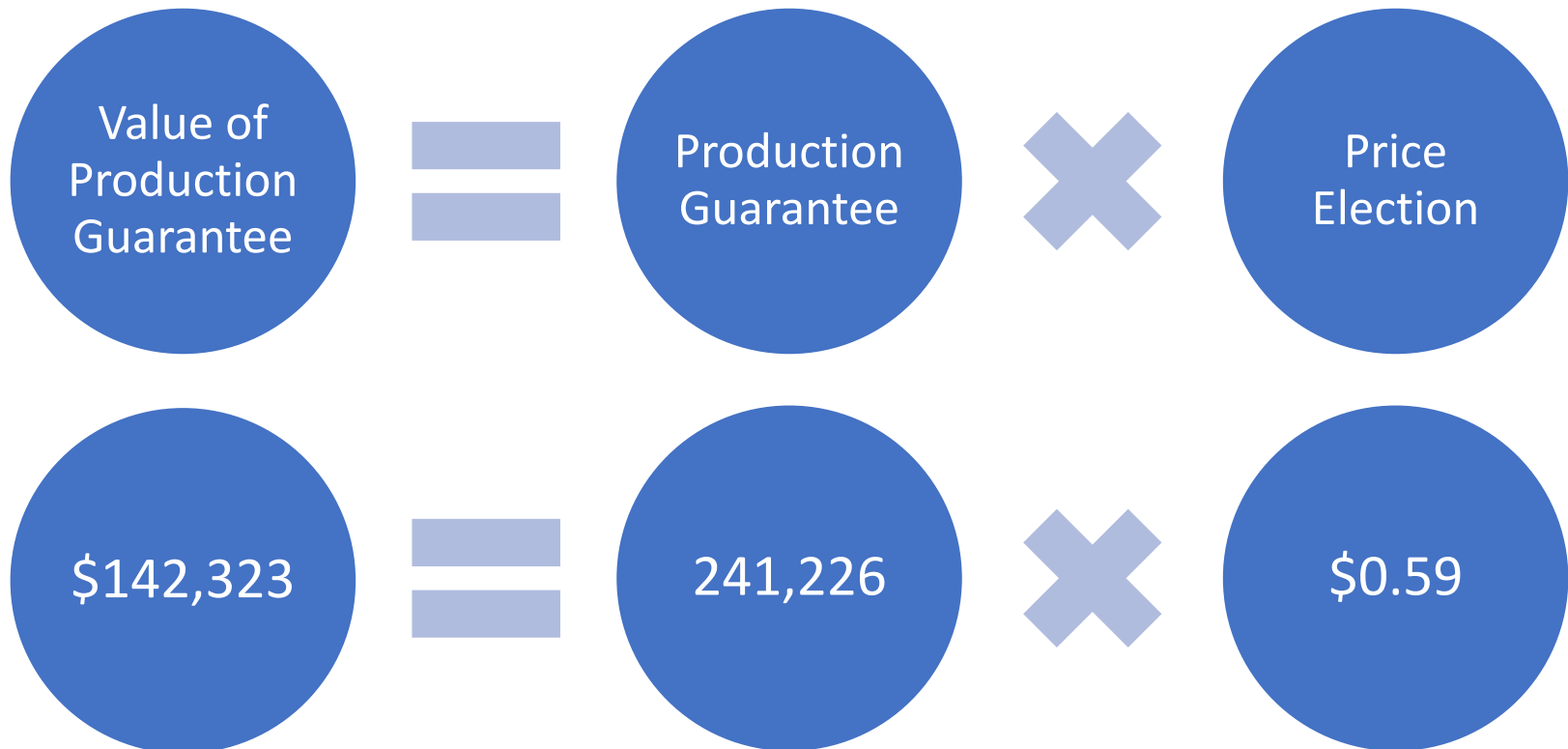
RMA Established
Price = \$0.59

MOEP = \$0.73

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Value of Production Guarantee Example



