



# Rain on Planting Protection

Wet weather in spring 2009 delayed planting for many corn, soy and wheat growers. Ensure a strong start to your 2010 season with WeatherBill Rain on Planting Protection.

Late planting delays crop maturity, exposing key growth periods to high summer heat, increasing the risk of end-of-season freeze damage and reducing your ability to double crop.

WeatherBill Rain on Planting Protection allows you to specify your ideal planting period, paying you if you do not receive enough dry weather during that time. You get your planting completed on time, or you get paid.

Rain on Planting Protection can be purchased as little as two weeks before the start of the planting period. You decide how many acres you'd like to protect and how much you want to get paid per acre.

With Rain on Planting Protection, there is no claims process or proof-of-loss required. Payout is automatic if rain is persistent, compensating you immediately.

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## WeatherBill Rain on Planting Protection Benefits

- Pays out based on persistent or heavy rainfall, compensating you if you do not get enough dry days or the ground is too wet to plant
- Can be purchased as little as two weeks before your planting period
- Provides coverage for all or a portion of your land
- Protects any level of production
- Available for any crop
- Offered nationwide

***To receive a custom quote for Rain on Planting Protection, contact your Agent.***

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AGENT:

## How Do I Get Customized Rain on Planting Protection?

WeatherBill's unique web-based platform allows you or your Agent to instantly customize and quote Rain on Planting Protection to fit your needs.

To customize :

1. Select your location using the interactive map
2. Choose the start and end dates that define the optimal planting period
3. Specify the number of planting days needed and the number of acres planted per day
4. Specify the rain threshold that will prevent planting
5. Specify your coverage per acre for delayed planting

Once you have a quote that matches your risk and your budget, your agent can lock in your coverage in minutes.

## How is the Weather Monitored?

WeatherBill's platform integrates real-time, certified weather measurements generated by the National Weather Service and recognized regional meteorological organizations. Weather measurements are obtained through a range of land-based stations, enhanced and quality controlled using radar and satellite data.

### Rain on Planting Protection

**1 Location** ?

Enter a city, county, state, or address and click Locate. To select a different coverage area, click outside the highlighted grid.

Location selected: none


**2 Dates** ?

Define the planting periods for Ideal planting, Delayed planting, and Late planting.

Ideal Period Start

Delayed Period Start

Late Period Start



**3 Define Planting Day** ?

Number of Planting Days needed:  Number of acres:

**4 Coverage** ?

\$  payout per acre planted in Delayed Period

\$  payout per acre planted in Late Period

## How Does WeatherBill Determine Coverage Cost?

WeatherBill operates a sophisticated weather tracking and forecasting system to assess risk and determine the price of coverage. Factors that can influence pricing include:

### Historical Observations:

Past weather events at the covered location, including recent trends and changes in weather patterns

### Short-Range Forecasts:

The closer to the start date you purchase your coverage, the greater the influence of forecasts

### Current Weather Conditions:

Current drought, cold-spell or other prolonged weather conditions

### Climate Outlook Models:

El Nino and other large-scale weather indicators

### Long-Term Trends:

Warming, cooling and other long-term trends

In addition, the level of risk held by WeatherBill at a specific location or region may also influence pricing. To ensure secure and reliable coverage, WeatherBill will limit exposure to any particular peril over a particular range of dates. Thus, pricing may increase if you purchase late in the season.

## How Do I Get Paid?

WeatherBill is backed by Nephila Capital Ltd., one of the world's largest weather risk and catastrophe reinsurance funds, with over \$2 billion in risk capital. To guarantee payment, WeatherBill contracts are collateralized with cash put into escrow accounts at the Bank of New York.

During the coverage period, you or your agent can view the measurements online at any time. Payouts are determined solely by independently audited weather measurements, eliminating the need for a claims process, proof-of-loss or payment waiting period. WeatherBill settles your contract automatically — checks are sent within 10 days of the end of your coverage period.

***To receive a quote for weather coverage, contact your agent.***