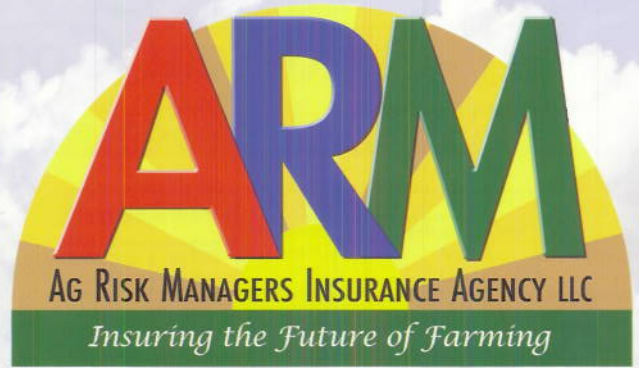
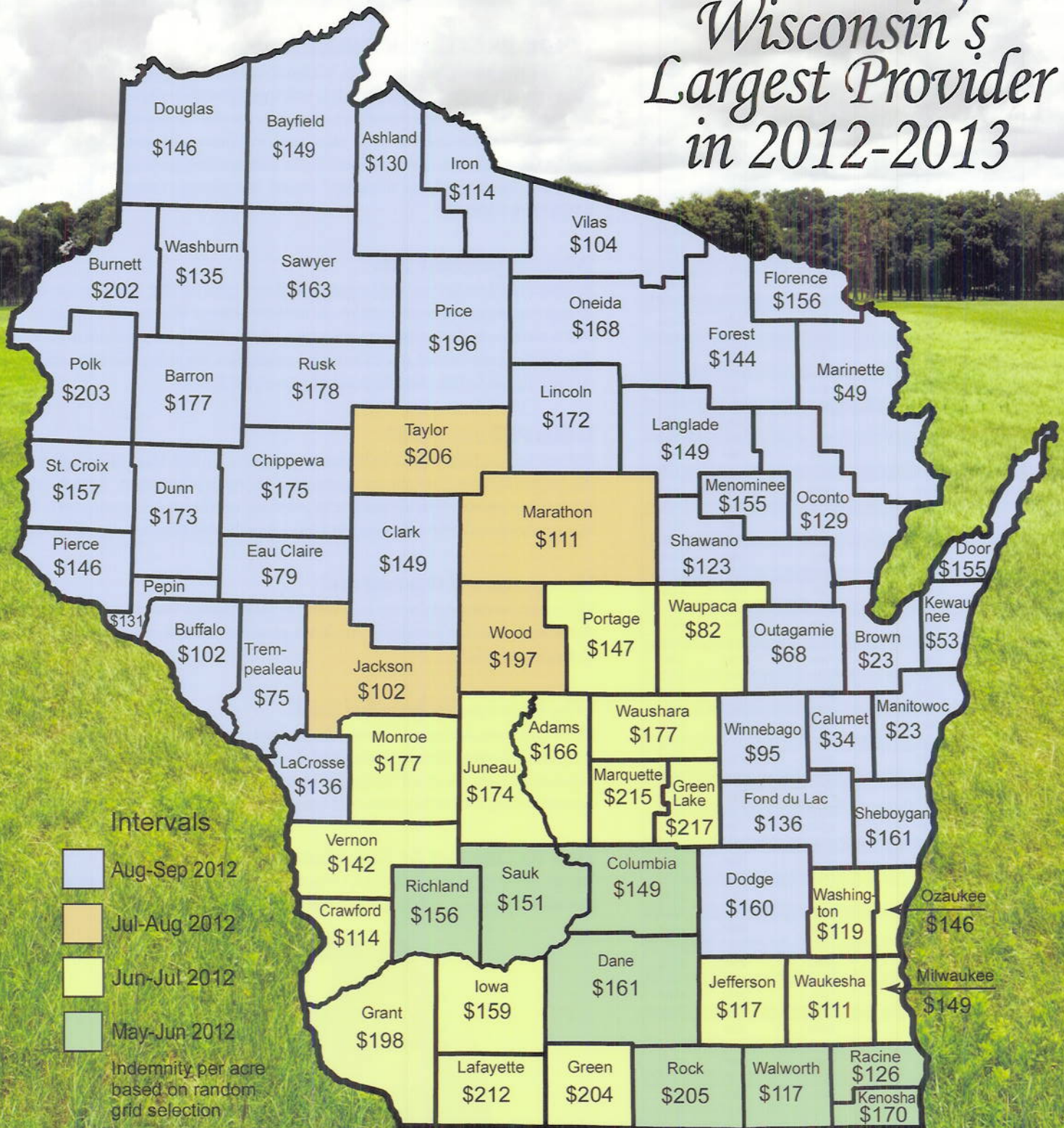