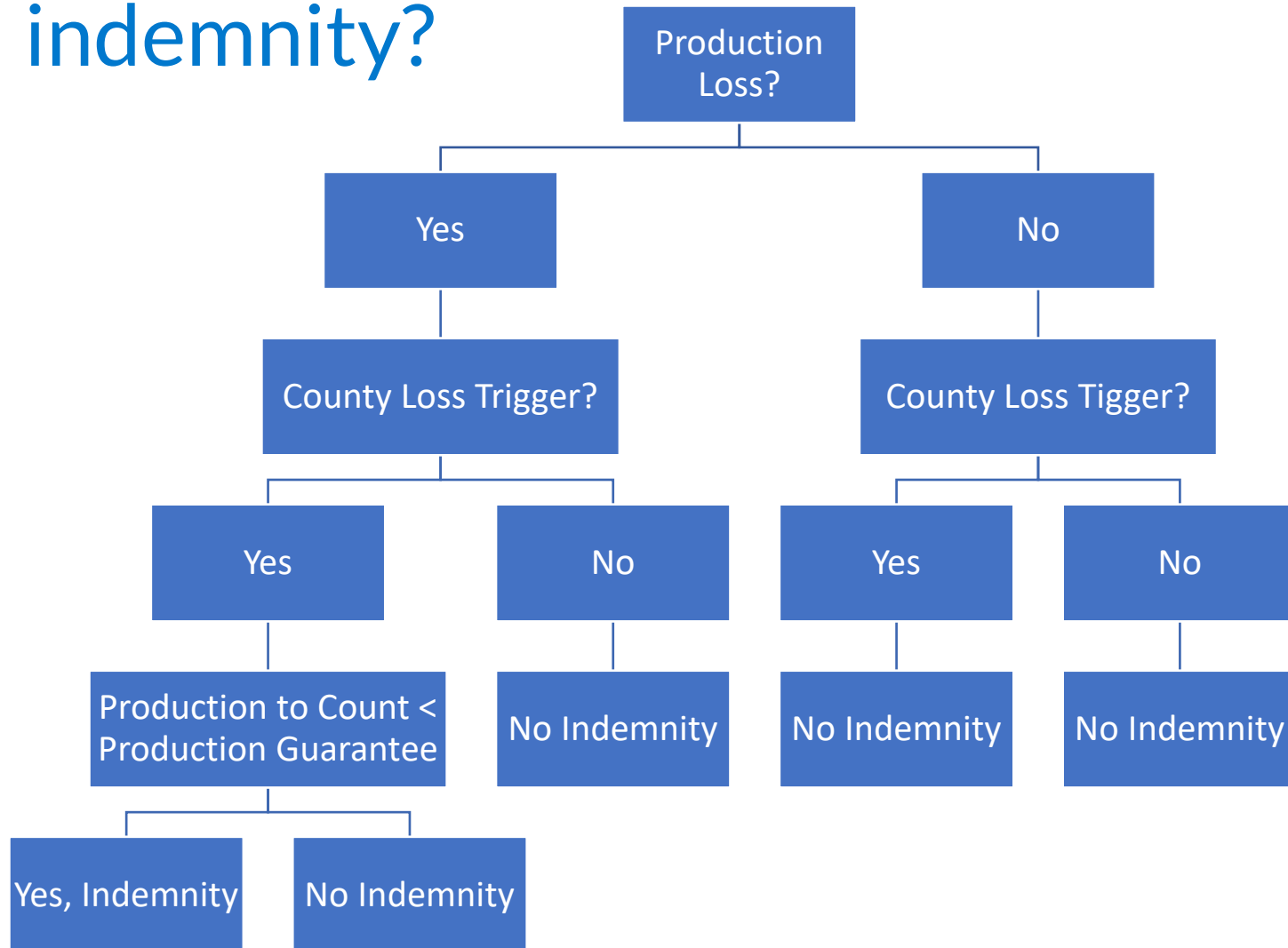
What is a County Loss Trigger?

