



About Rainfall Index Policies

Rainfall Index (RI) policies include Pasture, Rangeland, and Forage (PRF), Annual Forage (AF), and Apiculture (API). RI plans are group policies, meaning individual losses are NOT covered. The index associated with your crop and grid determines your indemnity.

Rainfall indices use weather data from NOAA's ^A Climate Prediction Center. Each grid is 0.25° latitude by 0.25° longitude (approximately 12 miles by 12 miles).

Eligible policyholders include owners, operators, landlords, and tenants. Coverage levels range from 70 - 90% in 5% increments and protection factors range from 60 - 150%.

The FCIC issues a final grid index for insured grids at the end of the insurance period. The final grid index is based on precipitation received during the index interval for the selected grid, and is expressed as a percentage. An index of 100 represents average precipitation, an index below 100 represents below average precipitation, and an index above 100 represents above average precipitation. The trigger grid index is the result of multiplying the expected grid index by the coverage level.

You will receive a payment only when the final grid index is less than the trigger grid index, regardless of your actual individual experience.

^A - National Oceanic and Atmospheric Administration

Our commitment to you

We take pride in being a customer-focused organization through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the process described in this brochure, consult your NAU Country Agent or policy provisions today!

Important dates

- Annual Forage Sales Closing Date (SCD) is July 15

NAU Country Insurance Company

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This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations.

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Annual Forage Rainfall Index

Protect your crops planted annually for livestock forage or fodder.





Rainfall Annual Forage (AF)

Rainfall Annual Forage covers crops planted annually for livestock forage or fodder. Annual Forage has twelve (12) growing seasons. **At least two to three** different intervals need to be selected for Annual Forage coverage depending on the state. The months within the intervals cannot overlap.

Catastrophic (CAT) coverage is offered in all twelve (12) seasons, each with seven (7) month intervals.

Availability

Annual Forage is available in the following states:

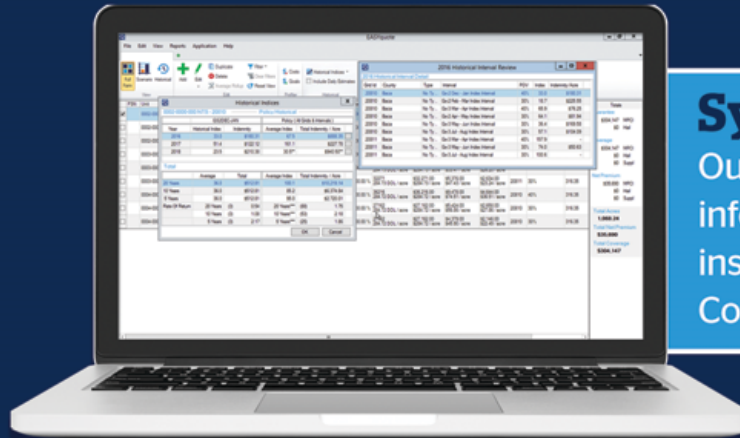
- Colorado
- Kansas
- Nebraska
- New Mexico
- North Dakota
- Oklahoma
- South Dakota
- Texas

Historical Indices

Our quoting system features the ability to represent historical indices, indemnities, and 5, 10, and 20 year rate of returns for the policy (quote) all in one location. These values provide the ability to present a “what if” indemnity scenario based on a historical year being selected using the final index and indemnity associated with that year.

Historical Data Estimated Index and Indemnity

Our Historical Data view, within our quoting system, allows you to see the estimated index and indemnity information for the interval that just completed. With this information, you can now see an estimate of how your policy will pay out for the applicable interval.



System Tools

Our systems provide historical information to help you make the right insurance decisions. Talk to your NAU Country Agent about these tools today!

Growing Season	Planting Month	Months Covered																	
		S/O	O/N	N/D	D/J	J/F	F/M	M/A	A/M	M/J	J/J	J/A	A/S	S/O	O/N	N/D	D/J	J/F	
1*	August																		
2*	September																		
3*	October																		
4*	November																		
5	December																		
6	January																		
7	February																		
8	March																		
9	April																		
10	May																		
11	June																		
12	July																		

*Duel Use Growing Seasons 5 and 6: Not Available (N/A) for CO, KS, ND, NE, and SD. Growing Season 7: N/A for ND and SD.

Acreage Reporting Date is the fifth day of the month after the month of planting