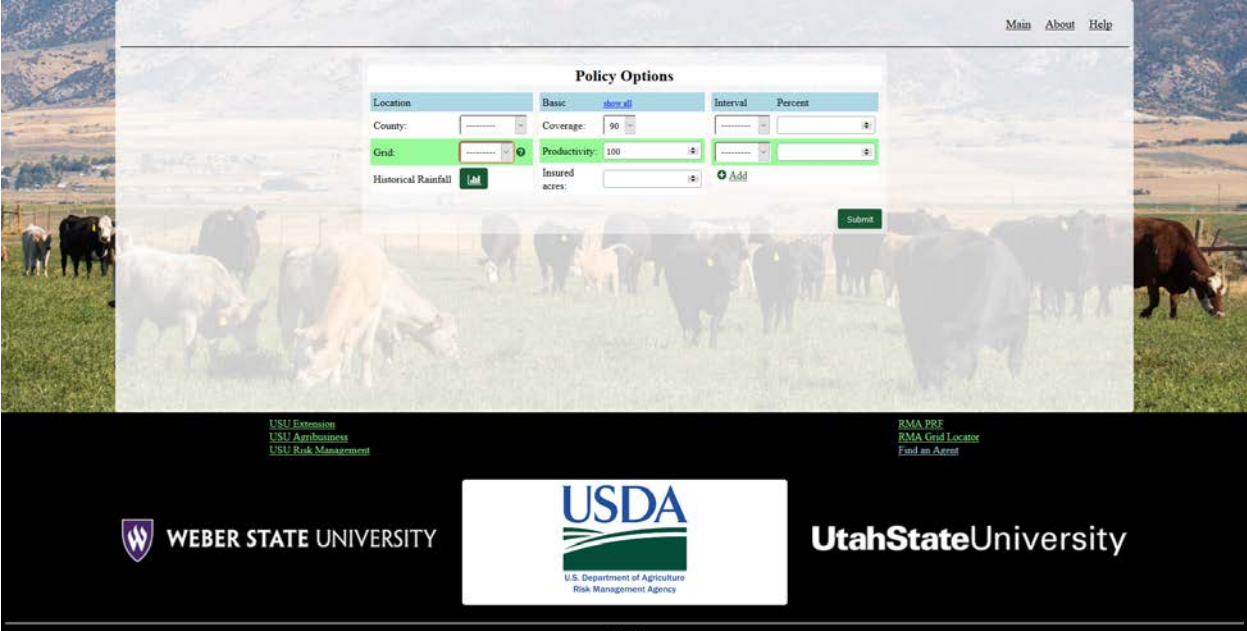# USU PRF Decision Tool Users Guide

The purpose of this document is to provide a user's guide for the USU PRF Decision Tool. This tool provides a simple way to analyze the benefits or costs of PRF insurance. The first step is to load the website. The web address is https://farmanalysis.usu.edu/rainfall/

Once you have loaded the main page, you can begin entering the required information. The first required piece of information is the county in which you operate. Only Utah counties are included in the dropdown list. The second piece of information is the Grid ID. RMA has divided each state into 17 mile x 17 mile grids. This grid is important because it establishes the rainfall data used in the insurance. Unless you already know your grid ID, use the question mark button next to the drop down list.

Clicking the question button will redirect you to the RMA website that identifies the grid information. The website opens displaying the entire United States. You will need to zoom in on Utah for the grid information to display.
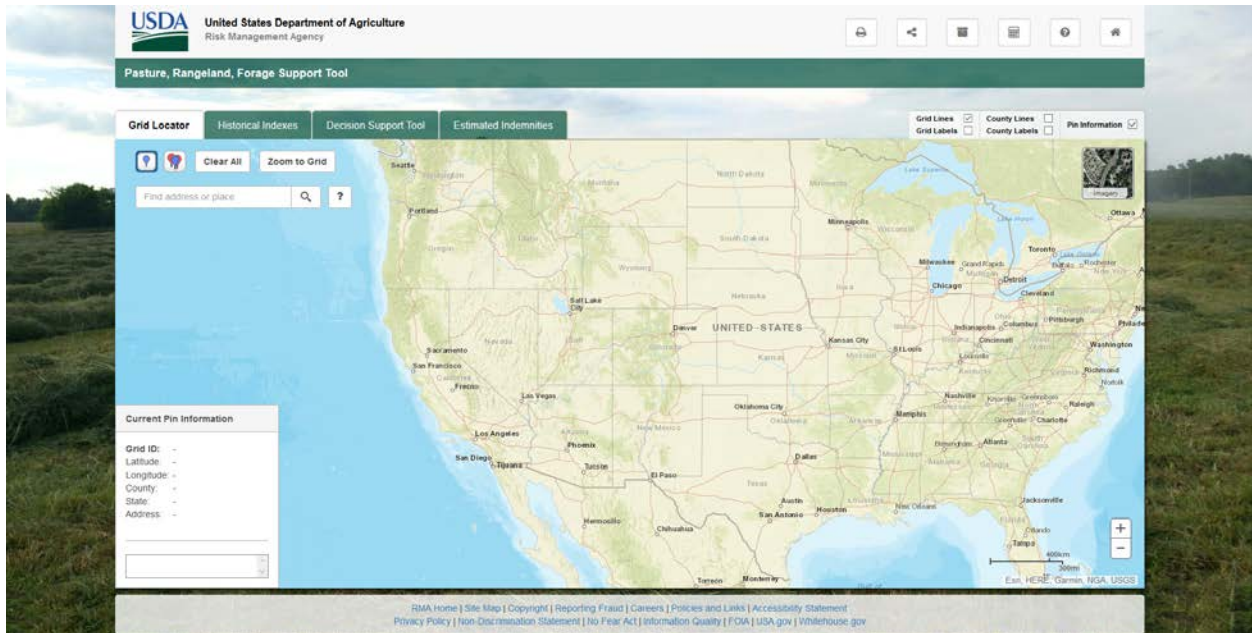