- 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

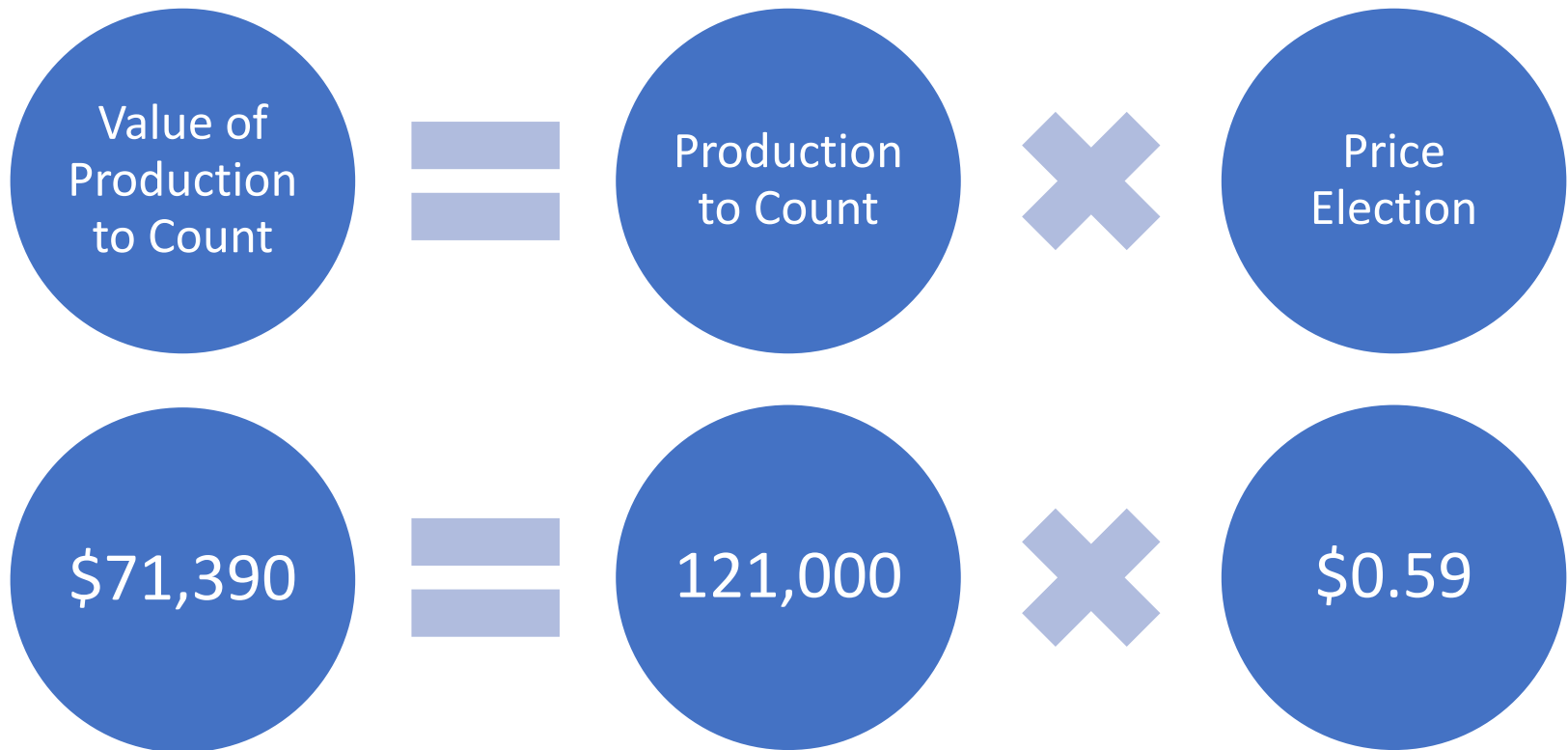
What if I have a production loss?

- **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?



