



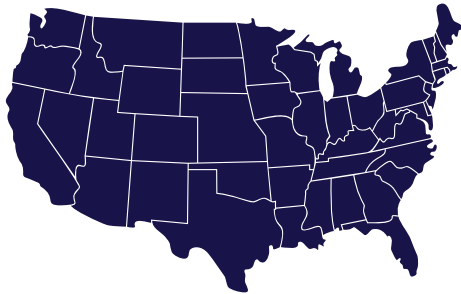
WE PROTECT FARMS
Protecting Future Generations

Pasture, Rangeland and Forage (PRF)

Protect your investment from a lack of precipitation

The PRF program is covered under the federally re-insured Rainfall Index insurance program product that provides protection against the lack of precipitation. Coverage can be purchased by landowners and owner/operators for acres important to their grazing and or haying operations.

Producers may select from a variety of coverage levels, productivity factors and two-month index intervals to personalize their insurance coverage. The PRF insurance program uses weather data collected by the National Oceanic and Atmospheric Administration (NOAA) to determine rainfall levels for the various 2-month index intervals. When the final grid index falls below the insured's coverage level, an indemnity is triggered for the 2-month index interval.



Did you know...

PRF is available in the 48 contiguous U.S. States with the exception of a few grids that cross international borders.

- ★ Application/Acreage Reporting Deadline: December 1
- ★ Insure all or a portion of your acres
- ★ Multiple 2-month intervals to choose from; *overlapping intervals cannot be insured*
- ★ Productivity factor is between 60 & 150%
- ★ Premium not billed until the following September
- ★ Each Index interval individually insured
- ★ No loss adjustment to determine indemnity
- ★ Plan uses long-term, historical, gridded precipitation data for the grid and index interval
- ★ Grazing and hay acres are covered separately
- ★ Coverage levels range between 70 and 90% in 5% increments



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We Protect Farms, LLC is an Equal Opportunity Provider

 **256.736.2638**

Premium Subsidy

Coverage Level	70%	75%	80%	85%	90%
Subsidy	59%	59%	55%	55%	51%

How PRF Works

Coverage Example

State: Alabama
County: Cullman
Grid: 16973
Acres: 200
Intended Use: Grazing
Value Cover. Level: 90%
Productiv. Factor: 150%
County Base: \$45.60
Share: 100%
Subsidy: 51%

	Total	Per Acre
Dollar Amount of Protection	\$8,208	\$41.04
Total Premium	\$1,022	\$5.11
Subsidy	\$521	\$2.60
Producer Premium	\$501	\$2.51
Indemnity	\$1,381	\$6.91
Net	\$880	\$4.40

Index Interval	JAN/FEB	MAR/APR	MAY/JUN	JUL/AUG	SEP/OCT	NOV/DEC
Percent of Value	16%	17%	17%	17%	17%	16%
Dollar Am. of Prot.	\$1,313	\$1,395	\$1,395	\$1,395	\$1,395	\$1,313
Premium Rate	10.36%	10.89%	11.76%	11.54%	17.99%	11.99%
Premium	\$136	\$152	\$164	\$161	\$251	\$157
Subsidy	\$69	\$77	\$84	\$82	\$128	\$80
Produc. Premium	\$67	\$75	\$80	\$79	\$123	\$77
Final Grid Ind. Val.	108.9	102.3	76.5	190.9	22.6	81.3
Indemnity	\$0	\$0	\$209	\$0	\$1,045	\$127

Contact one of our agents today to get a personalized quote for your operation!

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