



www.naucountry.com

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

7333 Sunwood Drive | Ramsey, MN 55303
www.naucountry.com | 1.888.NAU.MPCI

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

© 2025 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU and NAU Country are registered service marks of NAU Country Insurance Company.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.



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

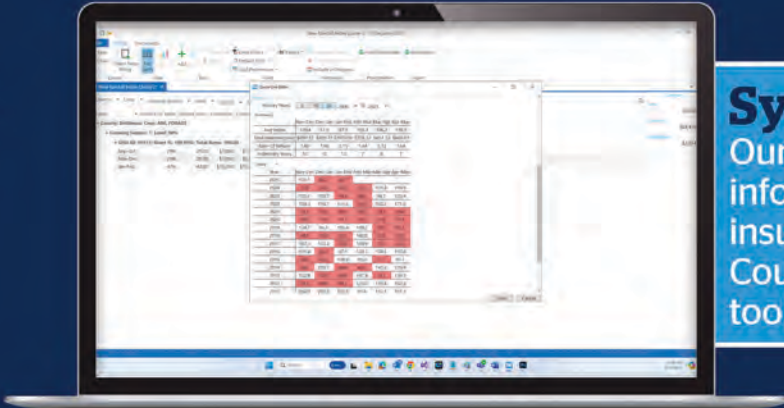
Annual Forage Made Simple

Take the guesswork out of Annual Forage with tools built for clarity, speed, and smarter decisions. Effortless **Auto Interval Elections** offer a user-friendly design with odd/even options, manual entry, and the **Interval Election Optimizer** in our quoting system.

Stay informed on daily rainfall estimates affecting indices and indemnities by utilizing our **Include In Progress** Interval option, or access **Historical Data** to explore 5, 10, and 20-year rate of returns for your policy quotes. These values provide the ability to evaluate “what if” scenarios - all in one place.

Locate fields with ease using the enhanced **Grid ID Locator**, and enjoy a streamlined display of key information.

With seamless **quote-to-policy conversion**, turning a quote into a Temporary Policy takes just one click.



System Tools

Our systems provide historical information to help you make the right insurance decisions. Talk to your NAU Country Representative 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																		

*Dual 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.