



HUDSON
INSURANCE GROUP®

RAINFALL INDEX - PRF

PASTURE, RANGELAND AND FORAGE - OVERVIEW

Rainfall Index - Pasture, Rangeland and Forage (RI-PRF) is a federally-reinsured product that provides protection against a single peril - lack of precipitation. Coverage can be purchased by landlords, tenants and owner/operators for those acres important to their haying or grazing operation. Producers may select from a variety of coverage levels, productivity factors and two-month index intervals to personalize their plan. The Rainfall Index program uses weather data collected by the National Oceanic and Atmospheric Administration to determine rainfall levels. When the final grid index falls below your trigger grid index, you may receive an indemnity.

Availability

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

Items to Consider

- RI-PRF may cover all or a portion of the insured's acreage, providing flexibility when deciding how to cover their specific risk.
- Plan uses long-term, historical, gridded precipitation data for the grid ID and index interval.
- Each grid and index interval are rated individually, providing options for the producer. The size of each grid translates to approximately 17 miles by 17 miles.
- You cannot insure overlapping intervals.
- The program is an area insurance plan and does not measure, capture or use any actual crop production. The producer's amount of production is not considered, and no on-the-ground inspection of crop condition is conducted to determine eligibility for an indemnity payment.

COVERAGE LEVELS

Between 70% and 90%
(in 5% increments)

PRODUCTIVITY FACTORS

Between 60% and 150%
(in 1% increments)

IMPORTANT DATES

Sales Closing Date - November 15

Acreage Reporting Date -
November 15

Premium Subsidies

Coverage Level	70% coverage	75% coverage	80% coverage	85% coverage	90% coverage
Subsidy	59%	59%	55%	55%	51%

By the Numbers

STATE	TEXAS
COUNTY	Hamilton
GRID	13928
ACRES	500
INTENDED USE	GRAZING
COUNTY BASE VALUE	\$ 22.80
COVERAGE LEVEL	85%
PRODUCTIVITY FACTOR	150%
SHARE	100%
SUBSIDY	55%

	TOTAL	PER ACRE
TOTAL PREMIUM	\$ 2,912.00	\$ 5.82
SUBSIDY	\$ 1,602.00	\$ 3.20
PRODUCER PREMIUM	\$ 1,310.00	\$ 2.62
INDEMNITY	\$ 1,502.00	\$ 3.00

INDEX INTERVAL		JAN/ FEB	FEB/ MAR	MAR/ APR	APR/ MAY	MAY/ JUN	JUN/ JUL	JUL/ AUG	AUG/ SEP	SEP/ OCT	OCT/ NOV	NOV/ DEC
PERCENT VALUE		16%		17%		17%		17%		17%		16%
DOLLAR AMOUNT OF PROTECTION												
	\$ 14,535	\$ 2,325.60		\$ 2,470.95		\$ 2,470.95		\$ 2,470.95		\$ 2,470.95		\$ 2,325.60
PREMIUM RATE		22.05	19.22	17.84	13.22	15.37	19.91	22.13	19.33	19.41	20.97	23.75

PREMIUM	\$ 513	\$ 0	\$ 441	\$ 0	\$ 380	\$ 0	\$ 547	\$ 0	\$ 480	\$ 0	\$ 552
SUBSIDY	\$ 282	\$ 0	\$ 243	\$ 0	\$ 209	\$ 0	\$ 301	\$ 0	\$ 264	\$ 0	\$ 304
PRODUCER PREMIUM	\$ 231	\$ 0	\$ 198	\$ 0	\$ 171	\$ 0	\$ 246	\$ 0	\$ 216	\$ 0	\$ 248

FINAL GRID INDEX	48.7	120.0	185.1	186.0	148.7	93.2	155.7	179.0	67.5	83.3	122.4
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INDEMNITY	\$ 993	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 509	\$ 0	\$ 0
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* To create premium estimate scenarios as shown above, utilize the "Estimator" tool in Hudson's eHarvest™ processing system.

* If the Final GRID index value is less than the coverage level, then:

$$\text{Payment Factor} = (\text{Coverage Level} - \text{Final GRID Index value}) / \text{Coverage Level}$$

* Indemnity = Dollar Amount of Protection for the Interval x Interval Payment Factor

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