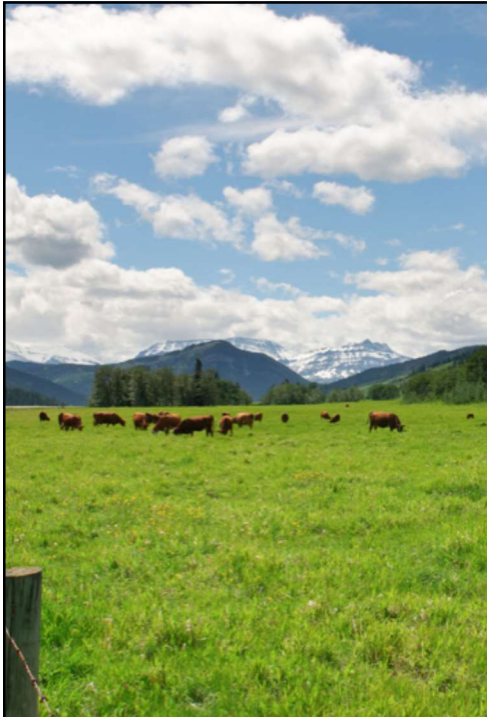


Pasture, Rangeland and Forage (PRF)



“The Grazing Policy”

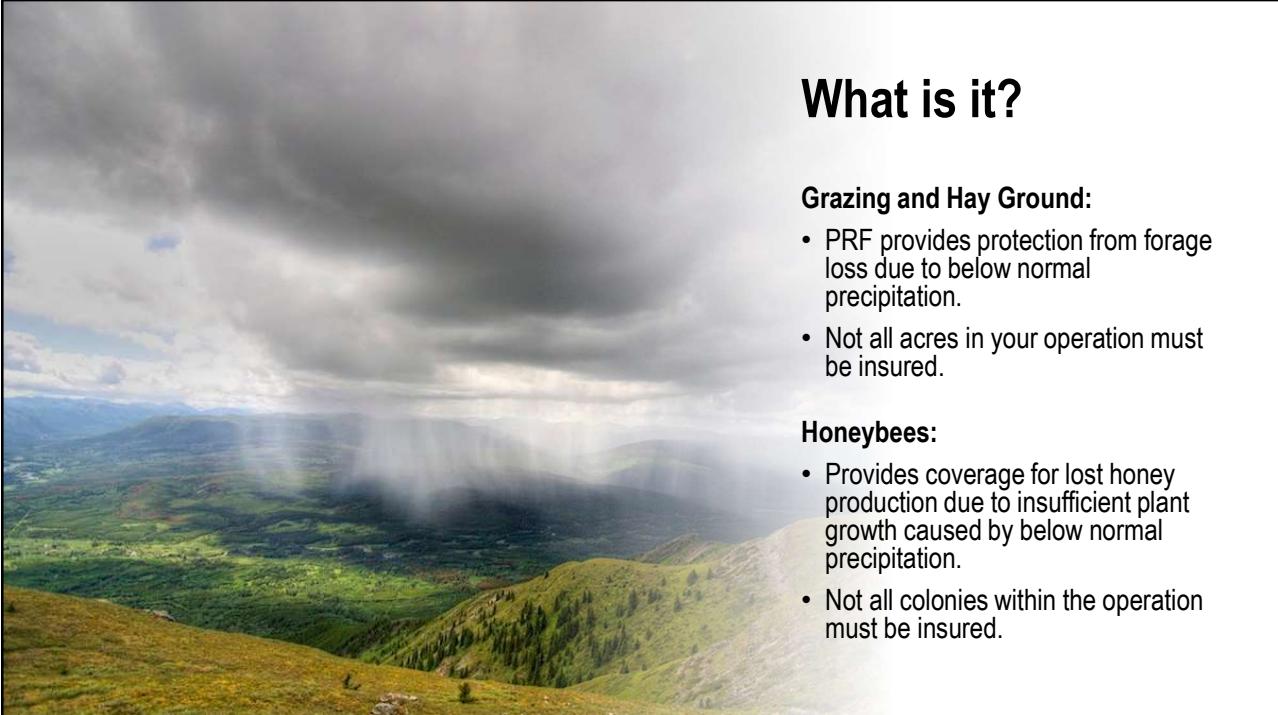
1



Disclaimer

The information provided in this training is intended to provide only a general overview of the crop insurance programs and is not complete procedure. Actual policy and procedure supersede this training material.

2



What is it?


Grazing and Hay Ground:

- PRF provides protection from forage loss due to below normal precipitation.
- Not all acres in your operation must be insured.

Honeybees:

- Provides coverage for lost honey production due to insufficient plant growth caused by below normal precipitation.
- Not all colonies within the operation must be insured.

3



Lack of Precipitation is the only risk covered.

- Coverage is based on a Rainfall Index using NOAA – CPC data.
 - National Oceanic and Atmospheric Administration – Climate Prediction Center
- Grid system is used to determine precipitation amounts within an area.
- Coverage is based on the experience of the entire grid. It is not based on individual ranches or specific weather stations in the general area.

4



Coverages Available

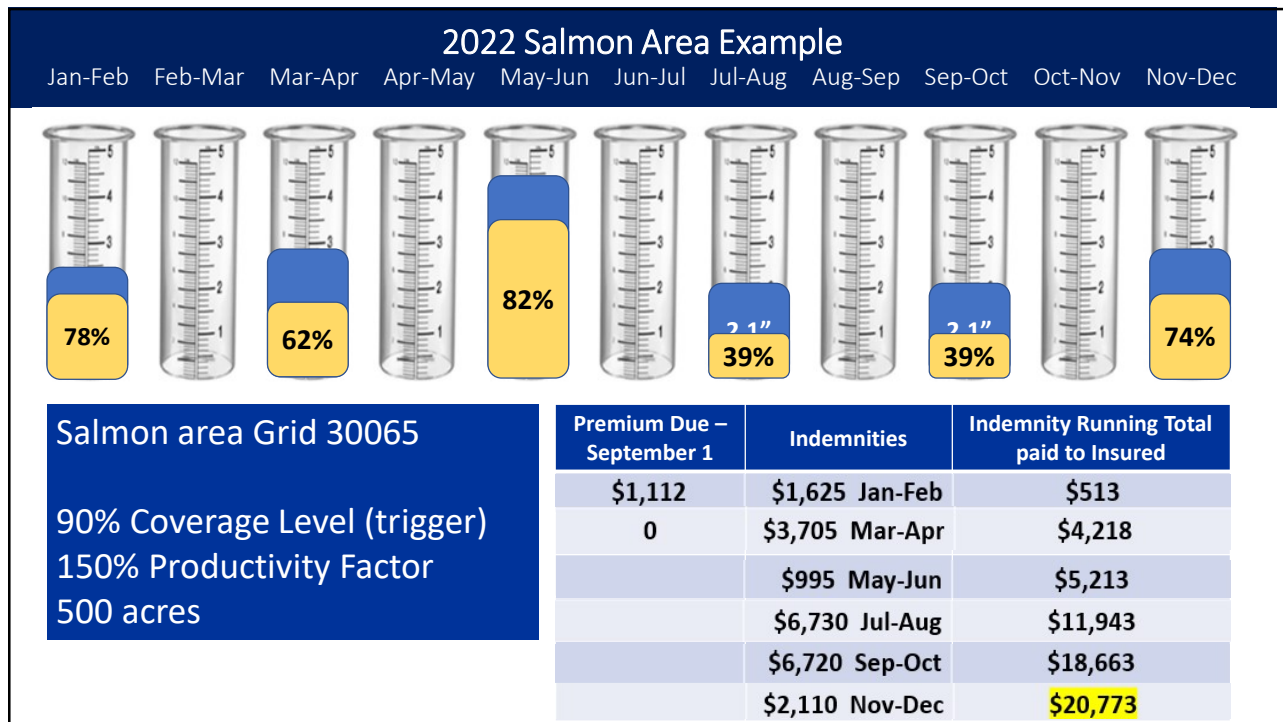
- Grazing
- Haying (naturally present, or planted prior to July 1, 2022)
 - Irrigated
 - Non-irrigated
 - Organic Certified and Organic Transitional
- Apiculture (honeybee colonies)
 - Honey, pollen collection, beeswax & breeding stock

5

How does it work?

