



# NATIVE LAND

INSURANCE SERVICES, INC.

PASTURE, RANGELAND, AND  
FORAGE (PRF) INSURANCE







# MEET BRITTANY BEGAY

**A seasoned specialist in Pasture, Rangeland, and Forage Insurance. Brittany is from Seba Dalkai, Arizona, and is a proud member of the Navajo Nation. She has worked with crop insurance for over five years and founded Native Land Insurance. She holds a Bachelor of Science in Business Administration from Arizona State University.**

**Growing up in a rodeo family, Brittany has always had a deep appreciation for the Western lifestyle and farming. She finds joy in traveling, trying new recipes, and caring for her beloved animals. Brittany values strong client relationships and finds fulfillment in providing exceptional service and personalized attention to each one.**



A man wearing a dark cowboy hat and a blue button-down shirt stands next to a brown horse with a white blaze on its face. They are in a field of tall green grass. The background is a soft-focus landscape with hills under a clear sky.

# MEET DUGAN KELLY

Dugan Kelly, a PRF (Pasture, Rangeland, and Forage) insurance specialist based out of Paso Robles, CA, boasts a rich background in safeguarding agricultural interests. With a commendable 8-year career as a crop insurance agent, Dugan's dedication to his craft is evident. A proud attendee of Cal Poly, his academic foundation is complemented by his impressive rodeo achievements, including 7 qualifications to the NFR (National Finals Rodeo).

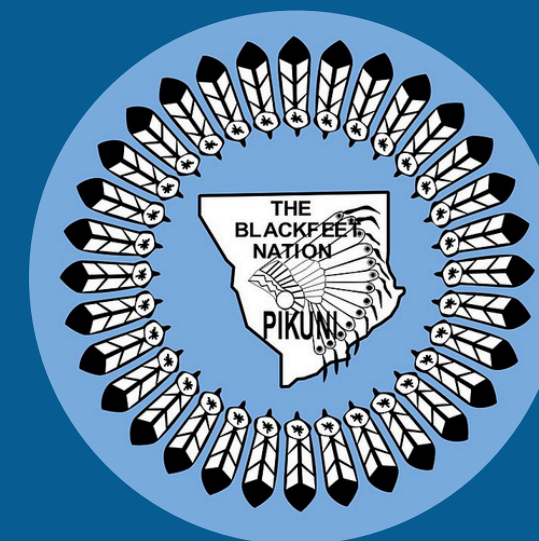
Collaborating alongside Brittany Begay for the last five years, Dugan has passionately supported native grazing associations and tribes in securing their vital grazing lands through tailored insurance solutions. Beyond the office, Dugan's heart lies in roping, hunting, and helping his customers on their ranches, embodying his genuine connection to the land.



We are a majority Indigenous women-owned company providing sustainable risk management solutions tailored to the needs of **indigenous farmers and ranchers**. We have extensive experience working closely with tribal councils, the Department of Natural Resources, grazing associations, and individual members, ensuring **a tailored approach that respects and upholds tribal governance and values**. Our programs are federally subsidized by the USDA Risk Management Agency. We prioritize integrity, client focus, hard work, sustainability, respect, and compassion in all aspects of our operations.



We currently serve the White Mountain Apache Tribe, Gila River Indian Community, Laguna Pueblo, Blackfeet Nation, and Navajo Nation tribal ranchers.







## INSURANCE PRODUCTS

- ✓ **PASTURE, RANGELAND,  
& FORAGE PROTECTION**
- ✓ **LIVESTOCK RISK  
PROTECTION**
- ✓ **WHOLE FARM  
REVENUE PROTECTION**
- ✓ **MULTI-PERIL CROP  
INSURANCE**
- ✓ **PASTURE FIRE  
INSURANCE**





# WHAT IS PRF INSURANCE?

**PRF is an insurance policy that helps manage risk associated with lack of rainfall.**



Federally subsidized insurance program designed to protect hay growers and grazing operations.

**THE DEADLINE  
TO SIGN UP IS  
DECEMBER 1ST**



# WHAT ARE THE BENEFITS?

Protects ranchers from unpredictable rainfall.

No upfront premium - USDA subsidized.

Multiple coverage levels (very flexible).

No minimum acreage.

Timely indemnity checks are issued 60 days after the end of an interval

Can be used in conjunction with the FSA programs.

**PRF is NOT drought insurance.**

It does not take a drought for the Pasture, Rangeland, and Forage program to work. All you need is a dry 60-day period, where coverage is selected.



# ELIGIBILITY CRITERIA

## **Ownership or Lease**

The landowner or lessee must have a financial interest in the land used for forage or grazing.

## **Livestock Producers**

Producers who rely on the forage, pasture, or rangeland for grazing livestock are eligible.

## **Hay ground**

Such as alfalfa fields – as long as it is not enrolled in a different crop insurance program.



# HOW DOES IT WORK?



## RAINFALL

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National Oceanic Atmosphere Administration (NOAA) reports how much precipitation is received in 12-by-17 mile grid.