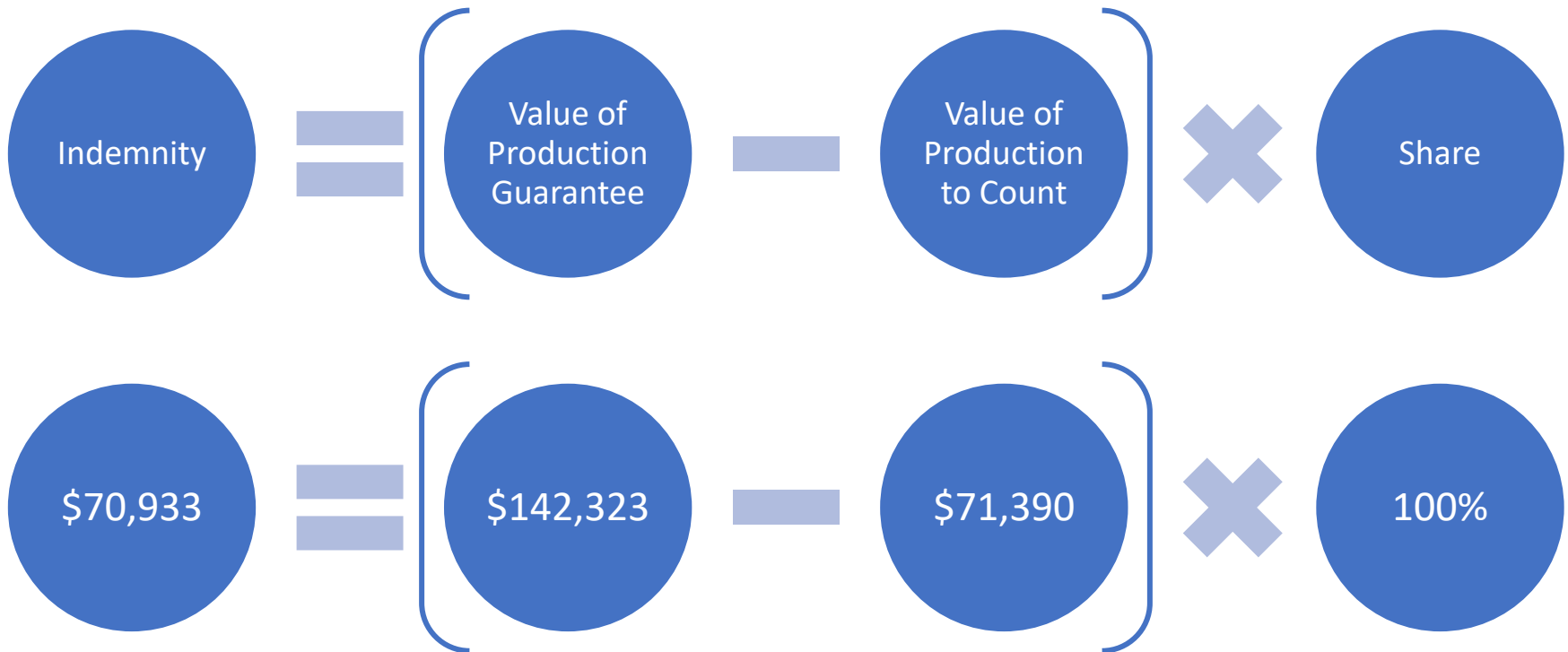
Value of Production to Count Example



Share

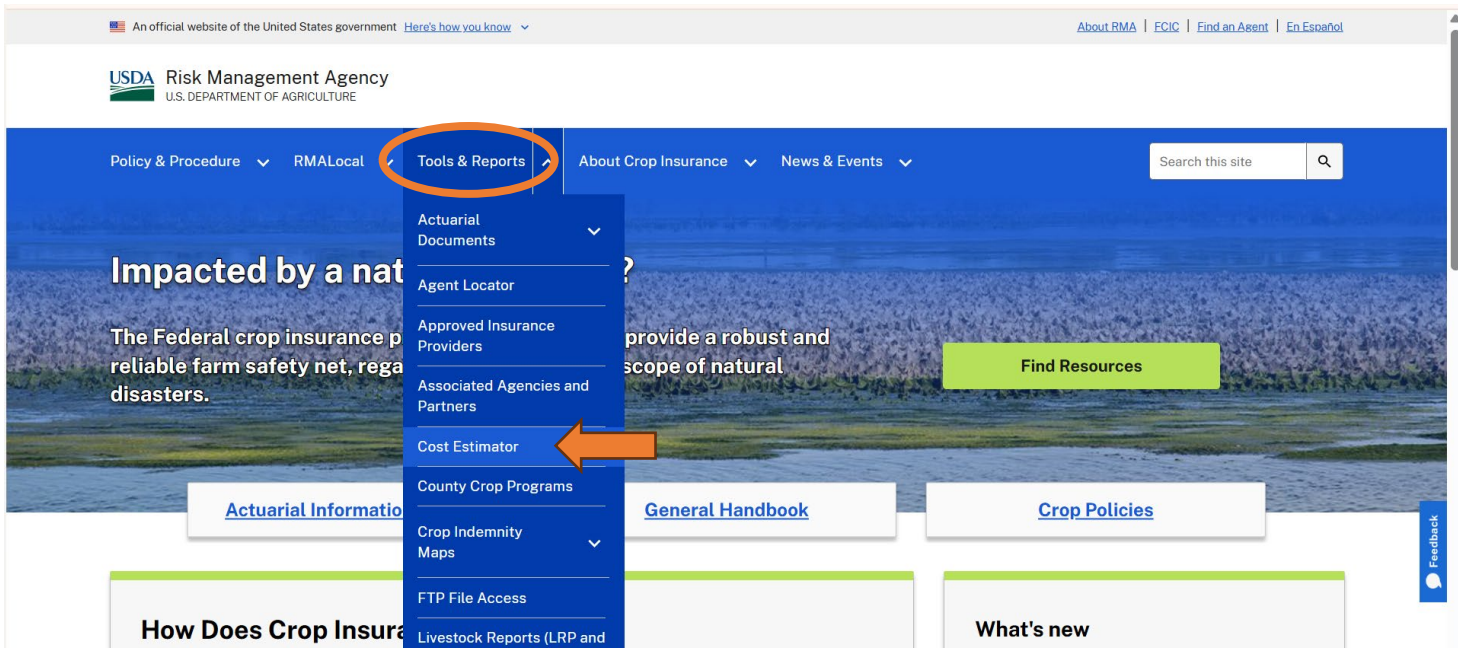
- **Your insurable interest in your oyster operation as the owner or operator at the time insurance attaches**
 - Must have a financial risk directly related to the production of the crop
 - Who is included in your share?
 - Spouse
 - Child
 - Household member

Indemnity Example



RMA Cost Estimator

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



RMA Cost Estimator

- Personalized Estimate

USDA Risk Management Agency
United States Department of Agriculture

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Cost Estimator
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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	: 2027
* Insurance Plan	: APH Price Component 91
* State	: North Carolina 37
* County	: Carteret 031

* - indicates required field.

Continue Reset

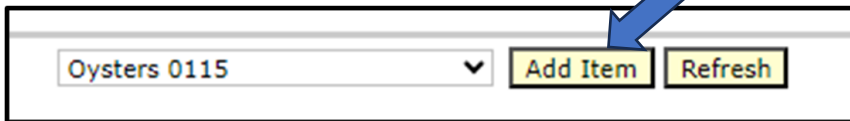
Data valid as of: 10/22/2023

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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? :	☒ No ☐ BFR ☐ VFR	
* Does Conservation Compliance (CC) apply? :	☒ No ☐ Yes	
* Approved Yield :	344609	
* Insured Share Percent :	1	
* Unit Structure :	☒ 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	

[75 %](#)
[70 %](#)
[65 %](#)
[60 %](#)
[55 %](#)
[50 %](#)
[CAT 50 %](#)

[Detail Worksheet](#)
[Producer Worksheet](#)