- Sales are once per year. Purchase by December 1, 2023, for the 2024 year.
- Select the months you need rain.
- You can choose which grazing or haying acres you want covered.
- Automated claims process – No adjusters will call you.

7



8



Insurable Interest

- For the intended use of Grazing, the insurable interest in the crop is based on the interest in the livestock, not the land.
 - Records that the producer has grazed livestock may be requested.
 - For the intended use of Haying, the insurable interest is based on the interest in the hay ground.
 - For Apiculture, the insurable interest is based on the interest in the colonies.
- These records must be maintained for a period of three years after the crop year.

9



Index Intervals

- Insureds must choose **at least two**, two-month time periods referred to as Index Intervals.
- Intervals selected can cover the entire year, or can be the intervals when precipitation is most crucial to forage growth on your operation.
- The two intervals do not have to be contiguous, but **cannot** overlap.
 - Jan-Feb
 - Feb- March
 - March-April
 - April-May
 - May-June
 - June-July
 - July-August
 - Aug-Sept
 - Sept-Oct
 - Oct-Nov
 - Nov-Dec




10



Coverage Levels and Productivity Factors

- Available Coverage levels: 70% up to 90%
 - For Area-based plans, always select the highest Coverage Level available (your trigger).
 - The highest trigger gives you the best chance of receiving an indemnity.
- Available Productivity Factors: 60% up to 150%
 - When an indemnity is triggered, the loss can be paid at 100% of your calculated indemnity, or
 - Down to 60% of your calculated indemnity; or
 - Up to 150% of your calculated indemnity.
 - This is a way to manipulate total premium, without sacrificing the highest trigger.

11



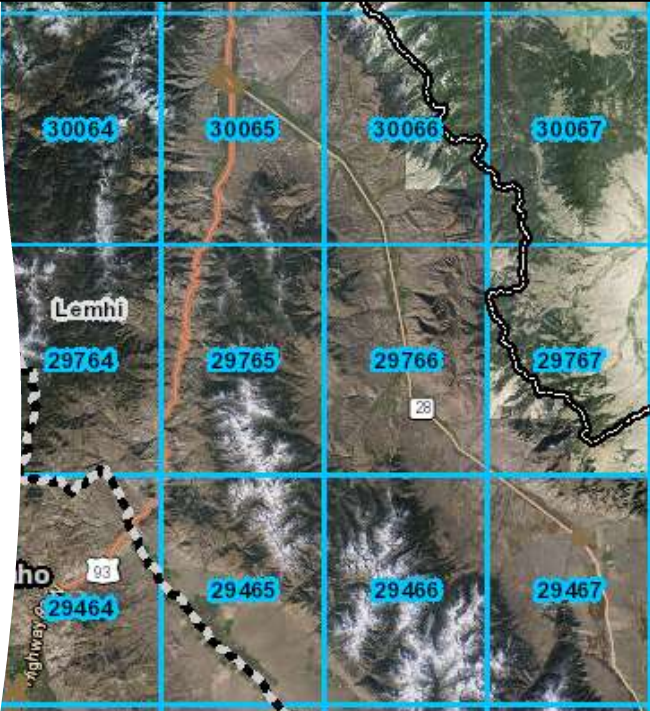
BLM, State, Tribal and Forest Service Land

- All owned and leased grazing acres are eligible.
- The insurable interest is based on interest in the livestock.
- If grazing with other operations, acres will be prorated by acres and livestock numbers.
 - Grazing 5,000 acres with 2 other ranchers, 100 head each. You have 33% of the cattle.
 - Your application would show 1650 acres at 100% share (5,000 x 33%).

12

Grids

- Grids are the basis for losses and indemnities.
- Precipitation data is collected by NOAA daily.
- Daily precipitation data is collected and averaged over a 12 x 12 mile weather grid (in the PNW).
- Counties may vary in size, but grids do not.
- The grid allows for closer correlation to individual experience.



13



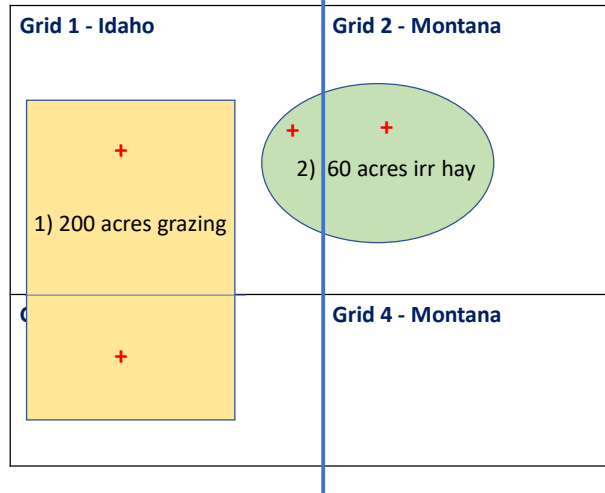
Crossing Grid lines

Field 1) 200 acres of grazing – all in Idaho:

- All 200 acres can be insured in Grid 1; or
- All 200 acres can be insured in Grid 3; or
- The actual acres can be insured in separately: 120 acres in Grid 1 and 80 acres in Grid 3.

Field 2) 60 acres of irrigated hay in both Idaho and Montana:

- All 60 acres can be insured in Grid 2 – Montana because it has the most acres; or
- The actual acres can be insured separately: 20 acres in Grid 1- Idaho and 40 acres in Grid 2 - Montana



14




Premium and Indemnity

- Premium is subsidized. Subsidy levels:
- PRF Premium Billing Date is September 1
- Indemnities are calculated after each Interval and paid within 30 days of RMA releasing the Final Grid Index.
- PRF Premium must be subtracted from any PRF Indemnity, at the end of each Interval, until PRF premium is paid in full.
- Other MPCl policy premium must be subtracted from any PRF Indemnity if it's past the Billing Date for the other MPCl crop.

Coverage Level	Subsidy
70 or 75%	0.59
80 or 85%	0.55
90%	0.51

16




Multiple USDA Benefits

The Farm Service Agency also has a grazing program called NAP Grazing.

- You may participate in both programs and retain the benefits from both:
 - NAP and PRF
 - NAP and Apiculture
- For growers who collected ERP disaster payments through the FSA on their Forage Production ...
 - PRF does satisfy the linkage requirement for Forage Production.

18



Common Questions

- If the insured interest is in the livestock, what name should the policy be under?
 - The policy will be in the name that the livestock are being marketed under or owned by.
- If the producer owns the land in one name and cattle in another name and has both a haying and grazing operation, do they need to be on separate policies?
 - Yes: Haying under the landowner's name and Grazing under the cattle owner's name.
- Is documentation for proof of livestock ownership due at sales closing or in the event of audit?
 - It is **not** required to be submitted with the application/acreage report. It would be necessary to provide in the event of an audit.