## COVERAGE

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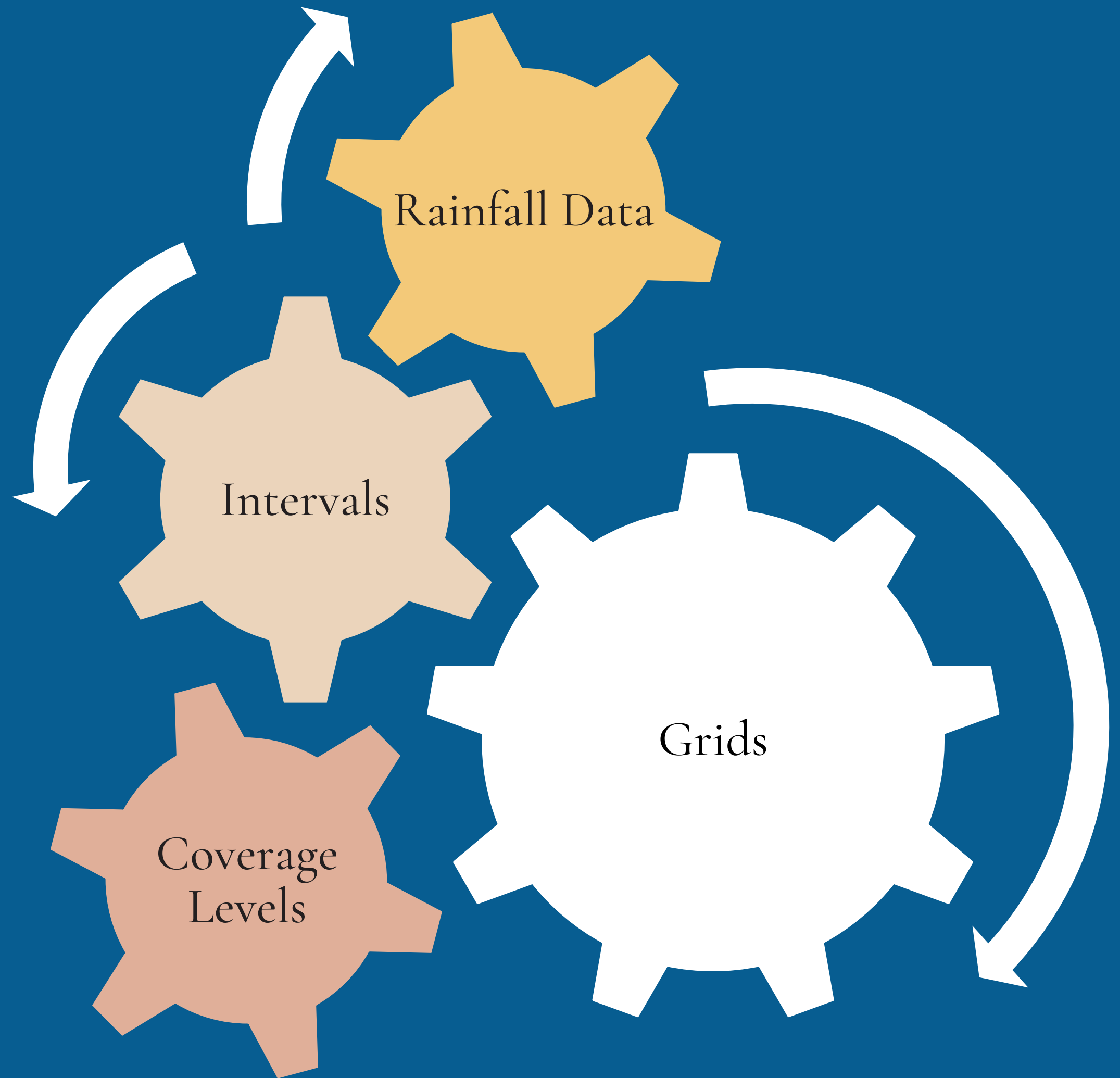
Coverage can be purchased between 70-90% of the 70+ year average rainfall for grids. Coverage is purchased in 2 consecutive month intervals throughout the year.

## INDEMNITIES

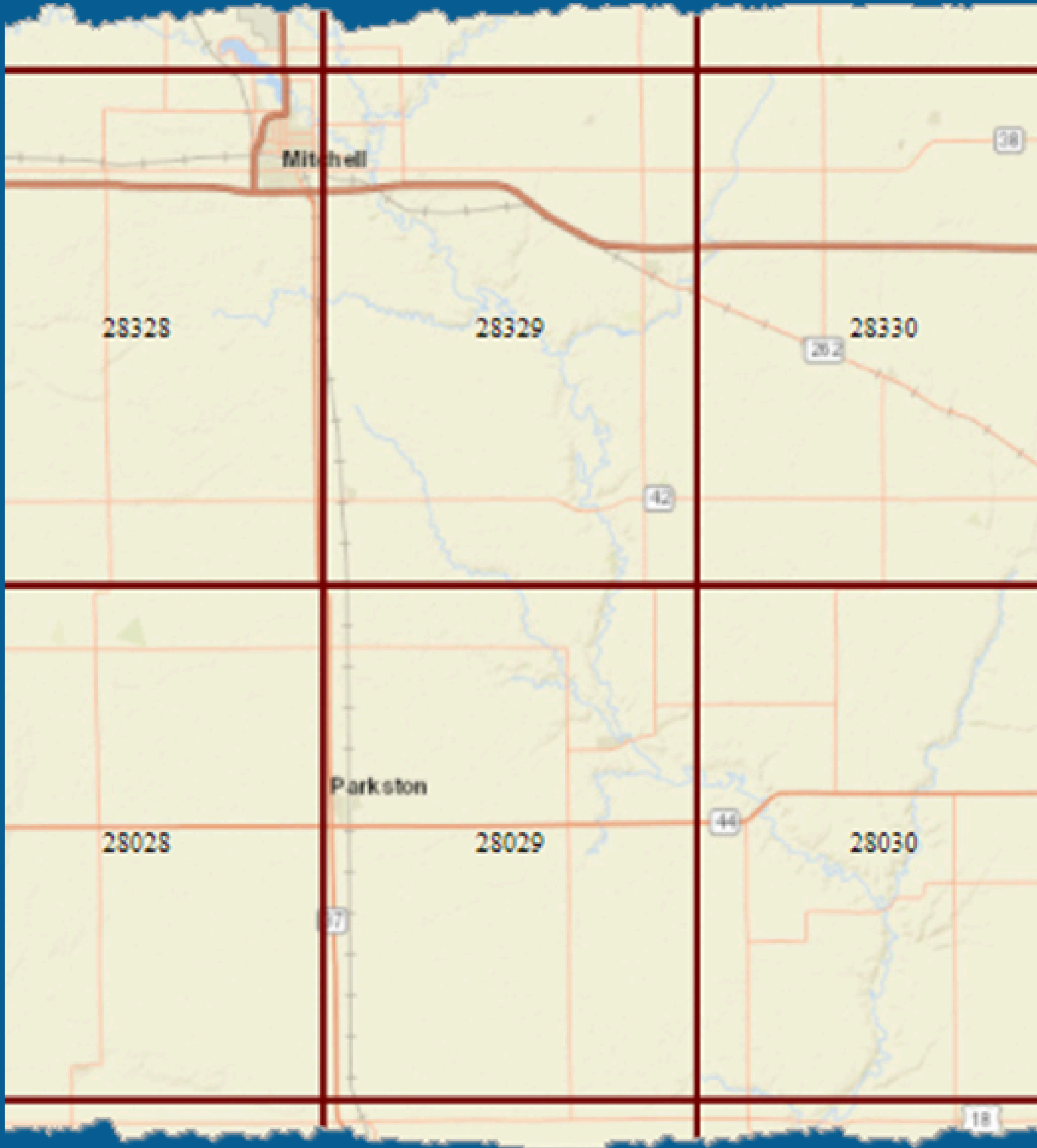
Whenever you trigger a loss in a covered interval, those indemnities go towards the premium first. Once the premium is covered, indemnity checks are issued.



