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## [USDA Expands Shellfish Insurance Program](#)

News Release |  
Washington DC  
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### **RMA Allows Insurance on Seeds Initially Purchased Smaller than 4 mm**

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**WASHINGTON, Aug. 30, 2024** – The U.S. Department of Agriculture (USDA) is expanding the Shellfish insurance program beginning with the 2025 crop year. USDA’s Risk Management Agency (RMA) is expanding coverage to an additional 27 counties in Delaware, Florida, Louisiana, Maryland, New Hampshire, New Jersey, and North Carolina. Additionally, RMA is modifying 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 allowing alternative yield procedures. RMA worked with stakeholders on these program enhancements.

“In the shellfish program’s first year as a pilot, the Risk Management Agency listened to shellfish producers to understand what is and isn’t working,” said RMA Administrator Marcia Bungler. “I’m excited to see so many producer-focused changes addressing the challenges they shared because those changes are going to improve the program in its second year.”

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. RMA first implemented the program for the 2024 crop year in select counties in Alabama, California, Florida, Maine, Maryland, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina, and Virginia.

This Shellfish APH-PC coverage policy insures producers against yield losses due to hurricane, nor'easters, excessive heat during a low tide event, freeze during a low tide event, and low salinity due to excessive rainfall.

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. The insurance guarantee is based on the number of oysters expected to be harvested between January 1 and December 31.

The sales closing date for the 2025 crop year is Nov. 30, 2024.

RMA also offers crop insurance 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, 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. View the [Aquaculture Fact Sheet](#) to learn more.

### **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](http://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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