Once you have zoomed in, you can click on your approximate area of operation and the grid ID information will be displayed. Below is an example of a grid id near Ferron, UT. You can now use that grid id with the USU PRF decision tool. In this case, the county is Emery and the grid id is 22876.
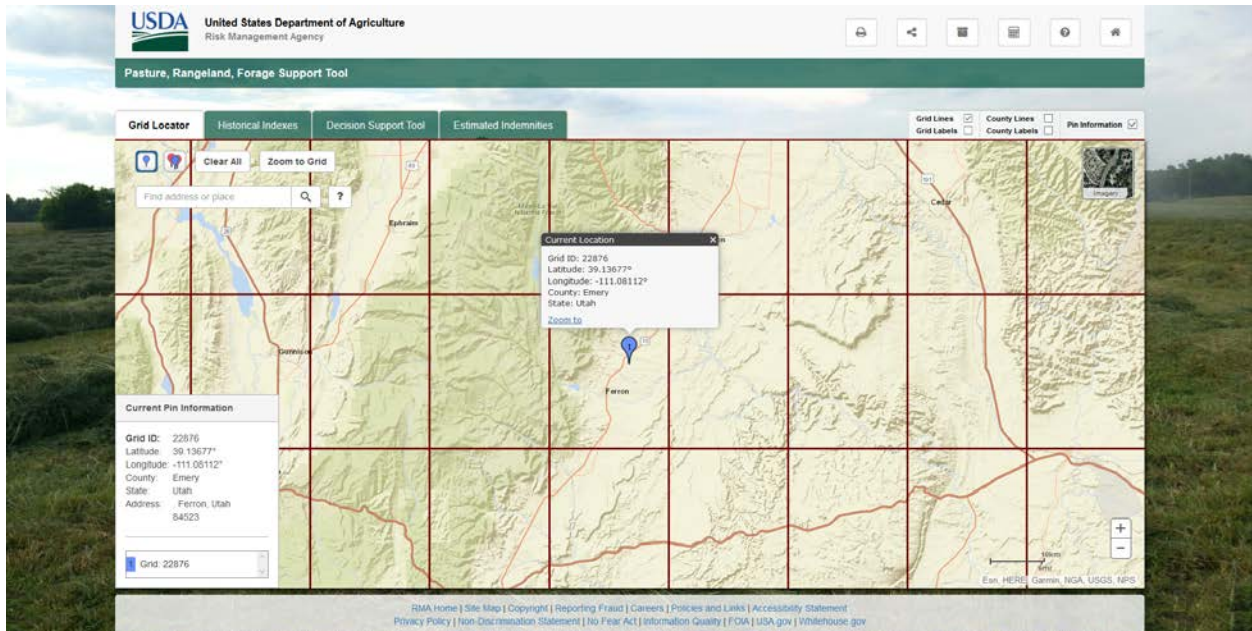
After you have entered that information, you will be able to analyze historical rainfall patterns by clicking on the Historical Rainfall graph button.