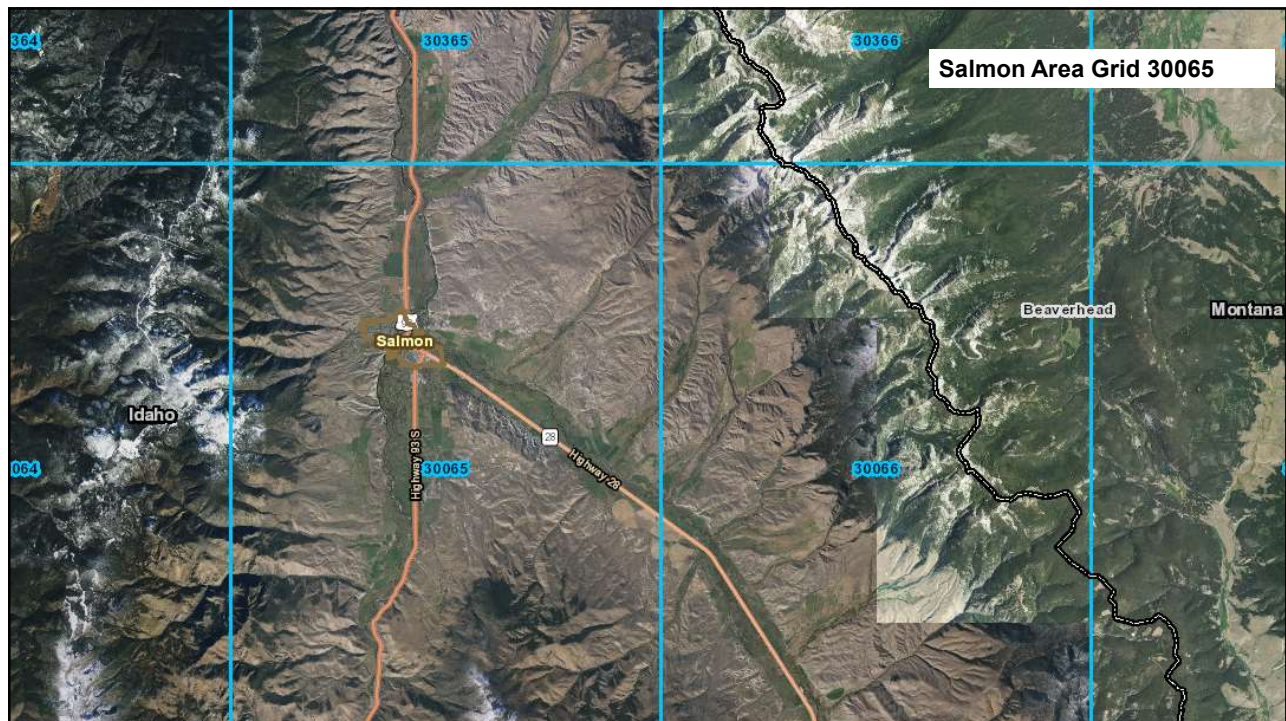
19



Common Questions

- Do leases need to be dated by January 1?
 - No
- Do I have to meet a stocking rate per acre?
 - There is nothing in the policy that talks about stocking rates.
- Can I use the interest from my FSA-578?
 - Haying – Yes .
 - Grazing – No. The interest is the interest in the cattle.
- If the producer owns his own cattle and partners with someone else on the grazing acres, can they both insure the land at 100%?
 - No. They could split the acreage on their individual policies. Could not double insure the acres.

20



21

Salmon Grid '30065' Historical Summary Level <u>0.90</u> / Factors <u>150%</u> \$26.55, <u>100%</u> \$17.70, <u>60%</u> \$10.62	Jan - Feb	Mar - Apr	May - Jun	Jul - Aug	Sep - Oct	Nov - Dec	
	16	16	17	17	17	17	
	Level	Productivity	Per Acre Coverage	Per Acre Premium	Total Coverage	Total Premium	Producer Premium
	90	60 %	9.56	0.89	958	181	88
90	100 %	15.93	1.48	1,594	302	147	
90	150 %	23.9	2.21	2,388	452	222	

	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Elected
Avg Index	1.02	1.12	0.95	0.86	0.83	0.77	0.62	0.77	0.9	0.94	1	0.89
Avg Rainfall	2.242	2.146	2.574	3.631	4.419	3.286	2.123	2.150	2.094	2.240	2.571	-
Indemnity	28	39	48	30	52	67	108	85	60	43	52	5,845
Premium	22	22	21	18	20	26	29	27	27	22	26	2,442
Net Indemnity	6	17	27	12	32	41	79	58	33	21	26	3,403
Loss Ratio	127.27	177.27	228.57	166.67	260	257.69	372.41	314.81	222.22	195.45	200	239.35
Years Paid	4	4	5	6	8	9	9	8	6	5	6	-

22

Salmon Grid '30065' 150% Productivity Factor	Rainfall in Inches											From	2013	To	2023		
	Indemnity Paid (Purple) Elected (Green) Positive Loss Ratio (Yellow)																
	Rainfall in inches	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total
2023	1.0408											33	186	9.56	153	3,403	563.64
2022	1.7647	0.6282	1.6064	3.205	3.6446	2.0728	0.8118	0.6653	0.8209	1.3573	1.9014	222	734	5.12	512	3,250	330.63
2021	1.4365	1.167	0.6162	2.2117	2.1414	1.3769	2.3078	1.4093	1.1274	1.2779	1.1021	222	958	7.36	736	2,738	431.53
2020	2.6984	2.4723	1.6244	2.8847	6.5466	5.2249	1.3731	1.1611	0.9245	1.2661	1.4801	222	586	3.64	364	2,002	263.96
2019	2.6928	2.5159	2.6766	3.5334	2.5244	1.526	1.0377	1.1307	1.2996	0.8819	0.8237	222	726	5.04	504	1,638	327.03
2018	2.9725	3.202	3.8579	4.273	6.1019	4.0402	0.4473	0.4654	1.2041	2.1158	1.9768	222	524	3.02	302	1,134	236.04
2017	2.9988	3.8497	4.0364	4.2404	4.4202	2.5255	0.283	1.8584	2.6318	3.2242	3.8042	222	347	1.25	125	832	156.31
2016	2.0355	2.0817	2.9181	3.4113	3.5233	2.4009	0.7326	1.7338	3.0775	2.0495	2.5398	222	301	0.79	79	707	135.59
2015	2.1889	1.3877	1.5537	3.0023	3.1659	2.6295	1.7589	2.508	3.0882	3.8351	5.6424	222	245	0.23	23	628	110.36
2014	3.8023	4.305	2.9766	3.363	3.5111	1.9744	3.6944	4.4499	2.2243	3.2047	3.5536	222	51	-1.71	-171	605	22.97
2013	1.5027	1.3762	1.5305	1.6647	2.4397	2.5073	1.6872	2.6253	3.046	1.6528	1.6219	222	557	3.35	335	776	250.9
2012		3.3112	3.5752	2.6443	2.3264	1.4362	0.4563	0.1817	1.2114	2.3446	3.7804	189	630	5.25	441	441	333.33

24

Salmon Grid '30065' 150% Productivity Factor

Indemnity \$ per Acre

From 2013 To 2023

Legend: Indemnity Paid (Purple), Elected (Green), Positive Loss Ratio (Yellow)

Indemnity \$ per acre	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio
2023	11.65											33	186	9.56	153	3,403	563.64
2022	3.24	16.25	7.41	0.4	1.99	7.09	13.46	15.56	13.44	7.75	4.22	222	734	5.12	512	3,250	330.63
2021	7.04	9.67	17.61	7.73	10.94	12.64	0	6.35	9.64	8.79	12.56	222	958	7.36	736	2,738	431.53
2020	0	0	7.3	2.81	0	0	6.45	9.53	12.27	9.06	8.82	222	586	3.64	364	2,002	263.96
2019	0	0	0	0	8.63	11.47	10.86	10.06	7.65	13.57	15.54	222	726	5.04	504	1,638	327.03
2018	0	0	0	0	0	0	18.35	18.22	8.79	0	3.69	222	524	3.02	302	1,134	236.04
2017	0	0	0	0	0	3.48	20.42	1.27	0	0	0	222	347	1.25	125	832	156.31
2016	0	0	0	0	2.74	4.54	14.92	2.74	0	0	0	222	301	0.79	79	707	135.59
2015	0	6.46	7.8	1.94	4.94	2.83	2.11	0	0	0	0	222	245	0.23	23	628	110.36
2014	0	0	0	0	3.02	8.14	0	0	0	0	0	222	51	-1.71	-171	605	22.97
2013	5.88	6.54	8.05	11.88	9.5	4.06	3.32	0	0	4.17	6.89	222	557	3.35	335	776	250.9
2012		0	0	4.76	10.18	12.58	18.38	21.69	8.51	0	0	189	630	5.25	441	441	333.33

