



**WE PROTECT FARMS**  
*Protecting Future Generations*

# Annual Forage Rainfall Protection

Protect Against the Lack of Precipitation

Annual Forage is a federally subsidized insurance program providing coverage for acreage that is planted annually to forage used for grazing or planted to a “crop” which is harvested and fed to livestock. This program is like the Pasture, Rangeland, and Forage (PRF) insurance program.

## Insurable Intended Uses



Grain/Grazing



Grazing/Green Chop



Grazing



Grazing/Haying



Haying



Silage

## Availability

Annual forage is currently available to producer with acreage in Colorado, Kansas, New Mexico, North Dakota, Oklahoma, South Dakota, and Texas. A producer in certain counties can purchase both an Annual Forage policy and a Small Grain policy on a crop that is both grazed and harvest for grain. A producer can insure all their acres or a portion of their acres under Annual Forage.

## Sales Period & Coverage Attachment

Sales Closing Date is July 15. An application must be completed and signed by the SCD and must include all elections for each growing season, which includes coverage level, productivity factor, index intervals and the percent of value for each interval. If a growing season is not selected and information provided on the application, no coverage may be bound. If no acres are planted for a growing season, a zero-acreage report must be submitted. The same acreage cannot be planted and insured in growing seasons with the same index intervals in the same crop year. For example, acreage insured in Growing Season 1 cannot be insured again until Growing Season 7. (See Index Interval Chart on back.)

The Rainfall Index for each interval reflects how much precipitation the grid has received relative to its historical precipitation average. If the Rainfall Index value for the covered grid falls below the coverage level during an insured index interval, an indemnity is owed.



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**256.736.2638**

GROWING SEASON	PLANT MONTH	ACREAGE REPORTING	INDEX INTERVAL																
			SEP/OCT	OCT/NOV	NOV/DEC	DEC/JAN	JAN/FEB	FEB/MAR	MAR/APR	APR/MAY	MAY/JUN	JUN/JUL	JUL/AUG	AUG/SEP	SEP/OCT	OCT/NOV	NOV/DEC	DEC/JAN	JAN/FEB
1	AUG	SEP 5																	
2	SEP	OCT 5																	
3	OCT	NOV 5																	
4	NOV	DEC 5																	
5	DEC	JAN 5																	
6	JAN	FEB 5																	
7	FEB	MAR 5																	
8	MAR	APR 5																	
9	APR	MAY 5																	
10	MAY	JUN 5																	
11	JUN	JUL 5																	
12	JUL	AUG 5																	

# Coverage Example

Glasscock County, Texas | Grid 14214 Coverage Example

Growing Season 1 Coverage

Acres	100
County Base Value	\$215.28/acre
Coverage Level	90%
Productivity Factor	150%
Dollar Amount of Protection	\$290.63/acre
Insured Value	\$29,063
Share	100%
Total Premium	\$9,413
Subsidy (51%)	\$4,800
Producer Premium	\$4,613

Index Interval	Percent of Value	Insured Value	Final Grid Index Value	Indemnity
SEP/OCT	34%	\$9,881	66.8	\$2,546
NOV/DEC	33%	\$9,591	129.4	\$0
JAN/FEB	33%	\$9,591	56.3	\$3,591

TOTAL	\$6,137
NET	\$1,524

Growing Season 10 Coverage

Acres	100
County Base Value	\$215.28/acre
Coverage Level	90%
Productivity Factor	150%
Dollar Amount of Protection	\$290.63/acre
Insured Value	\$29,063
Share	100%
Total Premium	\$7,010
Subsidy (51%)	\$3,575
Producer Premium	\$4,435

Index Interval	Percent of Value	Insured Value	Final Grid Index Value	Indemnity
JUN/JUL	50%	\$14,532	47.7	\$6,830
AUG/SEP	50%	\$14,531	10.3	\$12,431

TOTAL	\$19,261
NET	\$15,261

If the Final Grid Index value is below the producer selected coverage level, an indemnity is due. Each index interval is a separate coverage. Example Index Interval Indemnity Calculation:

$$\frac{\text{Coverage Level} - \text{Final Grid Index Value}}{\text{Coverage Level}} = \frac{(\text{Payment Factor}) \times (\text{Index Interval Insured Value})}{(\text{Index Interval Insured Value})}$$

Ask an agent!

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