# Lack of Rainfall Hay Insurance 2012 Results



*Wisconsin's  
Largest Provider  
in 2012-2013*





# A 10 Year Comparison of Insurance: PRF Lack of Rainfall vs GRP Forage Production



	PRF	GRP	Which is Better?	
	Jun-Jul/Aug-Sep 85/150	Forage Production 90/100	PRF or GRP	Better By
<b>10 Year Gross Returns</b>				
Adams	\$387	\$116	PRF	\$271
Ashland	\$269	\$277	GRP	\$9
Barron	\$756	\$176	PRF	\$580
Bayfield	\$415	\$164	PRF	\$252
Brown	\$243	\$124	PRF	\$118
Buffalo	\$367	\$66	PRF	\$301
Burnett	\$476	\$244	PRF	\$232
Calumet	\$239	\$238	PRF	\$1
Chippewa	\$492	\$205	PRF	\$287
Clark	\$418	\$79	PRF	\$339
Columbia	\$422	\$110	PRF	\$313
Crawford	\$346	\$87	PRF	\$259
Dane	\$380	\$0	PRF	\$380
Dodge	\$356	\$101	PRF	\$254
Door	\$466	\$143	PRF	\$323
Douglas	\$394	\$41	PRF	\$353
Dunn	\$460	\$157	PRF	\$302
Eau Claire	\$292	\$110	PRF	\$182
Florence	\$572	NA	PRF	\$572
Fond du Lac	\$400	\$161	PRF	\$239
Forest	\$404	NA	PRF	\$404
Grant	\$328	\$0	PRF	\$328
Green	\$527	\$170	PRF	\$358
Green Lake	\$541	\$85	PRF	\$456
Iowa	\$558	\$17	PRF	\$542
Iron	\$523	NA	PRF	\$523
Jackson	\$381	\$75	PRF	\$306
Jefferson	\$302	\$35	PRF	\$266
Juneau	\$441	\$89	PRF	\$352
Kenosha	\$326	NA	PRF	\$326
Kewaunee	\$356	\$112	PRF	\$244
La Crosse	\$507	\$95	PRF	\$412
Lafayette	\$332	\$269	PRF	\$63
Langlade	\$673	\$124	PRF	\$549
Lincoln	\$528	\$64	PRF	\$464
Manitowoc	\$248	\$75	PRF	\$173
Marathon	\$498	\$141	PRF	\$357
Marinette	\$342	\$41	PRF	\$301
Marquette	\$420	\$209	PRF	\$211
Menominee	\$425	NA	PRF	\$425
Milwaukee	\$351	NA	PRF	\$351
Monroe	\$501	\$31	PRF	\$469
Oconto	\$407	\$95	PRF	\$312
Oneida	\$497	NA	PRF	\$497
Outagamie	\$330	\$95	PRF	\$235
Ozaukee	\$444	\$122	PRF	\$322
Pepin	\$336	\$33	PRF	\$303
Pierce	\$693	\$99	PRF	\$593
Polk	\$742	\$178	PRF	\$564
Portage	\$389	\$186	PRF	\$203
Price	\$770	\$89	PRF	\$681
Racine	\$318	NA	PRF	\$318
Richland	\$471	\$108	PRF	\$363
Rock	\$337	\$145	PRF	\$192
Rusk	\$415	\$66	PRF	\$349
Sauk	\$419	\$77	PRF	\$342
Sawyer	\$485	NA	PRF	\$485
Shawano	\$463	\$21	PRF	\$442
Sheboygan	\$454	\$265	PRF	\$189
St. Croix	\$501	\$149	PRF	\$352
Taylor	\$533	\$2	PRF	\$531
Trempealeau	\$303	\$101	PRF	\$201
Vernon	\$458	\$114	PRF	\$344
Vilas	\$689	NA	PRF	\$689
Walworth	\$263	\$116	PRF	\$148
Washburn	\$412	\$464	GRP	\$51
Washington	\$462	\$240	PRF	\$222
Waukesha	\$302	\$164	PRF	\$138
Waupaca	\$457	\$29	PRF	\$428
Waushara	\$466	\$124	PRF	\$341
Winnebago	\$532	\$130	PRF	\$401
Wood	\$528	\$236	PRF	\$292

2003-11 PRF results are based on RMA historic data

## What is PRF - Lack of Rainfall Insurance?

PRF is an area-based plan of insurance. It is based on NOAA rainfall data. Producers must select at least two 2-month time periods in which precipitation is important for plant growth and production. These time periods are called *index intervals*. The Rainfall Grids are approximately 12 miles East and West by 18 miles North and South in Wisconsin. Insurance payments to a producer are calculated based on the deviation from normal precipitation in the grid and the resulting index for the interval selected. This insurance coverage is for a single peril- LACK OF RAINFALL

## Who can purchase PRF?

Producers that have hay land and/or grazing land are eligible for PRF. There are no minimum acreage requirements to qualify and you do not have to insure all acres within a county. PRF is available in all 72 counties in Wisconsin, whereas GRP is only available in 62 counties. Even if you are not worried about a loss in hay production, this policy effectively offsets losses on row crop production caused by a lack of rain on your farm.

## Is this PRF any good?

PRF was first available in 2012 for Wisconsin producers, Ag Risk Managers initially studied this product for several months and continues to analyze its effectiveness. Ag Risk feels that this is an exceptional insurance product for producers with hay and/or grazing land. Ag Risk Managers sold more PRF policies in 2012-2013 than all other Wisconsin agents combined.

## How much will this cost me?

PRF premiums are generally very comparable to a GRP Forage Production Plan. PRF is cost shared by the Federal Government, the farmer premium on a 85% coverage level policy is 45% of the gross premium.

## Why have I never heard of this?

If your crop insurance agent has never informed you of this product, you need to contact us at Ag Risk Managers! Even if you are satisfied with your current agent, we will gladly service your hayland only. We would be happy to sit down with you to explain the finer details and determine if this is something that could benefit your operation.

## How do I contact Ag Risk Managers?

You can call us at 715-418-2676. Don't forget to check us out online at [www.agriskman.com](http://www.agriskman.com). Our office is located at 1571 E. Division Ave. Barron, WI 54812.