25

The 90% Coverage Level paid in every Interval in 2022

Estimated Rainfall Data for Grid 30065 - 2022

Interval	Index	Actual Rainfall (IN.)	Normal Rainfall (IN.)	Payment Factor 70%	Payment Factor 75%	Payment Factor 80%	Payment Factor 85%	Payment Factor 90%
JAN-FEB	0.778	1.7847	2.2682			0.0275	0.0847	0.1356
FEB-MAR	0.288	0.6282	2.1813	0.5886	0.616	0.64	0.6612	0.68
MAR-APR	0.621	1.6064	2.5888	0.1129	0.172	0.2238	0.2694	0.31
APR-MAY	0.885	3.205	3.6215					0.0167
MAY-JUN	0.825	3.6446	4.4177				0.0294	0.0833
JUN-JUL	0.633	2.0728	3.2746	0.0957	0.156	0.2088	0.2553	0.2967
JUL-AUG	0.393	0.8118	2.0657	0.4386	0.476	0.5088	0.5376	0.5633
AUG-SEP	0.314	0.6653	2.1188	0.5514	0.5813	0.6075	0.6306	0.6511
SEP-OCT	0.394	0.8209	2.0834	0.4371	0.4747	0.5075	0.5365	0.5622
OCT-NOV	0.608	1.3573	2.2325	0.1314	0.1883	0.24	0.2847	0.3244
NOV-DEC	0.741	1.9014	2.566		0.012	0.0738	0.1282	0.1767

Average Annual Rainfall: 15.9878 YTD Rainfall: 10.5498

Rainfall data is not co

26



27

Leadore Grid '29467'	Jan - Feb	Mar - Apr	May - Jun	Jul - Aug	Sep - Oct	Nov - Dec
	16	16	17	17	17	17
Level	Productivity	Per Acre Coverage	Per Acre Premium	Total Coverage	Total Premium	Producer Premium
90	60 %	9.56	1.11	958	227	112
90	100 %	15.93	1.85	1,594	379	185
90	150 %	23.9	2.78	2,388	567	277

Historical Summary
 Level 0.90 / Factors 150% \$26.55, 100% \$17.70, 60% \$10.62

	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Elected
Avg Index	2.11	2.27	1.59	1.31	1.15	1.06	1.08	1.24	1.52	1.61	1.84	1.55
Avg Rainfall	1.599	1.792	2.277	3.096	3.605	2.677	1.883	1.857	1.824	1.777	1.872	-
Indemnity	26	30	32	9	15	24	42	57	26	8	16	2,620
Premium	37	37	32	25	22	26	26	28	32	34	34	3,047
Net Indemnity	-11	-7	0	-16	-7	-2	16	29	-6	-26	-18	-427
Loss Ratio	70.27	81.08	100	36	68.18	92.31	161.54	203.57	81.25	23.53	47.06	85.99
Years Paid	3	2	3	2	2	4	6	5	3	2	3	-

28

Leadore Grid '29467' 150% Productivity Factor

Rainfall in Inches

From 2013 To 2023

Legend: Indemnity Paid (Purple), Elected (Green), Positive Loss Ratio (Yellow)

Rainfall in inches	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio
2023	1.3423											54	55	0.06	1	-427	101.85
2022	0.5735	0.3632	0.8824	3.006	4.1649	2.4224	1.359	1.1696	0.9103	1.7018	2.6343	277	735	4.58	458	-428	265.34
2021	1.1124	0.9286	0.6267	2.0432	1.9317	0.9457	1.8041	1.2042	2.0364	2.0075	1.0927	277	702	4.25	425	-886	253.43
2020	2.3035	2.9633	2.7127	2.557	5.0061	4.4803	1.3451	0.9371	0.9212	1.3969	1.3464	277	367	0.90	90	-1,311	132.49
2019	5.4399	4.8032	1.9704	2.9087	2.4913	1.6009	1.1709	2.77	3.0613	1.3422	1.6445	277	273	-0.04	-4	-1,401	98.56
2018	4.3365	5.7619	6.3007	5.3998	5.9673	3.5669	0.646	0.2513	1.4123	2.6729	2.7988	277	319	0.42	42	-1,397	115.16
2017	6.7625	7.0655	6.2068	5.9905	4.6837	2.9438	1.6191	2.7342	2.8923	3.7355	4.8229	277	26	-2.51	-251	-1,439	9.39
2016	3.069	3.3227	4.401	5.3379	4.547	2.2949	1.1128	2.8257	6.8921	5.2475	5.3999	277	143	-1.34	-134	-1,188	51.62
2015	2.7092	1.9131	2.6012	5.577	5.1923	3.3889	3.0417	2.4247	2.7712	3.522	4.393	277	0	-2.77	-277	-1,054	0
2014	5.4612	7.0412	4.916	3.7933	3.8016	2.6003	4.053	5.4321	3.027	3.2063	5.0754	277	0	-2.77	-277	-777	0
2013	2.953	2.8453	2.5026	2.9657	3.5884	4.2589	4.2822	4.3108	3.9874	2.3097	2.0317	277	0	-2.77	-277	-500	0
2012		5.6499	5.6265	4.5888	3.9638	2.7345	1.7146	0.8316	2.0148	3.5253	5.3599	223	0	-2.65	-223	-223	0

29

Leadore Grid '29467' 150% Productivity Factor

Indemnity \$ per Acre

From 2013 To 2023

Legend: Indemnity Paid (Purple), Elected (Green), Positive Loss Ratio (Yellow)

Indemnity \$ per acre	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio
2023	3.41											54	55	0.06	1	-427	101.85
2022	15.19	18.96	14.05	0	0	0.11	4.62	7.36	11.05	0	0	277	735	4.58	458	-428	265.34
2021	6.93	11.18	16.89	6.8	9.8	14.53	0	6.98	0	0	9.08	277	702	4.25	425	-886	253.43
2020	0	0	0	2.52	0	0	4.99	10.65	10.86	3.8	5.68	277	367	0.90	90	-1,311	132.49
2019	0	0	1.38	0	5.63	8.05	7.59	0	0	4.46	1.51	277	273	-0.04	-4	-1,401	98.56
2018	0	0	0	0	0	0	14.92	20.37	3.82	0	0	277	319	0.42	42	-1,397	115.16
2017	0	0	0	0	0	0	1.54	0	0	0	0	277	26	-2.51	-251	-1,439	9.39
2016	0	0	0	0	0	1.1	8.4	0	0	0	0	277	143	-1.34	-134	-1,188	51.62
2015	0	0	0	0	0	0	0	0	0	0	0	277	0	-2.77	-277	-1,054	0
2014	0	0	0	0	0	0	0	0	0	0	0	277	0	-2.77	-277	-777	0
2013	0	0	0	0	0	0	0	0	0	0	0	277	0	-2.77	-277	-500	0
2012		0	0	0	0	0	0	11.33	0	0	0	223	0	-2.65	-223	-223	0

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Leadore Grid '29467'

