



How WeatherBill Works

WeatherBill provides weather insurance — policies that pay out based solely on specified weather conditions. Whether your concerns involve drought, excess rain, heat, or freeze, WeatherBill offers a range of products that you can customize to protect you from specific weather risks:



Rain on Harvest Protection

Pays for rain that can delay harvest and hurt yield.

Rain on Hay Protection

Pays for rain that turns premium alfalfa into feeder hay.

Rain on Planting Protection

Pays for rain that can delay or prevent planting.



Rainy Days Protection

Pays for recurring rain that damages crops, lowering quality and yield.

Rainy Season Protection

Pays for excess rain that can lower yield through disease and quality loss.

Storm Flood Protection

Pays for rain that threatens heavy losses through flooding.



Fall Freeze Protection

Pays if a freeze hits before crops reach maturity.

Spring Freeze Protection

Pays for a freeze that may lower yield or force replanting.



Corn Pollination Heat Protection

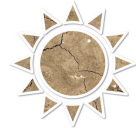
Pays for high temperatures that jeopardize pollination.

Excess Heat Protection

Pays for high temperatures that damage crops.

Low Heat Units Protection

Pays if insufficient heat units accumulate before the first killing freeze.



Drought Protection

Pays for lack of rain that decreases crop quality and yield.

Rangeland Drought Protection

Pays for lack of rain that reduces forage and raises feed costs.

WeatherBill provides additional types of weather insurance to fit other crop weather risks. Contact your crop insurance agent for details.

SEE NEXT PAGE TO UNDERSTAND HOW WEATHER INSURANCE WORKS.

Sample Protection: Three Levels of Protection Offering \$100 an Acre in Coverage

You pick the grid containing **your fields**, policy period representing **your risk**, and how many **acres you want** to insure.

Every level provides \$100 per acre in coverage, but pays out based on different levels of drought.

Level I (\$5 per Acre):

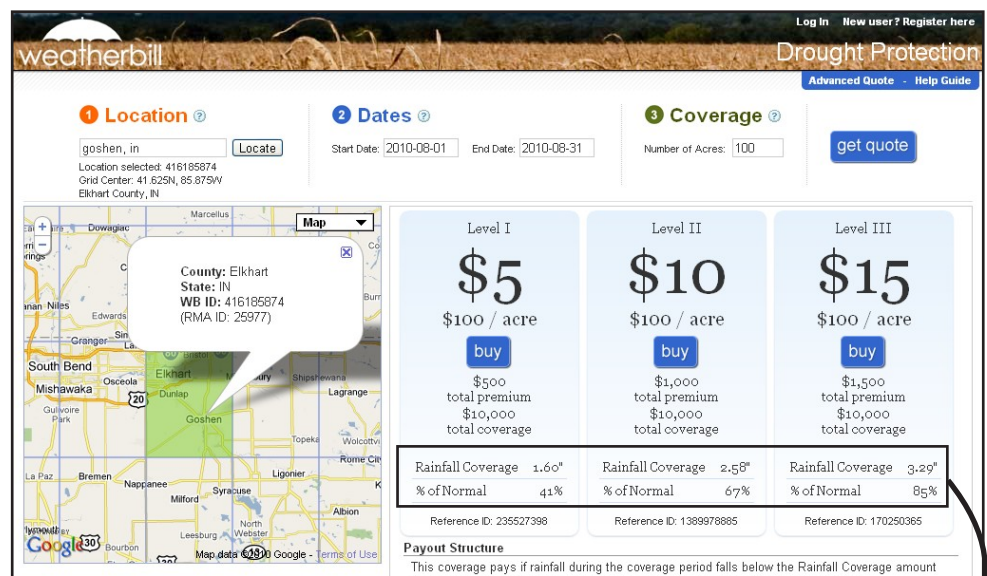
Affordable coverage that protects against heavy losses from very dry weather.

Level II (\$10 per Acre):

Mid-level protection for those with slightly higher levels of risk.

Level III (\$15 per Acre):

Comprehensive coverage that offers the highest level of protection against drought.



Level I	Level II	Level III
\$5	\$10	\$15
\$100 / acre	\$100 / acre	\$100 / acre
\$500 total premium	\$1,000 total premium	\$1,500 total premium
\$10,000 total coverage	\$10,000 total coverage	\$10,000 total coverage
Rainfall Coverage 1.60"	Rainfall Coverage 2.58"	Rainfall Coverage 3.29"
% of Normal 41%	% of Normal 67%	% of Normal 85%

Level I	Level II	Level III
Rainfall Coverage 1.60"	Rainfall Coverage 2.58"	Rainfall Coverage 3.29"
% of Normal 41%	% of Normal 67%	% of Normal 85%

Example only. Your Drought Protection levels will differ according to your location and policy period. Talk to your agent to get your personalized coverage.

How Does WeatherBill Determine Coverage Cost?

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

Historical Observations:

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

Short-Range Forecasts:

The closer to the start date you purchase your insurance, 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

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.

How Do I Get Paid?

All WeatherBill insurance products carry an A.M. Best "A" rating, with State National Insurance Company (SNIC) acting as the carrier for the WeatherBill weather insurance program. WeatherBill Insurance Agency acts as the sole general agent under SNIC authorized to underwrite and bind coverage for the WeatherBill weather insurance program

During the policy 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. If payment is due WeatherBill will send you a check automatically. Checks are sent within 10 days of the end of your policy period.

To receive a quote for weather insurance, contact your agent.