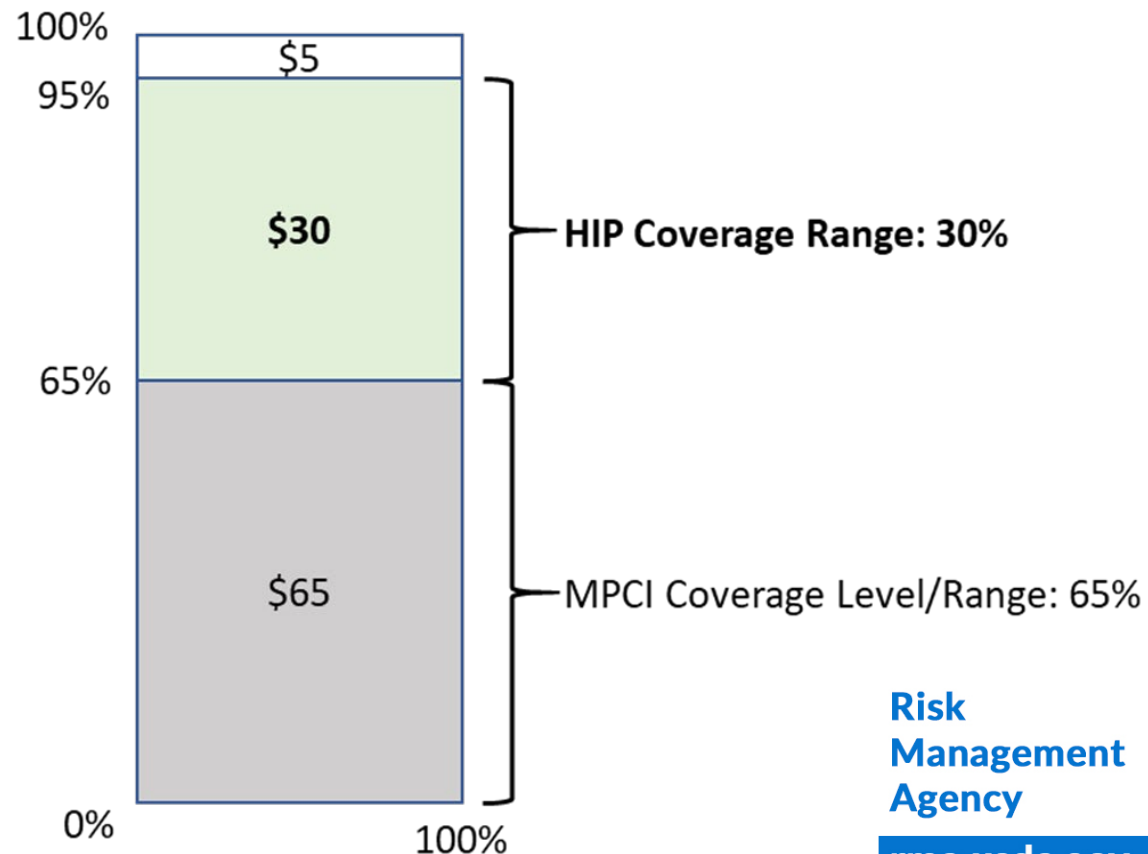
Dates		
Final Planting:	Not Applicable	
Acreage Reporting:	Not Applicable	
Sales Closing:	11/30/2026	
Computed Results		
	Total	Per Acre/Quantity
Liability Amount:	\$132,158.00	NaN
Total Guarantee Amount:	NaN	NaN
Total Premium Amount (Including A&O):	\$2,379.00	NaN
Subsidy (Including A&O):	\$1,404.00	NaN
Producer Premium (No Admin Administrative Included):	\$975.00	NaN
Administrative Fee:	\$30.00	Not Applicable
Producer Premium (Administrative Fee Included):	\$1,005.00	Not Applicable
Factors and Codes		
	Factor	Code(s)
Unit Structure:	1.000	BU
Sub County Code:	Not Applicable	Not Applicable
Additive Optional Rate Adjustment:	0.0000	
Multiplicative Optional Rate Adjustment:	1.0000	
Fixed Rate:	0.0000	Not Applicable
Premium Surcharge Percent:	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	:	2027	▼
* Insurance Plan	:	Hurricane Insurance Protection - Wind Index 37	▼
* State	:	North Carolina 37	▼
* County	:	Carteret 031	▼

* - indicates required field.