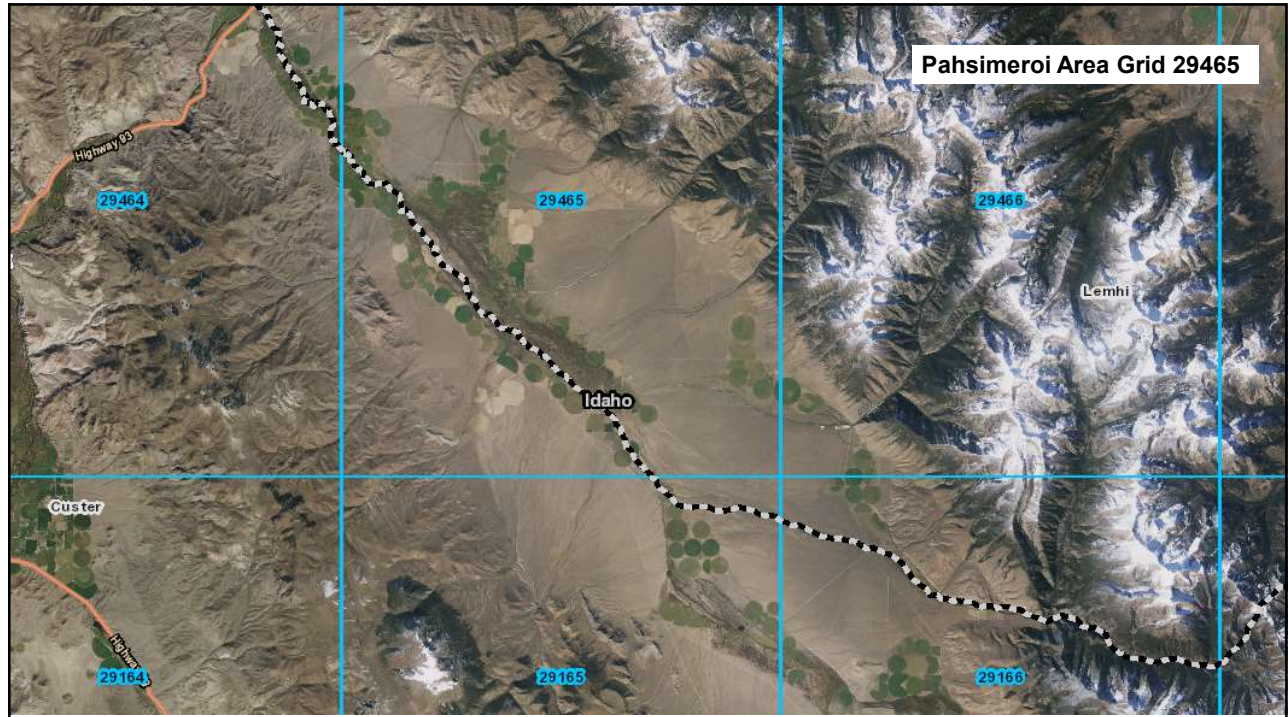
Estimated Rainfall Data for Grid 29467 - 2022

Interval	Index	Actual Rainfall (IN.)	Normal Rainfall (IN.)	Payment Factor 70%	Payment Factor 75%	Payment Factor 80%	Payment Factor 85%	Payment Factor 90%
JAN-FEB	0.328	0.5735	1.7486	0.5314	0.5627	0.59	0.6141	0.6356
FEB-MAR	0.186	0.3832	1.8527	0.7343	0.752	0.7675	0.7812	0.7933
MAR-APR	0.371	0.8824	2.3785	0.47	0.5053	0.5383	0.5635	0.5878
APR-MAY	0.95	3.006	3.1642					
MAY-JUN	1.139	4.1849	3.6586					
JUN-JUL	0.896	2.4224	2.7036					0.0044
JUL-AUG	0.726	1.359	1.8719		0.032	0.0825	0.1459	0.1933
AUG-SEP	0.623	1.1686	1.8773	0.11	0.1683	0.2213	0.2671	0.3078
SEP-OCT	0.484	0.9103	1.8808	0.3086	0.3547	0.395	0.4306	0.4622
OCT-NOV	0.928	1.7018	1.8339					
NOV-DEC	1.351	2.6343	1.9499					

Average Annual Rainfall: 13.4883 YTD Rainfall: 10.5244

 Rainfall data is not available

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Pahsimeroi Grid '29465' (Lemhi)	Jan - Feb	Mar - Apr	May - Jun	Jul - Aug	Sep - Oct	Nov - Dec		
	16	16	17	17	17	17		
	Level	Productivity	Per Acre Coverage	Per Acre Premium	Total Coverage	Total Premium	Producer Premium	
	90	60 %	9.56	0.98	958	199	98	
	90	100 %	15.93	1.63	1,594	332	162	
Historical Summary	90	150 %	23.9	2.44	2,388	497	244	
Level 0.90 / Factors 150% \$26.55, 100% \$17.70, 60% \$10.62								

	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Elected
Avg Index	1.47	1.75	1.25	0.94	0.75	0.61	0.55	0.77	1.13	1.18	1.21	1.06
Avg Rainfall	1.590	1.531	2.002	2.985	3.792	2.863	1.883	1.954	1.822	1.767	1.965	-
Indemnity	44	34	46	38	72	105	116	91	41	35	53	6,247
Premium	25	30	28	20	21	29	30	27	26	25	30	2,695
Net Indemnity	19	4	18	18	51	76	86	64	15	10	23	3,552
Loss Ratio	176	113.33	164.29	190	342.86	362.07	386.67	337.04	157.69	140	176.67	231.8
Years Paid	3	3	5	6	8	9	9	7	5	5	5	-

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Pahsimeroi Grid '29465' (Lemhi) 150% Productivity Factor	Rainfall in Inches																
													From	2013	To	2023	
	Rainfall in inches	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total
2023	0.6731											37	210	10.81	173	3,552	567.57
2022	0.3485	0.2583	0.7502	1.7808	2.27	1.2085	0.2603	0.28	0.4041	0.7809	1.2051	245	1,438	11.93	1,193	3,379	586.94
2021	0.7368	0.658	0.3425	1.0077	0.9968	0.4052	1.0377	0.8191	1.2634	1.3964	0.5338	245	1,331	10.86	1,086	2,186	543.27
2020	1.7299	1.344	1.4789	2.6374	4.8939	4.0071	1.3447	0.9122	0.9439	1.0199	0.9112	245	537	2.92	292	1,100	219.18
2019	3.8188	3.3867	1.7048	2.3345	1.8917	0.9633	0.6032	1.6803	2.1058	1.104	1.0477	245	638	3.93	393	808	260.41
2018	3.1946	4.3232	4.9592	4.2086	5.1488	3.3012	0.3283	0.1791	1.4458	2.3482	2.146	245	379	1.34	134	415	154.69
2017	5.8223	5.6126	4.9715	5.2505	4.0936	1.9684	0.5941	2.3775	3.4591	3.6241	3.6867	245	266	0.21	21	281	108.57
2016	1.9885	2.4056	3.0964	3.1925	2.6689	1.2453	0.6319	1.2286	4.0569	3.8845	4.4059	245	346	1.01	101	260	141.22
2015	1.8704	1.4988	1.8899	3.2639	2.5232	1.8961	1.8555	2.0415	2.2071	2.2374	3.6836	245	108	-1.37	-137	159	44.08
2014	3.6981	4.4764	3.0032	2.5425	2.4137	1.554	2.5107	3.8628	2.398	2.6381	3.6162	245	123	-1.22	-122	296	50.2
2013	1.416	1.3319	1.2901	1.6803	2.0709	1.6935	1.6359	2.7602	2.8119	1.3832	1.2319	245	401	1.56	156	418	163.67
2012		3.4072	3.7338	2.8974	2.2412	1.0318	0.6082	0.5101	1.3527	2.2507	3.3524	208	470	3.12	262	262	225.96

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Pahsimeroi Grid '29465' (Lemhi) 150% Productivity Factor		Indemnity \$ per Acre											From 2013 To 2023		Legend: Indemnity Paid Elected Positive Loss Ratio			
Indemnity \$ per acre	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio	
2023	13.15											37	210	10.81	173	3,552	567.57	
2022	18.38	19.68	14.21	8.15	7.94	12.56	20.13	20.05	18.08	12.32	7.83	245	1,438	11.93	1,193	3,379	586.94	
2021	12.22	13.17	19.49	15	16.86	20.08	8.92	12.72	5.84	3.32	16.84	245	1,331	10.86	1,086	2,186	543.27	
2020	0	1.65	4.91	0.69	0	0	4.67	11.47	10.38	8.95	11.92	245	537	2.92	292	1,100	219.18	
2019	0	0	1.57	3.24	10.57	14.87	15.38	1.3	0	7.65	10.12	245	638	3.93	393	808	260.41	
2018	0	0	0	0	0	0	19.31	21.48	3	0	0	245	379	1.34	134	415	154.69	
2017	0	0	0	0	0	5.68	15.67	0	0	0	0	245	266	0.21	21	281	108.57	
2016	0	0	0	0	5.24	12.43	15.15	7.41	0	0	0	245	346	1.01	101	260	141.22	
2015	0	0	0	0	6.36	6.56	0	0	0	0	0	245	108	-1.37	-137	159	44.08	
2014	0	0	0	1.29	7.24	9.78	0	0	0	0	0	245	123	-1.22	-122	296	50.2	
2013	0	0	6.21	9.14	9.7	8.67	1.42	0	0	2.58	6.64	245	401	1.56	156	418	163.67	
2012		0	0	0	8.51	14.64	15.53	17.01	3.62	0	0	208	470	3.12	262	262	225.96	

