



Serving Your Crop Insurance Needs

FARM BUREAU

Pasture, Rangeland, Forage (PRF)

- *Do not have to insure all acres
- *Losses cover an area
- *No individual coverage
- *Index – based on precipitation
- *Not measuring actual individual production
- *No individual loss adjustment involved
- *Timely payments upon conclusion of each index interval
- *Does not reward poor management practices



To locate a Farm Bureau agent in your area visit us online at www.afbisinc.com

The information provided in this brochure varies by crop and county. Before you make any decisions concerning crop insurance, contact a Farm Bureau agent.

MPCI products are reinsured through the Federal Crop Insurance Corporation (FCIC). These policies are available to all producers regardless of race, color, national origin, sex, age, or disability.

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There for you

www.afbisinc.com



PASTURE, RANGELAND. FORAGE (PRF)

SERVING YOUR CROP INSURANCE NEEDS

Buying a crop insurance policy is only one risk management option.

Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to insure the best possible outcome each crop year.

Your Farm Bureau crop insurance agent can assist you in developing a good management plan for your farming operation.



Pasture, Rangeland, Forage (PRF) Program	Vegetative Index (PRF-VI)	Rainfall Index (PRF-RI)
Sales Closing (SCD), Acreage Reporting (ARD), Cancellation and Termination Date	November 30 Preceding the crop year	November 30 Preceding the crop year
No. of Index Intervals per year	4	6
Duration of Each	3 months	2 months
Entire Insurance Period	April 1 thru March 31	February 1 thru January 31
Administrative Fee	\$30 per county	\$30 per county

Vegetative Index (PRF-VI):

- Uses the Normalized Difference Vegetation Index for vegetation greenness
- Correlates to forage condition and productive capacity in pre-determined grids

Rainfall Index (PRF-RI):

- Based on NOAA data with coverage provided for a single peril—lack of precipitation
- Precipitation is highly correlated with forage production, but does not directly predict actual forage production

Grazingland

1. Established acreage of perennial forage
2. Intended for grazing by livestock
3. Acreage must be suitable for grazing

Hayland

1. Established acreage of perennial forage
2. Intended for haying
3. Acreage must be suitable for haying

The program addresses forage-based production systems on land areas producing primarily perennial vegetation.

Comprised of diverse plant communities and mixtures:

- Perennial and annual
- Warm season and cool season
- Different growth habits over extended time periods

Because of the nature of forage-based systems, the purpose of the program is to insure annual forage production.

Forage may be harvested directly by grazing animals, harvested for hay or a combination of both.



American Farm Bureau Insurance Services, Inc.