# PARTS OF PRF







# WHAT IS A GRID?

- Do not follow state, county, or any other boundaries
- They are consistently sized areas across the country
- Each grid is approximately 12 by 17 miles wide



# HOW IS PRECIPITATION MEASURED?

The National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) collects rainfall data for this program.

There are over 9,000 NOAA Weather Stations across the country.

NOAA has collected precipitation data from 1948 to present.

This data is used to create an average rainfall amount for each grid.

Each grid uses at least four of the closest NOAA weather stations to determine the average rainfall for its area.

A smoothing technique guarantees that the data for each grid is accurate and fair as it is impossible to accurately monitor the precipitation that every ranch receives.

At the completion of an interval, it takes NOAA 60-90 days to finalize precipitation results



# WHAT IS AN INTERVAL?

Intervals are two-month  
periods approximately  
60 days long.

These eleven intervals  
are available to insure:

January – February

February – March

March – April

April – May

May – June

June – July

July – August

August – September

September – October

October – November

November – December

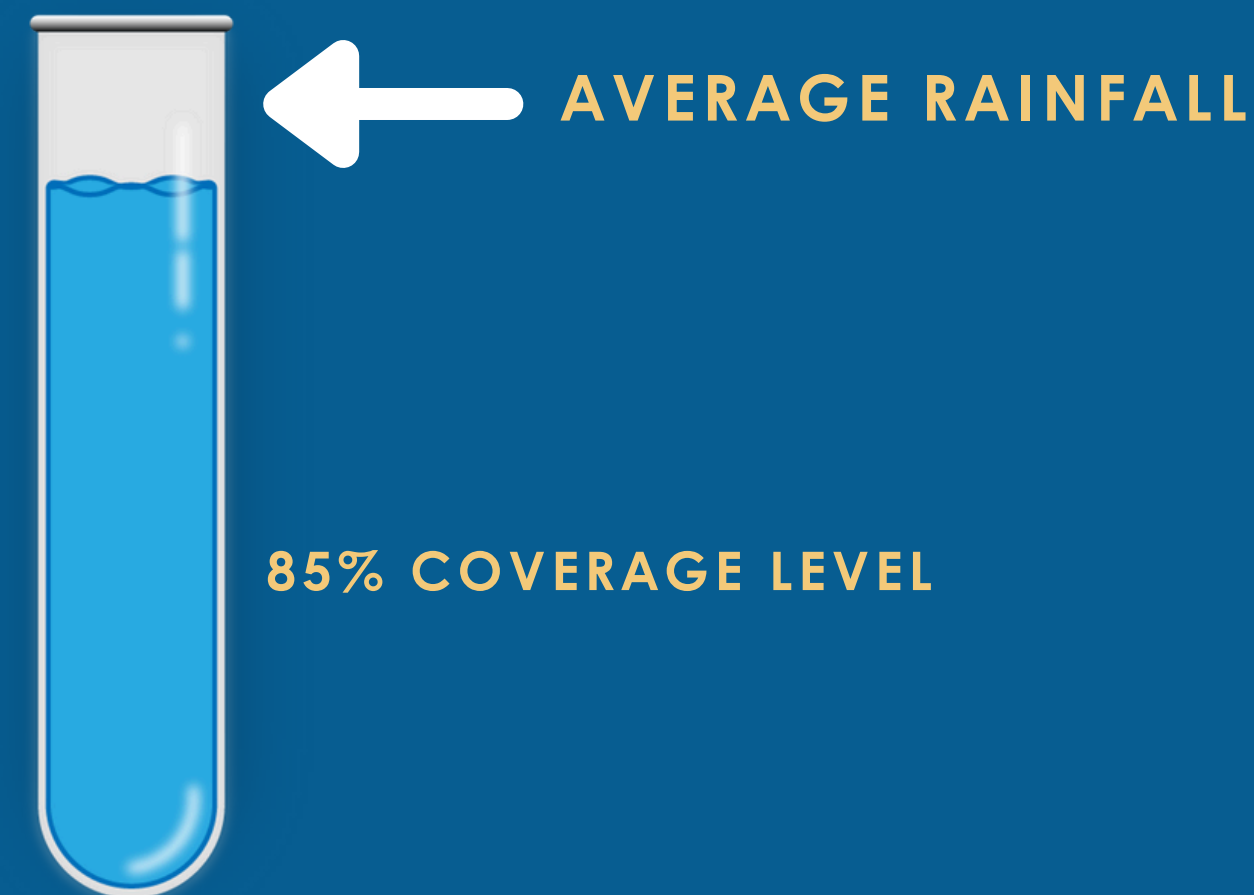


# COVERAGE OPTIONS

Coverage levels determine the rainfall amounts where your policy will be covered.

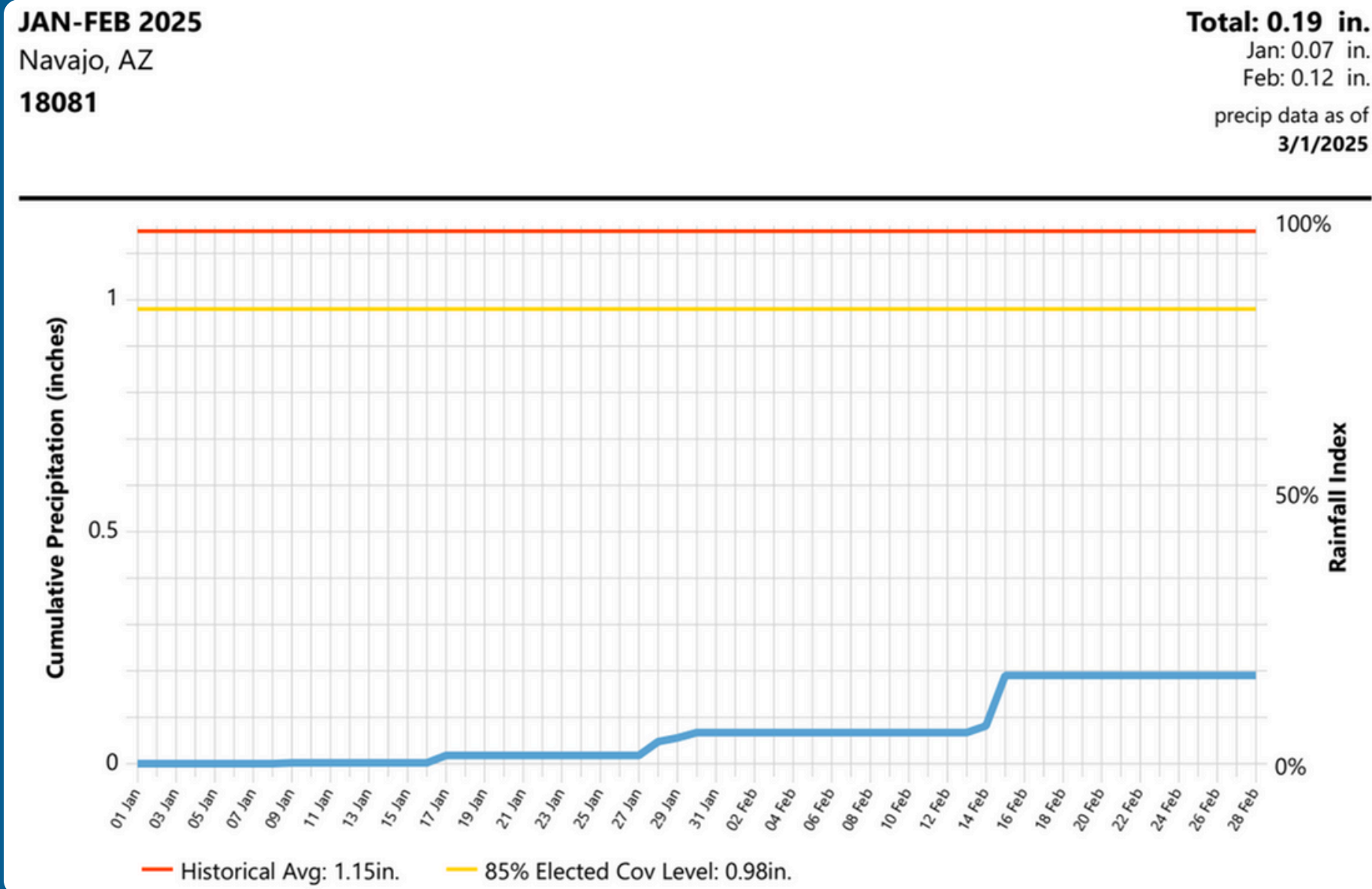
An 85% coverage level would cover any rainfall that comes in below 85% of the average.

Coverage level options range from 70-90% in increments of 5%.





# HOW ARE INDEMNITIES TRIGGERED?



Indemnity payments are based on differences between **actual** and expected **historical precipitation**.