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Pahsimeroi Grid '29465' (Lemhi)		Estimated Rainfall Data for Grid 29465 - 2022						
Interval	Index	Actual Rainfall (IN)	Normal Rainfall (IN)	Payment Factor 70%	Payment Factor 75%	Payment Factor 80%	Payment Factor 85%	Payment Factor 90%
JAN-FEB	0.208	0.3485	1.6754	0.7029	0.7227	0.74	0.7553	0.7889
FEB-MAR	0.159	0.2583	1.6247	0.7728	0.788	0.8013	0.8129	0.8233
MAR-APR	0.365	0.7502	2.0554	0.4786	0.5133	0.5438	0.5706	0.5944
APR-MAY	0.593	1.7808	3.003	0.1529	0.2093	0.2588	0.3024	0.3411
MAY-JUN	0.601	2.27	3.7771	0.1414	0.1987	0.2488	0.2929	0.3322
JUN-JUL	0.427	1.2085	2.8302	0.39	0.4307	0.4663	0.4976	0.5256
JUL-AUG	0.142	0.2803	1.8331	0.7971	0.8107	0.8225	0.8329	0.8422
AUG-SEP	0.145	0.28	1.8113	0.7929	0.8067	0.8188	0.8294	0.8389
SEP-OCT	0.219	0.4041	1.8454	0.6871	0.708	0.7263	0.7424	0.7567
OCT-NOV	0.436	0.7808	1.7911	0.3771	0.4187	0.455	0.4871	0.5156
NOV-DEC	0.605	1.2051	1.9919	0.1357	0.1833	0.2438	0.2882	0.3278

Average Annual Rainfall: 13.1783 YTD Rainfall: 5.2382

Rainfall data is not

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Pahsimeroi Grid '29465' (Custer)	Jan - Feb	Mar - Apr	May - Jun	Jul - Aug	Sep - Oct	Nov - Dec							
	16	16	17	17	17	17	Level	Productivity	Per Acre Coverage	Per Acre Premium	Total Coverage	Total Premium	Producer Premium
		90	60 %	9.56	0.98	958	199	98					
	90	100 %	15.93	1.63	1,594	332	162						
Historical Summary	90	150 %	23.9	2.44	2,388	497	244						

Level 0.90 / Factors 150% \$26.55, 100% \$17.70, 60% \$10.62

	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Elected
Avg Index	1.47	1.75	1.25	0.94	0.75	0.61	0.55	0.77	1.13	1.18	1.21	1.06
Avg Rainfall	1.590	1.531	2.002	2.985	3.792	2.863	1.883	1.954	1.822	1.767	1.965	-
Indemnity	44	34	46	38	72	105	116	91	41	35	53	6,247
Premium	25	30	28	20	21	29	30	27	26	25	30	2,695
Net Indemnity	19	4	18	18	51	76	86	64	15	10	23	3,552
Loss Ratio	176	113.33	164.29	190	342.86	362.07	386.67	337.04	157.69	140	176.67	231.8
Years Paid	3	3	5	6	8	9	9	7	5	5	5	-

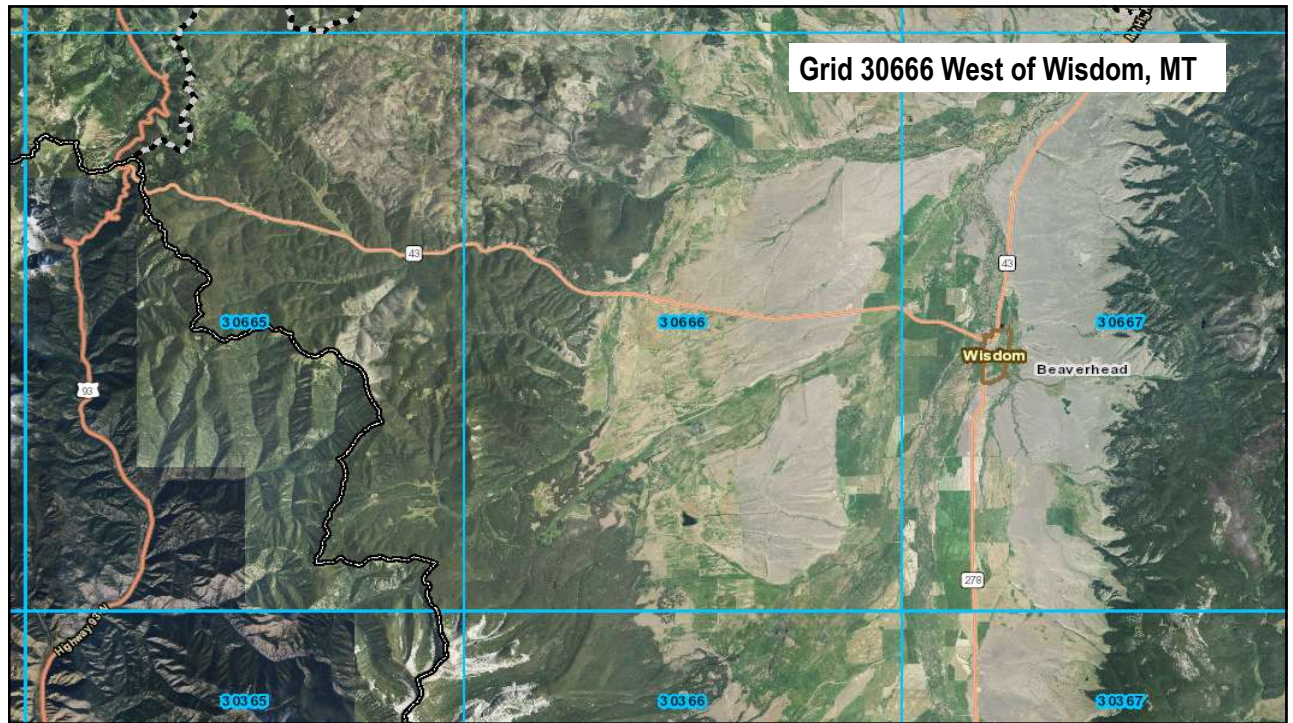
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Pahsimeroi Grid '29465' (Custer) 150% Productivity Factor	Rainfall in Inches																
													From	2013	To	2023	
	Rainfall in inches	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total
2023	0.6731											37	210	10.81	173	3,552	567.57
2022	0.3485	0.2583	0.7502	1.7808	2.27	1.2085	0.2603	0.28	0.4041	0.7809	1.2051	245	1,438	11.93	1,193	3,379	586.94
2021	0.7368	0.658	0.3425	1.0077	0.9968	0.4052	1.0377	0.8191	1.2634	1.3964	0.5338	245	1,331	10.86	1,086	2,186	543.27
2020	1.7299	1.344	1.4789	2.6374	4.8939	4.0071	1.3447	0.9122	0.9439	1.0199	0.9112	245	537	2.92	292	1,100	219.18
2019	3.8188	3.3867	1.7048	2.3345	1.8917	0.9833	0.6032	1.6803	2.1058	1.104	1.0477	245	638	3.93	393	808	260.41
2018	3.1946	4.3232	4.9592	4.2086	5.1488	3.3012	0.3283	0.1791	1.4458	2.3482	2.146	245	379	1.34	134	415	154.69
2017	5.8223	5.6126	4.9715	5.2505	4.0936	1.9684	0.5941	2.3775	3.4591	3.6241	3.6867	245	266	0.21	21	281	108.57
2016	1.9885	2.4056	3.0964	3.1925	2.6689	1.2453	0.6319	1.2286	4.0569	3.8845	4.4059	245	346	1.01	101	260	141.22
2015	1.8704	1.4988	1.8899	3.2639	2.5232	1.8961	1.8555	2.0415	2.2071	2.2374	3.6836	245	108	-1.37	-137	159	44.08
2014	3.6981	4.4764	3.0032	2.5425	2.4137	1.554	2.5107	3.8628	2.398	2.6381	3.6162	245	123	-1.22	-122	296	50.2
2013	1.416	1.3319	1.2901	1.6603	2.0709	1.6935	1.6359	2.7602	2.8119	1.3832	1.2319	245	401	1.56	156	418	163.67
2012		3.4072	3.7338	2.8974	2.2412	1.0318	0.6082	0.5101	1.3527	2.2507	3.3524	208	470	3.12	262	262	225.96