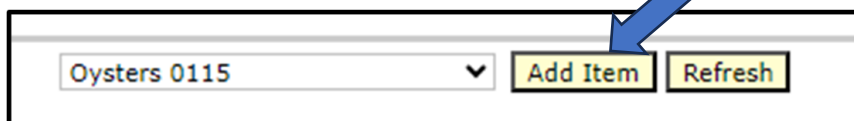


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HIP-WI Cost Estimator

- Add Item**



Oysters 0115 ▼ **Add Item** Refresh

- 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? :	☒ No ☐ Yes
Qualify for Beginning or Veteran Farmer Rancher? :	☒ No ☐ BFR ☐ VFR
* Does Conservation Compliance (CC) apply? :	☒ No ☐ Yes
* Underlying Insurance Plan :	APH Price Component 91 ▼
Underlying Price Election :	100% ▼

* Underlying Total Liability ⓘ :	<table border="1"> <thead> <tr> <th>CL%</th> <th>Liability</th> </tr> </thead> <tbody> <tr> <td>Buy-Up 75%</td> <td></td> </tr> <tr> <td>Buy-Up 70%</td> <td></td> </tr> <tr> <td>Buy-Up 65%</td> <td>132158</td> </tr> <tr> <td>Buy-Up 60%</td> <td></td> </tr> <tr> <td>Buy-Up 55%</td> <td></td> </tr> <tr> <td>Buy-Up 50%</td> <td></td> </tr> </tbody> </table>	CL%	Liability	Buy-Up 75%		Buy-Up 70%		Buy-Up 65%	132158	Buy-Up 60%		Buy-Up 55%		Buy-Up 50%	
CL%	Liability														
Buy-Up 75%															
Buy-Up 70%															
Buy-Up 65%	132158														
Buy-Up 60%															
Buy-Up 55%															
Buy-Up 50%															
* 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														
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%

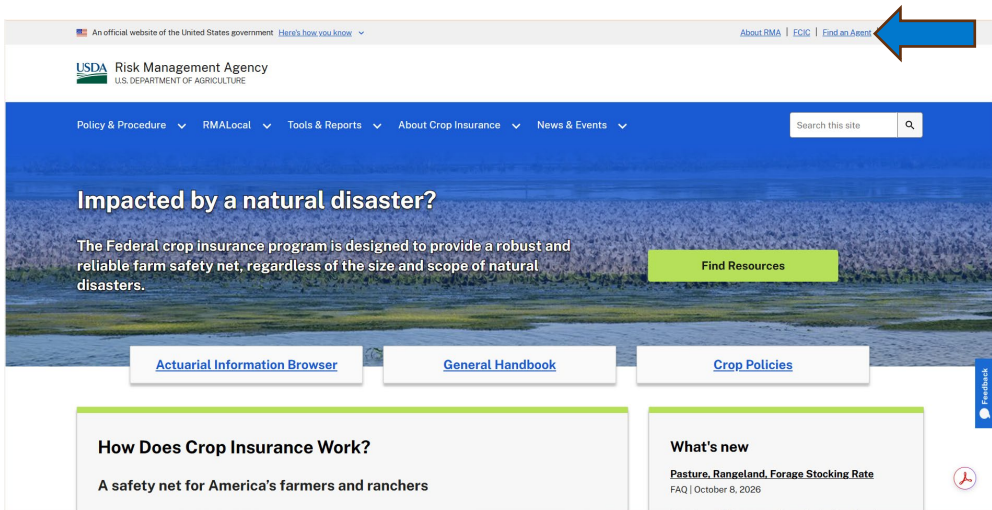
Detail Worksheet
 Producer Worksheet

Dates		
Final Planting	Acreage Reporting	Sales Closing
Not Applicable	Not Applicable	11/30/2026

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>



Agent Locator

Finding Insurance Agents

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

- [Find local insurance agents with the RMA Agent Locator](#)
- [Learn more about using the RMA Agent Locator](#).

