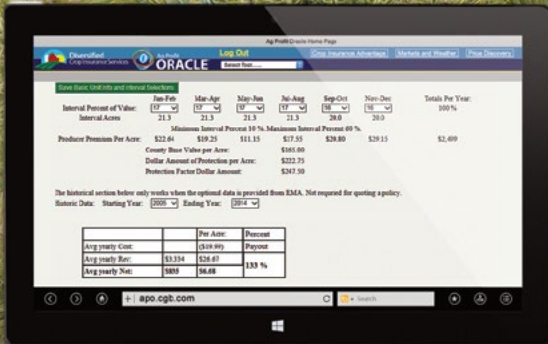


Why Choose Diversified Crop Insurance Services?

Using our state of the art Ag Profit Oracle (APO) software, our agents can quickly and simply create a quote for PRF, unique to each customer's operation.



Ask your DCIS Agent to show you your PRF Quote today!



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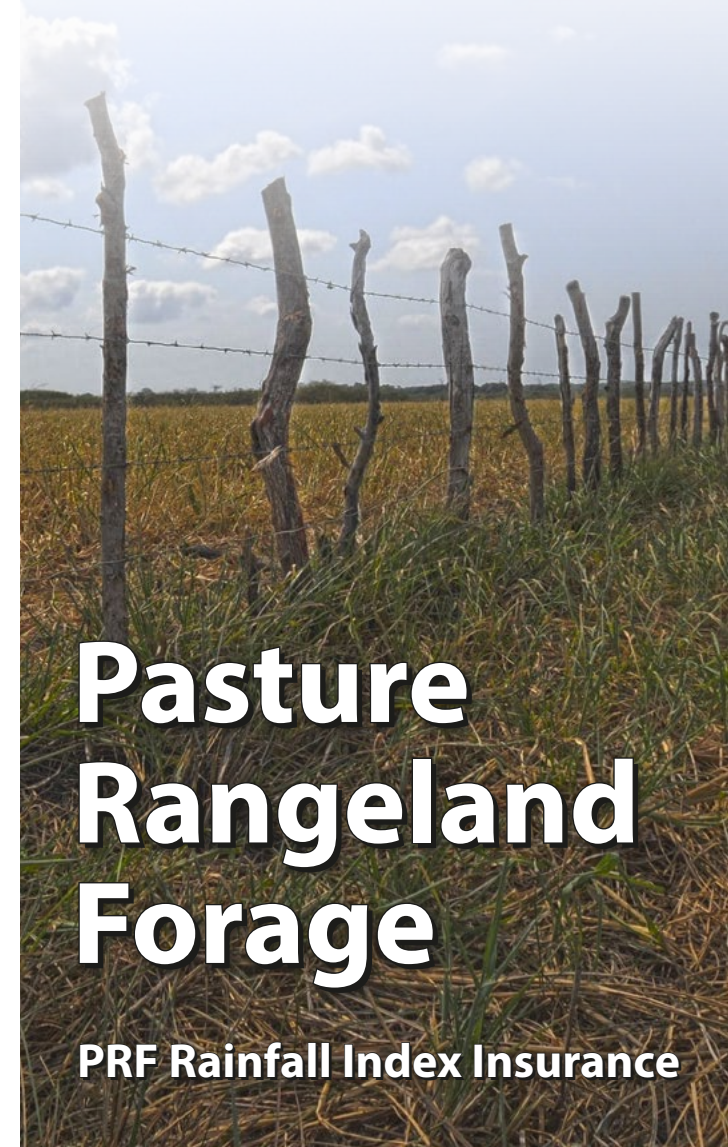


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PRF Rainfall



Diversified Crop Insurance Services



Pasture Rangeland Forage

PRF Rainfall Index Insurance

Expect More.



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What is Pasture, Rangeland, Forage Rainfall Index Insurance?

The Pasture, Rangeland, Forage Pilot Insurance Program (PRF) is a risk management tool for the 588 million acres of pastureland and the 61.5 million acres of hayland in the United States.

PRF Rainfall Index gives forage and livestock producers the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay due to lack of rainfall. PRF is available in the continental United States.

How does Rainfall Index work?

Insurance coverage under the Rainfall Index program is for a single peril – lack of rainfall.

Pure and simple, you purchase a percentage of normal rainfall (expected grid index) for a 2-month interval in a 12x12 mile grid, and when rainfall for the grid and interval is below that coverage level, you get paid.

Rainfall data is collected daily by the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center, and data dates back as far as 1948.

Features of PRF Rainfall Index:

- You can elect to cover 90%, 85%, 80%, 75%, or 70% of normal rainfall (Coverage Level).
- Select between 60% and 150% multiplier of the established value of hayland or grazingland in your county (Productivity Factor).
- Premium is subsidized by the United States Government.
- Coverage is based on a grid 0.25 degrees latitude by 0.25 degrees longitude (12 x 12 miles).
- Coverage is based on the experience of the entire grid, and **NOT** individual farms or ranches or specific weather stations.
- Must select at least two, 2-month time periods (Index Intervals) where rain is important to your operation or shows the highest return on investment.
- Indemnity payments are made 60-90 days after an interval closes if a loss is incurred.
- No production reporting, record keeping, or loss adjustments required.*
- Not required to insure all of your acres.
- Sales closing date is November 15th. Insurance period begins January 1st and ends December 31st. Billing Date is September 1st.

What Types of Crops are Insurable?

There are two types of crops insurable under the PRF Rainfall Index Policy: Grazingland and Hayland. You may choose to insure Grazingland, Hayland, or both, and you aren't required to insure 100% of each crop type(s). You can select different coverage levels and productivity factors for each type. To be insurable, the acreage must:

- Be established acreage for perennial forage.
- Intended for grazing by livestock or for haying.
- Acreage must be suitable for grazing by livestock or for haying.
- Must be planted before July 1st the year prior to coverage starting.
- Overseeding into existing forage crops is acceptable.
- The program covers all types of grazing and haying forage (i.e. not just alfalfa).
- Annually planted forage must be insured with an Annual Forage Insurance Plan.

**Some compliance reviews will be required to verify acreage. Ask your agent about record keeping requirements for PRF.*