The historical rainfall button generates two graphs. The first graphs illustrates the historical rainfall as a percent of normal over a given time period. You have the option to change starting year and coverage level. Simply click the return to policy button to get back to the homepage.
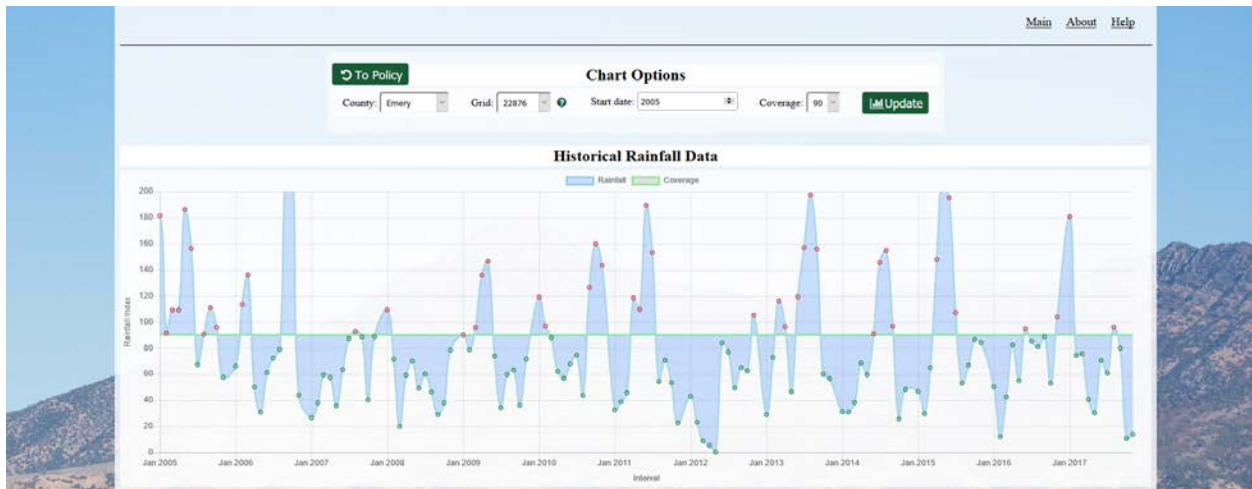
The second graph highlights the rainfall patterns over a year time period. This is helpful when analyzing the time periods to insure. One convenient feature is that you can click on the year to add or remove years from the graph.
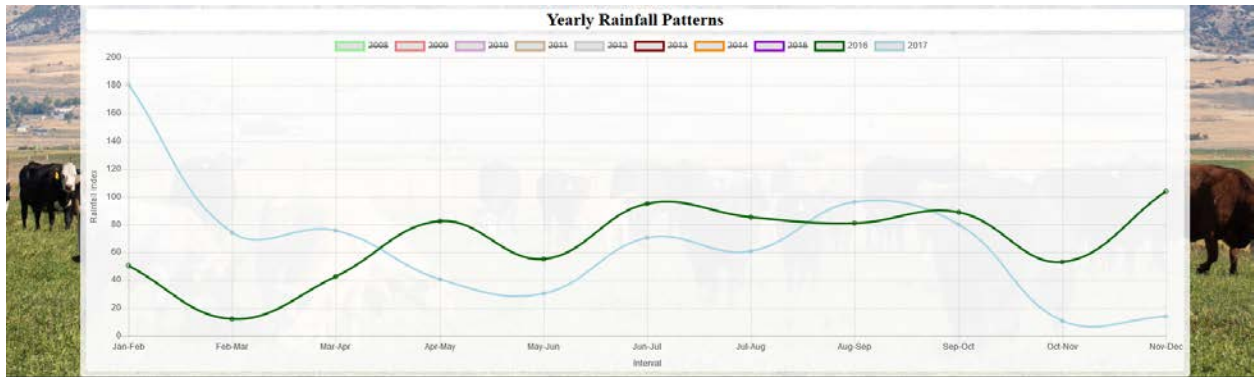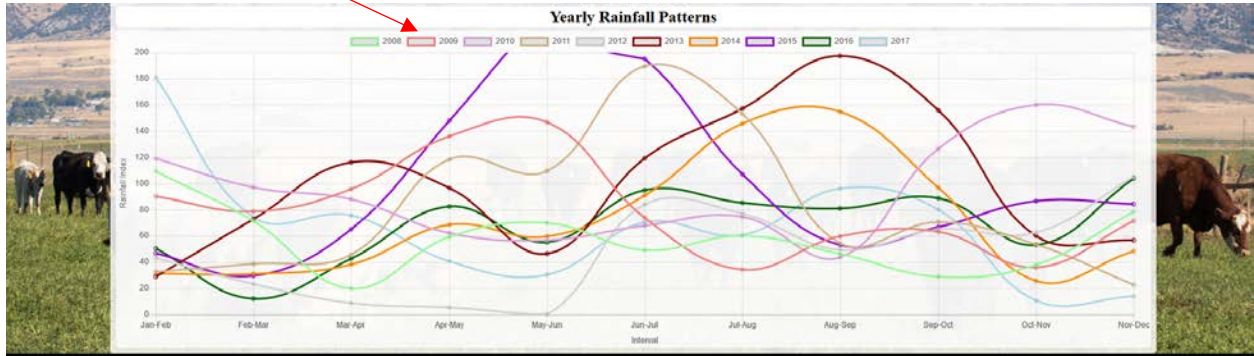
The next step is to choose the coverage level which varies from 70-90%. Next step is to choose the Productivity factor. This allows you to adjust your production up or down based on the county average. Next is choosing the number of insured acres within the specified grid. The final step is to allocate percentages to at least time periods within the year. The time periods are divided up into two month periods. 60% is the max that can be allocated to a certain time period. In this example, 60% is allocated to April-May and 40% is allocated to June-July. After selecting the percentage and time period, you will hit the submit button which generates the screen shown below. The screen illustrates the policy facts, summary of premium and payments, and a historical summary of the policy. One of the key outputs is the profitable years summary. This simply says that the insurance provided a positive return so many years out of 5, 10, or 20 years.

The final output is a historical graph of the insurance returns. The graph highlights the years that the insurance had a positive or negative return based on the information provided.