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Pahsimeroi Grid '29465' (Custer) 150% Productivity Factor		Indemnity \$ per Acre											From	2013	To	2023					
Indemnity \$ per acre		Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio			
2023	13.15											37	210	10.81	173	3,552	567.57				
2022	18.38	19.68	14.21	8.15	7.94	12.56	20.13	20.05	18.08	12.32	7.83	245	1,438	11.93	1,193	3,379	586.94				
2021	12.22	13.17	19.49	15	16.86	20.08	8.92	12.72	5.84	3.32	16.84	245	1,331	10.86	1,086	2,186	543.27				
2020	0	1.65	4.91	0.69	0	0	4.67	11.47	10.38	8.95	11.92	245	537	2.92	292	1,100	219.18				
2019	0	0	1.57	3.24	10.57	14.87	15.38	1.3	0	7.65	10.12	245	638	3.93	393	808	260.41				
2018	0	0	0	0	0	0	19.31	21.48	3	0	0	245	379	1.34	134	415	154.69				
2017	0	0	0	0	0	5.68	15.67	0	0	0	0	245	266	0.21	21	281	108.57				
2016	0	0	0	0	5.24	12.43	15.15	7.41	0	0	0	245	346	1.01	101	260	141.22				
2015	0	0	0	0	6.36	6.56	0	0	0	0	0	245	108	-1.37	-137	159	44.08				
2014	0	0	0	1.29	7.24	9.78	0	0	0	0	0	245	123	-1.22	-122	296	50.2				
2013	0	0	6.21	9.14	9.7	8.67	1.42	0	0	2.58	6.64	245	401	1.56	156	418	163.67				
2012	0	0	0	0	8.51	14.64	15.53	17.01	3.62	0	0	208	470	3.12	262	262	225.96				

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Grid 30666 - west of Wisdom, MT

Estimated Rainfall Data for Grid 30666 - 2022

Interval	Index	Actual Rainfall (IN)	Normal Rainfall (IN)	Payment Factor 70%	Payment Factor 75%	Payment Factor 80%	Payment Factor 85%	Payment Factor 90%
JAN-FEB	0.554	1.7645	3.185	0.2086	0.2613	0.3075	0.3482	0.3844
FEB-MAR	0.361	1.0209	2.8279	0.4843	0.5187	0.5488	0.5753	0.5989
MAR-APR	0.596	1.7855	2.9958	0.1486	0.2053	0.255	0.2968	0.3378
APR-MAY	0.629	3.0794	3.7146				0.0247	0.0789
MAY-JUN	0.875	3.7433	4.2781					0.0278
JUN-JUL	0.777	2.4834	3.1962			0.0288	0.0859	0.1367
JUL-AUG	0.783	1.639	2.0833			0.0213	0.0788	0.13
AUG-SEP	0.629	1.4147	2.2491	0.1014	0.1613	0.2138	0.26	0.3011
SEP-OCT	0.575	1.3877	2.3785	0.1786	0.2333	0.2813	0.3235	0.3611
OCT-NOV	0.865	1.9648	2.8559	0.0071	0.0733	0.1313	0.1824	0.2278
NOV-DEC	0.639	2.2758	3.5615	0.0871	0.146	0.2013	0.2482	0.29

Average Annual Rainfall: 18.4922 YTD Rainfall: 12.5758 Rainfall data is not complete

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**Wisdom Grid
'30666'
(Beaverhead)**

	Jan - Feb	Mar - Apr	May - Jun	Jul - Aug	Sep - Oct	Nov - Dec
	16	16	17	17	17	17
Level	Productivity	Per Acre Coverage	Per Acre Premium	Total Coverage	Total Premium	Producer Premium
90	60 %	6.53	0.55	652	111	55
90	100 %	10.89	0.92	1,088	187	93
90	150 %	16.34	1.38	1,634	279	137

Level 90 / Factors 150% \$18.15, 100% \$12.10, 60% \$7.26

	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Elected
Avg Index	1.1	1.21	0.92	0.94	0.96	0.86	0.73	0.85	1.1	1.06	1.01	0.97
Avg Rainfall	3.132	2.780	3.001	3.714	4.260	3.198	2.141	2.277	2.352	2.835	3.562	-
Indemnity	17	16	31	14	23	33	50	49	18	18	23	2,705
Premium	16	16	14	11	11	14	16	16	16	16	17	1,518
Net Indemnity	1	0	17	3	12	19	34	33	2	2	6	1,187
Loss Ratio	106.25	100	221.43	127.27	209.09	235.71	312.5	306.25	112.5	112.5	135.29	178.19
Years Paid	4	2	5	5	7	6	7	8	5	3	6	-

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Wisdom Grid '30666' (Beaverhead) 150% Productivity Factor

Rainfall in Inches

From 2013 To 2023

Legend: Indemnity Paid (Purple), Elected (Green), Positive Loss Ratio (Yellow)

Rainfall in inches	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio
2023	1.4766											24	127	6.44	103	1,187	529.17
2022	1.7645	1.0209	1.7855	3.0794	3.7433	2.4834	1.639	1.4147	1.3677	1.9048	2.2758	138	413	2.75	275	1,084	299.28
2021	3.7163	3.0637	0.8008	2.5855	2.6812	1.3441	2.394	1.7011	0.9724	1.7124	2.3434	138	492	3.54	354	809	356.52
2020	3.8096	2.9405	1.9324	3.7049	7.3217	5.6108	1.3429	1.0964	3.285	4.3556	3.1795	138	163	0.25	25	455	118.12
2019	5.7138	4.2803	2.3876	2.824	1.3297	0.9814	1.3184	1.9214	2.0689	1.2024	1.1555	138	488	3.50	350	430	353.62
2018	4.1829	3.7713	3.0802	4.5283	6.2641	3.6752	0.5665	0.6699	2.1941	3.4753	2.8945	138	226	0.88	88	80	163.77
2017	3.8922	5.0867	4.3468	4.2118	5.1425	3.3057	0.943	1.6565	2.4145	3.6954	4.969	138	144	0.06	6	-8	104.35
2016	2.6607	2.779	3.5632	4.4489	3.4753	1.72	0.8896	2.6135	4.2679	2.7508	4.3569	138	191	0.53	53	-14	138.41
2015	3.0371	1.5922	1.5596	2.6441	2.767	2.7567	2.0578	1.4823	1.8831	2.9896	5.5885	138	219	0.81	81	-67	158.7
2014	5.2228	5.0823	3.291	3.8376	4.6992	2.9133	3.2487	3.5002	2.2004	4.0203	5.3163	138	0	-1.38	-138	-148	0
2013	2.4762	2.4976	2.8314	2.7549	3.6384	3.2302	2.0728	4.997	5.7571	3.0392	2.954	138	62	-0.76	-76	-10	44.93
2012		4.6696	4.7074	3.959	3.7485	2.2317	0.8574	0.3086	1.9397	3.7057	4.5042	114	180	0.79	66	66	157.89

