



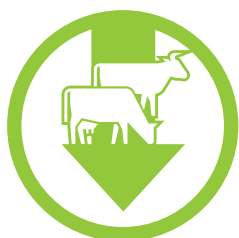
PASTURE, RANGELAND, FORAGE (PRF)

The Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on your pasture, rangeland, or forage acres grown for the intended use of grazing by livestock or haying.

This program gives you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay that result in increased costs for:



FEED



DESTOCKING



DEPOPULATING

The PRF insurance plan is a risk management tool designed to insure against a decline in Rainfall Index values. This index is based on the long-term, historical, average precipitation for the same area of land for the same period of time. It does not measure, capture, or use the actual crop production of any producer or any of the actual crop production within the area.

COVERAGE

Pasture, Rangeland, Forage insurance was designed to help protect your operation from the risks of forage losses that are produced for grazing or harvested for hay resulting in increased costs for feed.

You are not required to insure all your acres, and you cannot exceed the total number of grazing or haying acres you operate. The program provides protection while allowing you to insure

only those acres that are important to your grazing program or hay operation. By selecting a productivity factor, you can establish a value between 60% and 150% of the county base value and match the amount of your protection to the value of forage that best represents your specific grazing or hay operation.

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data.

Other considerations:

- » PRF uses a numbered grid system where each grid is approximately .25° in latitude by .25° in longitude, and does not follow state, county, or other geopolitical boundaries.
- » You must select at least two, two-month periods when precipitation is important to your operation. These periods are called index intervals.

BUYING A PRF POLICY

You can buy a PRF policy from your ProAg crop insurance agent by the sales closing date shown for each county in the actuarial documents. For most states and counties, **the sales closing date is December 1.**

AVAILABILITY

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

See more benefits at ProAg.com/PRF



COVERAGE AND CLAIMS

Your potential insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. Indemnity payments are earned by eligible policyholders when the Final Grid Index is less than the result of multiplying the Expected Grid Index by the coverage level selected by the policyholder, which is referred to as the Trigger Grid Index. This insurance coverage is for a single peril, lack of precipitation. It does not cover other perils such as, but not limited to, flood, fire and hail. It is not based on individual farms or ranches or specific weather stations in the general area.

Because PRF is an area insurance plan and does not measure, capture or use any actual crop production, an eligible policyholder may experience a production loss and not receive an indemnity payment. However, it is also possible for an eligible farmer or rancher to receive an indemnity payment without suffering a loss of actual production. The farmer's amount of production is not considered and no on-the-ground inspection of crop conditions is conducted to determine eligibility for an indemnity payment.

POLICY HIGHLIGHTS

The PRF program is designed to allow maximum flexibility to meet the risk management needs of your operation. The pricing methodology takes into account your replacement costs for feed and the actual losses you experience. RMA is also offering an irrigated hay practice in some states that is designed to cover above normal irrigation expenses when normal precipitation shortfalls are observed. However, normal irrigation costs are not covered.



DECISION TOOLS

You will be asked to make several choices when insuring your grazing or hay production including:

- » Coverage level
- » Percent of value
- » Index intervals
- » Irrigated practice
- » Productivity factor
- » Number of acres

It's important that you should work with your ProAg crop insurance agent to view the Grid ID Locator map and index grids for your area, and assign acreage to one or more grids based on the location and use of the acreage to be insured.

To help prepare for the conversation with your ProAg agent and determine if PRF coverage is the right fit for your operation, RMA's website contains resources including:

- » Grid ID Locator
- » Historical indices tool
- » Other decision support tools

You are insuring a Rainfall Index that is expected to estimate your production. Please review the historical indices tools for your grid along with past production records to determine if these programs will work for your operation and which periods work best for your forage production.

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Agriculture is America's most important industry, delivering essential food, fuel and fiber to the world. ProAg is proud to protect American farmers and ranchers with innovative crop insurance solutions — bringing together industry-leading resources and personal service to deliver superior experiences for agents and policyholders.

Many of our team members are farmers and ranchers, bringing important insights, experience and compassion to our work.

Together with our agency partners, we help policyholders navigate risks, recover financially from unexpected perils and grow with confidence.

Everything we do today helps us prepare for tomorrow. Combining industry knowledge, confidence, an A++ financial rating from A.M. Best and support from our parent company, Tokio Marine HCC, we make strategic moves to ensure we'll be there for policyholders year after year.



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