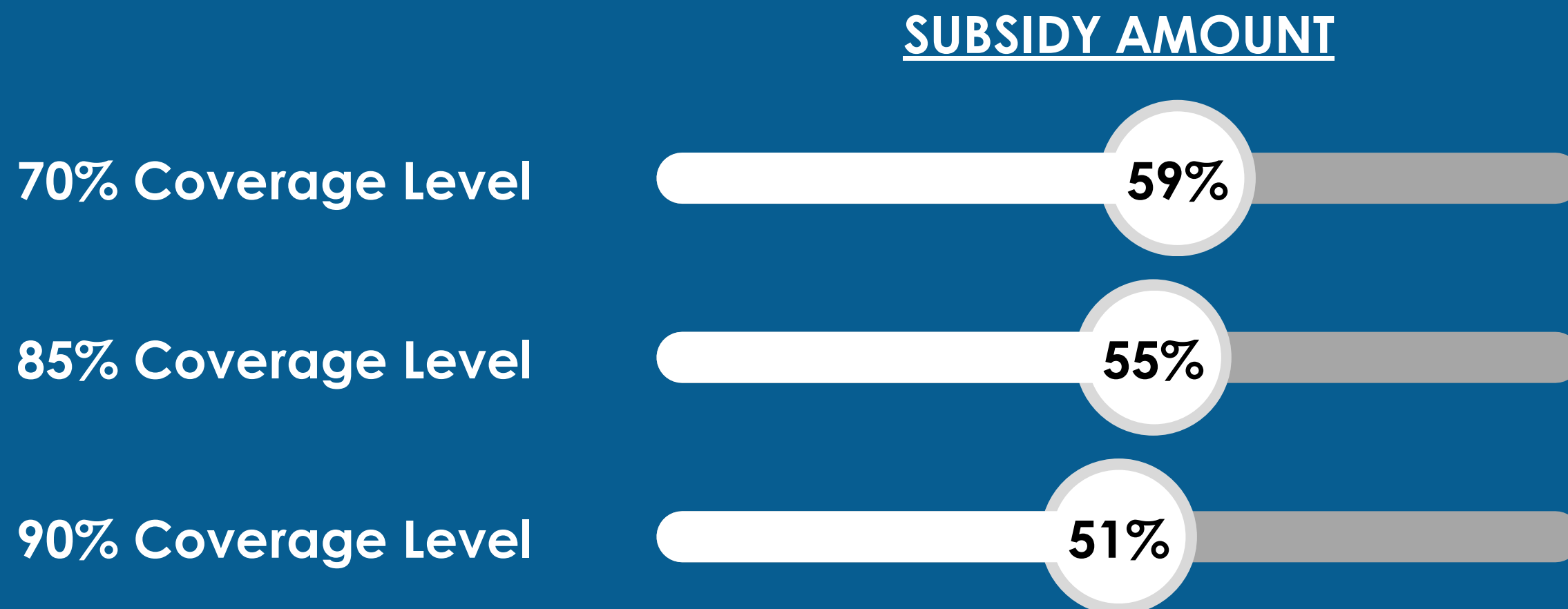
If **actual precipitation** is below the **elected coverage level**, a payment is issued to the insured.



# SUBSIDY: WHY IS IT IMPORTANT?

Ranching is an unpredictable industry with weather and market conditions affecting profitability. Subsidies can help ranchers stay in business by providing financial support

- Subsidies can offset some of the risks associated with ranching.





# PAYMENTS



1

Once an interval is finalized by NOAA, the AIP (Approved Insurance Provider) issues a credit to the premium.



2

The policy credits the premium amount until it is paid in full, then indemnities are sent to the insured an estimated 60-90 days after an interval is finalized.