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Wisdom Grid '30666' (Beaverhead) 150% Productivity Factor

Indemnity \$ per Acre

From 2013 To 2023

Legend: Indemnity Paid (Purple), Elected (Green), Positive Loss Ratio (Yellow)

Indemnity \$ per acre	Jan - Feb	Feb - Mar	Mar - Apr	Apr - May	May - Jun	Jun - Jul	Jul - Aug	Aug - Sep	Sep - Oct	Oct - Nov	Nov - Dec	Premium	Indemnity	Net / Acre	Net Total	Running Total	Loss Ratio
2023	7.94											24	127	6.44	103	1,187	529.17
2022	6.28	9.79	5.52	1.29	0.45	2.23	2.12	4.92	5.9	3.72	4.74	138	413	2.75	275	1,084	299.28
2021	0	0	11.51	3.7	4.85	8.62	0	2.71	8.88	5.37	4.41	138	492	3.54	354	809	356.52
2020	0	0	4.72	0	0	0	4.81	7.57	0	0	0.31	138	163	0.25	25	455	118.12
2019	0	0	1.98	2.54	10.66	10.75	5.14	1.13	0.51	8.68	10.53	138	488	3.50	350	430	353.62
2018	0	0	0	0	0	0	11.57	11.06	0	0	1.71	138	226	0.88	88	80	163.77
2017	0	0	0	0	0	0	8.46	3.25	0	0	0	138	144	0.06	6	-8	104.35
2016	0.87	0	0	0	1.56	6.62	8.91	0	0	0	0	138	191	0.53	53	-14	138.41
2015	0	5.79	6.93	3.41	4.55	0.78	0	4.6	1.81	0	0	138	219	0.81	81	-67	158.7
2014	0	0	0	0	0	0	0	0	0	0	0	138	0	-1.38	-138	-148	0
2013	1.74	0	0	2.9	0.91	0	0	0	0	0	1.09	138	62	-0.76	-76	-10	44.93
2012		0	0	0	0.33	3.76	9.21	13.89	1.03	0	0	114	180	0.79	66	66	157.89

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Application Process

What I need from you:

- Either the legals or Farm/Tract/Fields of the grazing and/or hay ground that you want insured.
- The Index Intervals you want to insure.
- The weight you want to give to each Interval (must total to 100% - max for any one interval is 70%).
- The Coverage Level and Productivity Factor you want.
- Applications are due by December 1, 2023

Practice: Index Interval	Percent of Value
JAN-FEBINT	16.0 %
MAR-APRINT	17.0 %
MAY-JUNINT	17.0 %
JUL-AUGINT	17.0 %
SEP-OCTINT	17.0 %
NOV-DECINT	16.0 %
Total	100 %

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Completed Application example

AGRI GENERAL INSURANCE COMPANY
RAIN AND HAIL L.L.C.
PRF and Apiculture Rainfall Index (RI) Acreage Reporting Form

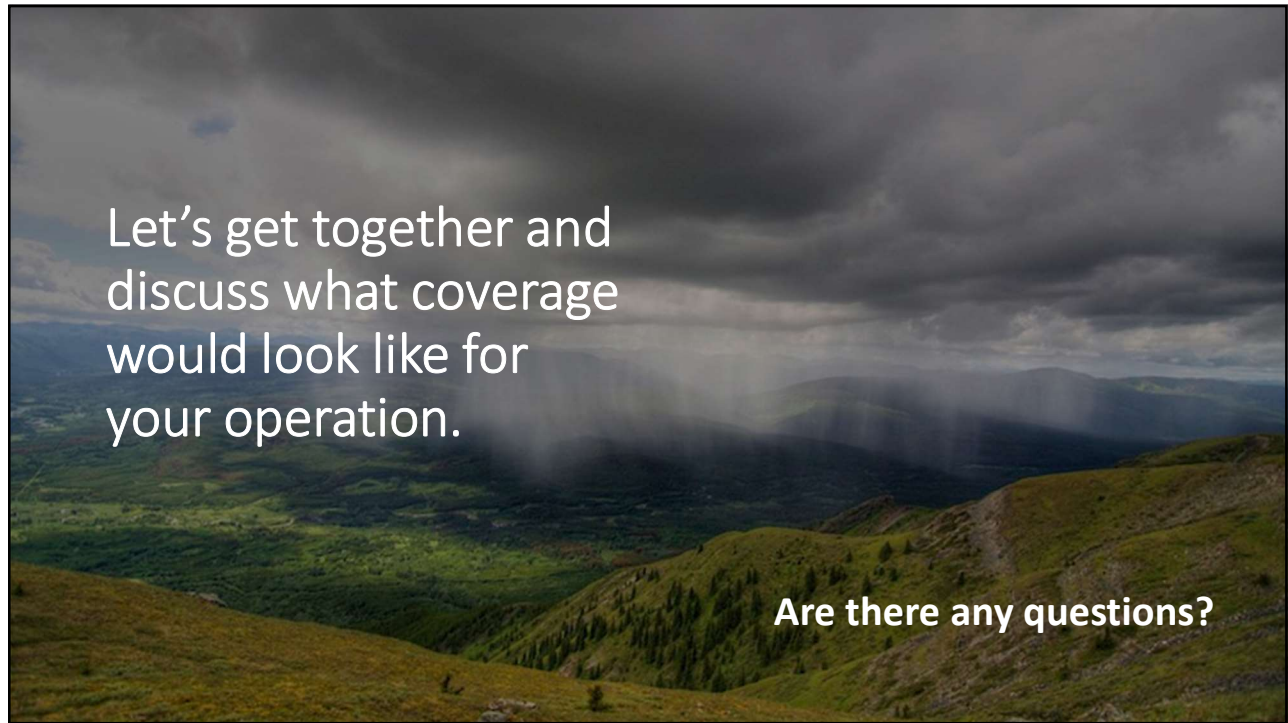
Policy For 2 and succeeding years State MONTANA 25 Date 09/21/2021 Page 2 of 3 KMG

SCAN: 10295410331345550022 2021

County	Grid ID Number	Intended Use (Haying or Grazing)	Irrigated Practice/Type/Class	Insured's Share	Name of Other Person(s) Sharing in the Crop	Legal Description	FSA FN	FSN Tract Number	FSN Field Number	CLU Field Acres	Point of Reference		Insured Acres or Colonies	Uninsured Acres or Colonies	Yield Number	Un Number	Practice: Index Interval	Percent of Value						
											Latitude	Longitude												
POWDER RIVER	30896	GRAZING	NIPS	1.000				1659	10	0.72	45.5648292	-106.0989975			6.0	1.0	JAN-FEBINT	16.0 %						
				1.000				1659	12	9.94	45.5648292	-106.0989975			7.0	2.0	MAR-APRINT	17.0 %						
				1.000				1659	14	28.16	45.5648292	-106.0989975			8.0	3.0	MAY-JUNINT	17.0 %						
				1.000				1662	19	66.94	45.5648292	-106.0989975			9.0	4.0	JUL-AUGINT	17.0 %						
				1.000				1662	20	0.06	45.5648292	-106.0989975			10.0	5.0	SEP-OCTINT	17.0 %						
				1.000				1662	21	1.04	45.5648292	-106.0989975			11.0	6.0	NOV-DECINT	16.0 %						
				1.000				1662	22	0.34	45.5648292	-106.0989975												
								1705	1	22.04	45.5762825	-106.1281105												
								1705	2	52.68	45.5762825	-106.1281105												
								1705	3	10.57	45.5762825	-106.1281105												
								1705	4	14.41	45.5483400	-106.0808925												
								1705	5	509.63	45.5762825	-106.1281105												
								1724	6	261.98	45.5648292	-106.0989975												
								1725	1	610.45	45.5483400	-106.0808925												
								550	1	4162.15	45.5648292	-106.0989975												
				Total											575									
				Total											575		4458							

Remarks: Measurement Service

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Let's get together and
discuss what coverage
would look like for
your operation.

Are there any questions?