Note: Agents may reside or have an office in one state/county, but sell and service policies in other states/counties. An agent authorized to sell livestock policies is not required to sell crop policies, and vice versa.

RMA Agent Locator

- Enter the information for your operation:



Risk Management Agency
United States Department of Agriculture

[About us](#) [Insurance Providers List](#) [Contact us](#) [Help](#)

Enter a location

Hide Filters ▼

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

Agency Name

Licensed In

All States ▼

☒ All Counties

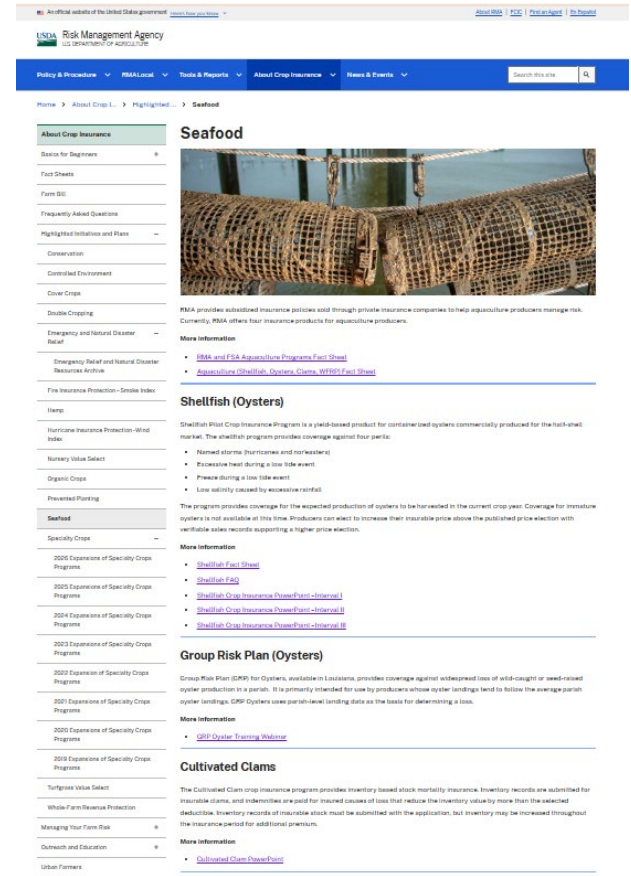
Where can I find more RMA information?

- RMA Seafood Website
 - <https://www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/seafood>
 - Or search for 'USDA RMA Seafood'

 USDA Risk Management Agency (.gov)
<https://www.rma.usda.gov/seafood>

Seafood | Risk Management Agency - USDA

RMA provides subsidized insurance policies sold through private insurance companies to help aquaculture producers manage risk. Aquaculture (Shellfish, Oysters, ...



The screenshot shows the USDA Risk Management Agency website. The top navigation bar includes links for 'About RMA', 'FAQ', 'Contact Us', and 'Feedback'. The main content area is titled 'Seafood' and features a large image of oyster cages. Below the image, there is a section for 'Seafood' with a description of the program and a list of 'More Information' links. The 'More Information' links include 'RMA and FSA Aquaculture Programs Fact Sheet', 'Aquaculture (Shellfish, Oysters, Clams, WFFIP) Fact Sheet', 'Shellfish (Oysters)', 'Group Risk Plan (Oysters)', 'Cultivated Clams', and 'Whole-Farm Revenue Protection'. The 'Group Risk Plan (Oysters)' section includes a description of the program and a list of 'More Information' links, including 'GRP Oyster Training Website'. The 'Cultivated Clams' section includes a description of the program and a list of 'More Information' links, including 'Cultivated Clam PowerPoint'. The 'Whole-Farm Revenue Protection' section includes a description of the program and a list of 'More Information' links, including 'Learn more about WFFIP'.

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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

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