

Analysis You Can Bank On- Agents You Can Trust

Pasture, Rangeland, and Forage Insurance (PRF)

Rainfall Index (RI) – This plan of insurance is based on weather data collected and maintained by NOAA's Climate Prediction Center. An index value is generated for separate grids, approximately 12 x 12 miles, over 2 month time intervals. The insured is protected from a decline in this index relative to the long term historical average. Their coverage will be based on the interval periods selected (2 minimum) to be insured, and the amount of coverage desired. The selection of the time intervals is critical to this policies effectiveness and benefit to the insured. Coverage is NOT based on individual producer's actual rainfall, but on the index for each grid.

Vegetative Index (VI) – This plan of insurance is based on the U.S. Geological Survey's Earth Resources Observation and Science data called the Normalized Difference Vegetation Index (NDVI). This data comes from satellites that observe changes in the earth's greenness and give a measure of density of biomass and vegetation that is used to determine plant conditions. An index value is generated off of approximate 4.8 x 4.8 mile grids. The insured selects from different intervals and is protected from declines in the index during those intervals based on the amount of coverage selected. Coverage is NOT based on an individual producer's losses, but on the decline in the NDVI index of each grid.

RangeCalc Software

The RangeCalc software analyzes enormous amounts of historical data and helps you customize your coverage to better insure your operation.

- We work with you to develop a customized plan of insurance by looking at historical data to spread out your coverage to intervals that need it the most.
- Identifying these patterns over the past 30 years will help expose intervals of higher risk and enable us to match more coverage to those intervals.
- Historical Analysis allows us to make informed decisions, instead of just spreading out our coverage evenly like most in the industry would do.



- Gives the ability to compare coverage scenarios side by side.
 - Reports are generated automatically and keep you informed on any payments being made.
 - Average greater returns on your insurance per dollar spent
 - Cost is reduced overall when properly insured
- (Image of laptop included)

PRF products must be purchased by sales closing date of November 15th. The Acreage Reporting Deadline is November 15th.



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