# IMPORTANT DATES

**Sales Closing:** December 1, 2025

**Start of Insurance:** January 1, 2026

**End of Insurance:** December 31, 2026

**Premium Billing:** September 1, 2026



# EXAMPLE RANCHER #1

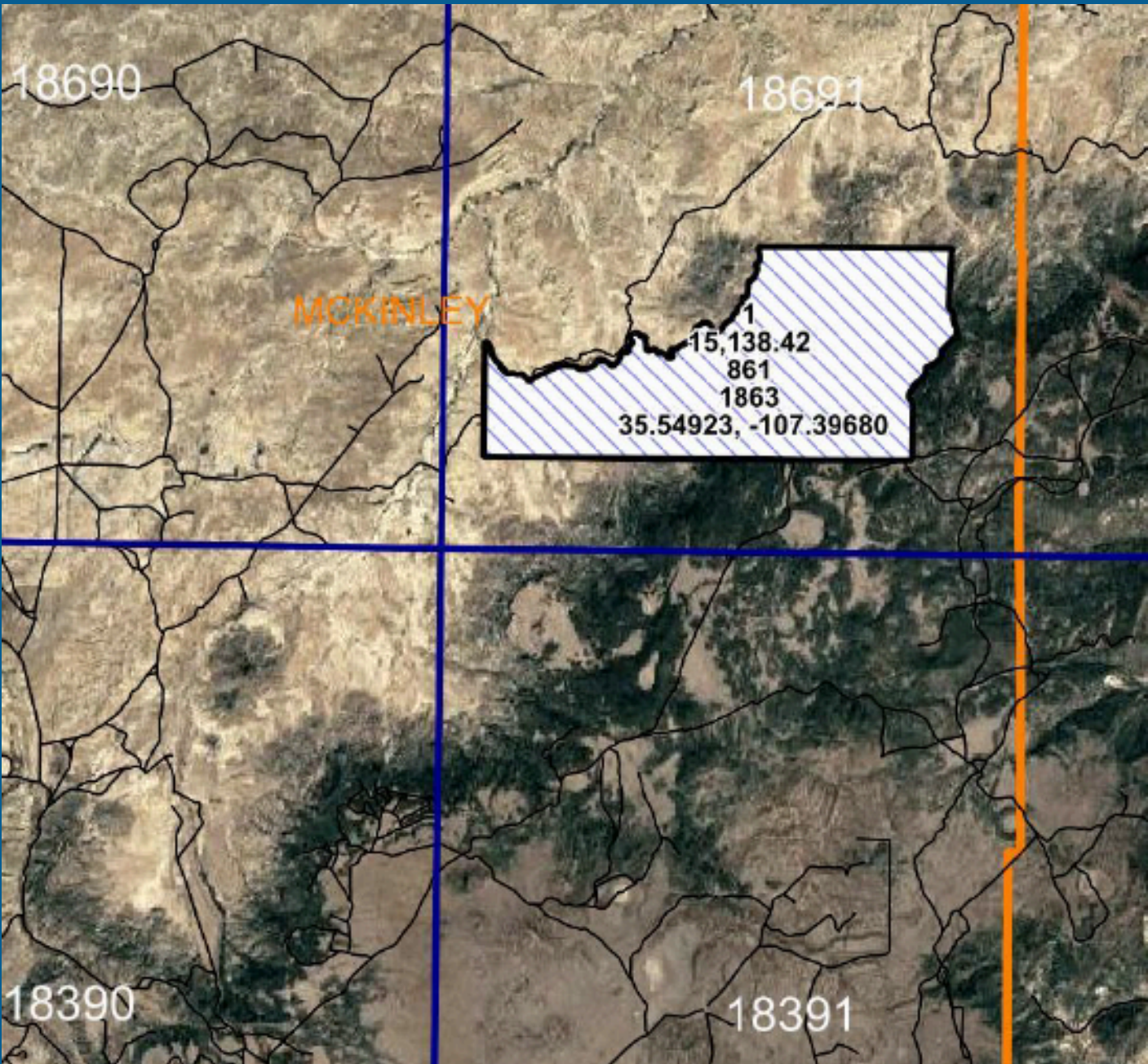
Rancher: Jake Thompson

Location: Mckinley County, New Mexico, United States

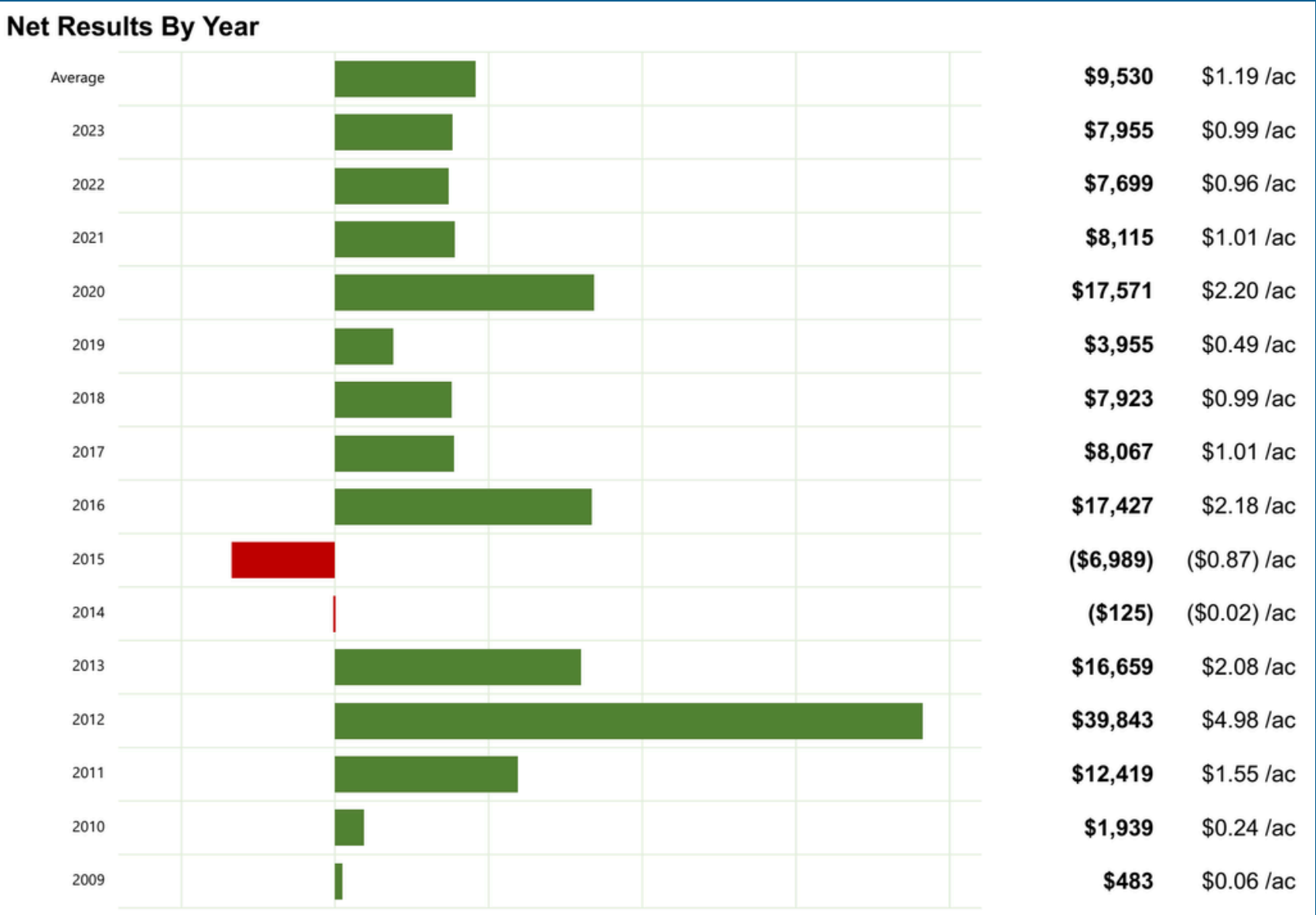
Livestock: 150 head of cattle

Land: 15,138.42 acres of pasture rangeland

Objective: Protect against dry weather forecast. Keep premium under \$10,000 and create a safe policy.



