

Steps for RMA Site - Rainfall Index

1. Go to <https://www.rma.usda.gov>
2. Under the tools tab across the top of your screen will be a link that states PRF Rainfall- Click it
3. This will take you to a map of the United States under the Grid Locator tab, in the bottom right corner you will see a plus and minus sign. Clicking the plus sign will zoom in. You can click and drag on the screen to pan left, right, up or down. In the top right corner of the map be sure that all boxes are checked, the most important boxes are the grid lines and grid labels boxes.
4. As you zoom in close you will be able to see more detail such as cities, towns and street names. Find the grid that best captures your farm or ranch and click it. It should bring up a five digit grid ID number along with latitude, longitude, the county and the state. If you select an unwanted grid you may press the Clear All button in the top left corner to start over.
5. On the green tabs at the top next to Grid Locator you will see a Historical Indexes tab. Clicking on this will allow you to view the index values for the grid you selected.
6. The Decision Support Tool tab at the top is where we will have you enter your information. On the left side of the screen you will see an information section.
 - a. Intended Use- Grazing or Haying, each grower will be different depending on their specific operation.
 - b. Irrigation Practice- Irrigated or Non-Irrigated, this once again will be based on the type of operation you have.
 - c. Organic Practice- This will depend on your state and county
 - d. Coverage Level- We recommend you select 90%
 - e. Productivity Factor- We recommend selecting 150%
 - f. Insurable Interest- This relates to ownership, how much of the crop do you own.
 - g. Insured Acres- Enter how many acres you would plan on insuring
 - h. Sample Year- Will be current year
7. Next you will choose the intervals you want. Your percentages must equal 100%. (Example: 50% in two intervals or 20% in five intervals). Clicking under the percent of value column in each box that says "Enter %" will allow you to enter the value of your choice. The intervals available will differ depending on your county. It will not allow you to pick overlapping months such as Jan/Feb and Feb/ March.
8. Next click the Calculate button at the bottom of the screen, **it will bring up a notice- you can click close**. This will show you the coverage and premium cost and the estimated indemnities (totals and per acre) for this year so far.
9. Go back up to the green tabs and click on Estimated Indemnities. This will show you the estimated indemnities for each interval for your location from the year 1948 to the current year (you can adjust this range to however many years you would like). This is a great tool to use for research on how the policy has paid in your area in the past.