**PREMIUM \$9,677 (\$1.21 PER ACRE)**  
**TOTAL INSURED ACRES 8,000**



# EXAMPLE RANCHER #2

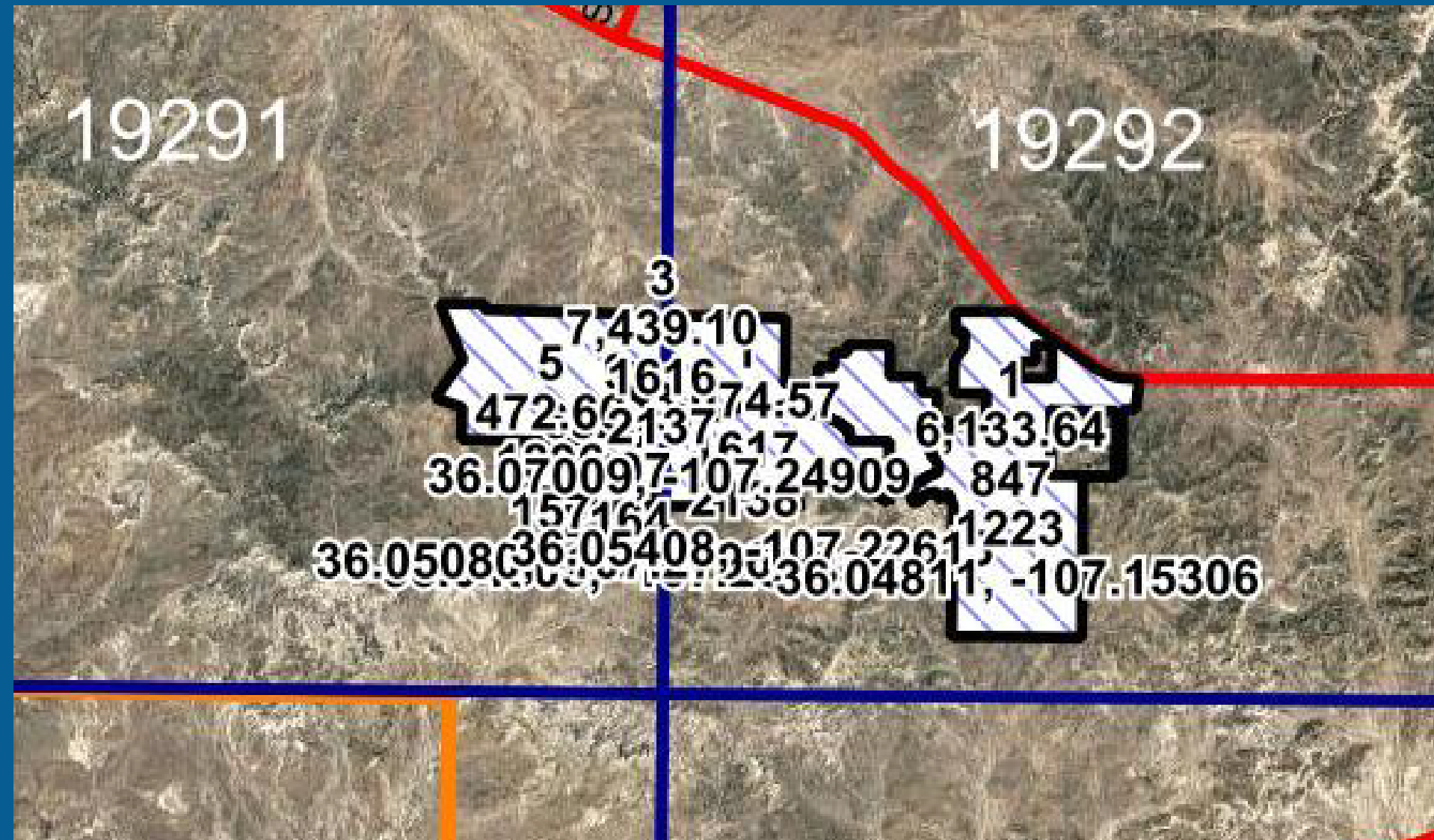
## Rancher: Sadie Brooks

**Location: Sandoval County, New Mexico, United States**

## Livestock: 200 head of cattle

## Land: 17,772 acres of pasture rangeland

**Objective: checks the long range forecast and assumes that next year will be dry, no budget and wants different coverage options.**





## EXAMPLE RANCHER #2 CONTINUED

## Option #1

**17,772 acres**

## 85% Coverage level

**Premium \$20,568 (\$1.16 per acre)**

## Option #2

**17,772 acres**

## 90% Coverage level

**Premium \$26,157 (\$1.47 per acre)**

## Net Results By Year



**\$9,377**      \$0.53 /ac

**\$21,347**      **\$1.20 /ac**

**(\$4,064) (\$0.23) /ac**

**\$1,925**      **\$0.11 /ac**

**\$32,577**      **\$1.83 /ac**

**\$11,531**      **\$0.65 /ac**

**\$3,939**      \$0.22 /ac

**\$10,893**      **\$0.61 /ac**

**\$16,374**      \$0.92 /ac

**(\$17,656) (\$0.99) /ac**

**\$7,854**      **\$0.44 /ac**

**\$14,787      \$0.83 /ac**

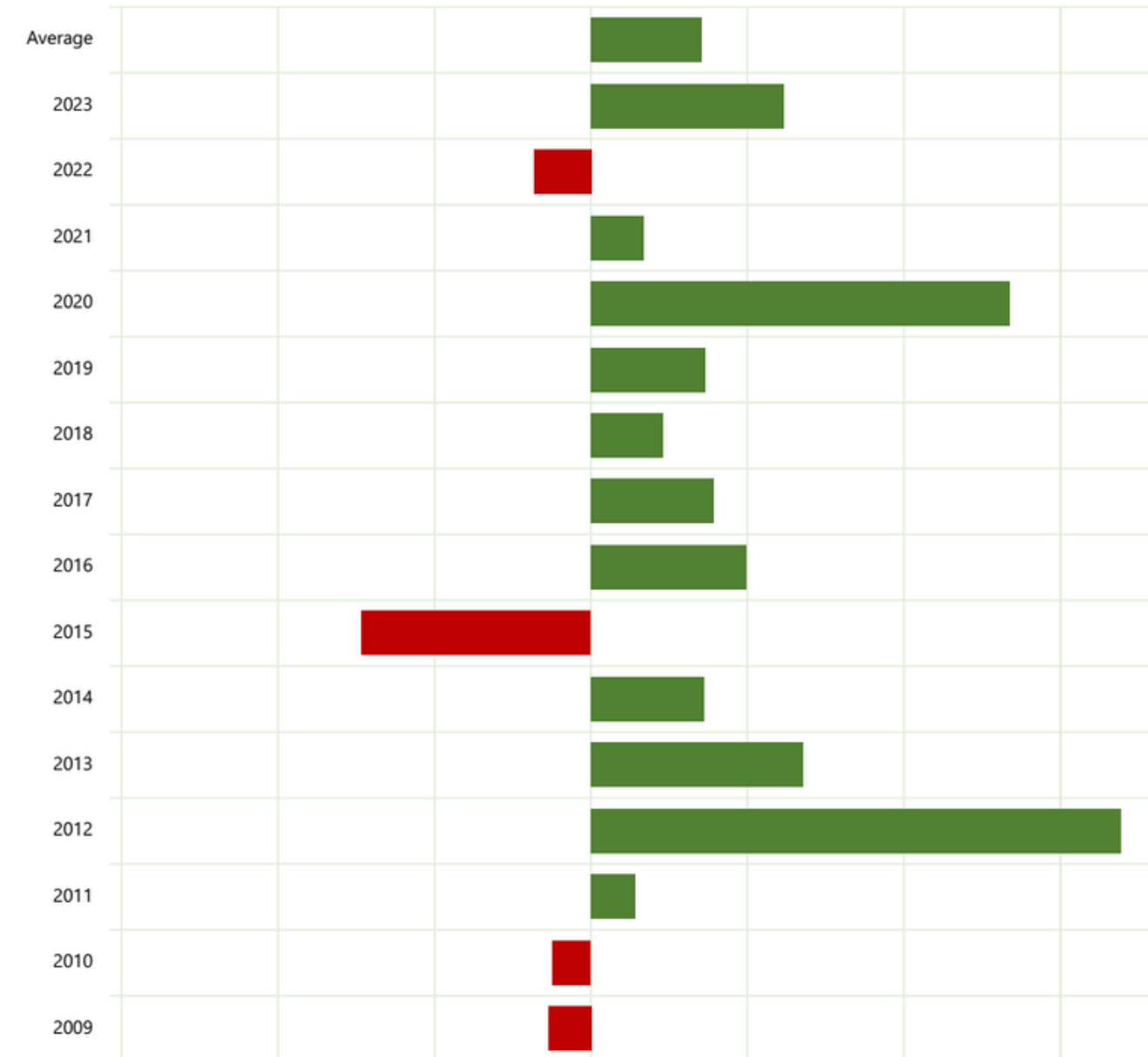
**\$41,788**      **\$2.35 /ac**

**\$6,300**      **\$0.35 /ac**

**(\$4,313) (\$0.24) /ac**

(\$2,624) (\$0.15) /ac

### Net Results By Year



**\$10,450      \$0.59 /ac**

**\$18,252**      **\$1.03 /ac**

**(\$5,409) (\$0.30) /ac**

**\$4,988**      **\$0.28 /ac**

**\$39,502**      **\$2.22 /ac**

**\$10,770      \$0.61 /ac**

**\$6,759**      **\$0.38 /ac**

**\$11,577**      **\$0.65 /ac**

**\$14,722      \$0.83 /ac**

**(\$21,634) (\$1.22) /ac**

**\$10,632      \$0.60 /ac**

**\$20,031      \$1.13 /ac**

**\$50,038**      **\$2.82 /ac**

**\$4,138**      **\$0.23 /ac**

**(\$3,607) (\$0.20) /ac**

**(\$4,001) (\$0.23) /ac**

# REVIEW

- USDA Subsidized
- NOT drought insurance – 2-month intervals
- Can be used in conjunction with FSA programs
- Ability to change coverage, coverage level, number of acres insured
- You do not have to enroll your entire acreage
- You do not have to measure any rainfall in your area
- Only approved NOAA stations are used to collect precipitation data.
- Policy credits premium amount until paid in full, then indemnities are sent to the insured an estimated 60-90 days after an interval is finished.
- Timely indemnity checks issued
- Year-to-year contract





# CONTACT US



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