



25TH NAVAJO NATION COUNCIL

## 25TH NAVAJO NATION COUNCIL OFFICE OF THE SPEAKER

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### **Resources and Development Committee deliberates concerns regarding pasture, rangeland, and forage insurance**



**CEO and Agent of Native Land Insurance Service Brittany Begay provides update focusing on first interval coverage.**

**Window Rock, Ariz.** – On Monday, the Resources and Development Committee (RDC) deliberated a report from Native Land Insurance Incorporated regarding the Navajo Nation’s Pasture, Rangeland, and Forage (PRF) insurance policy during the first interval of coverage.

The Committee addressed concerns about insurance premiums, reduced land base coverage, and indemnity benefits paid to farmers and ranchers.

“Navajo Nation farmers and ranchers are facing the lingering impacts of climate change and reduced precipitation, and many rely on PRF insurance to protect against financial losses due to lack of rainfall,” said RDC Chair Brenda Jesus. “We need to establish a baseline of information and education to report back to them.”

CEO and Agent of Native Land Insurance Service Brittany Begay explained that PRF insurance assists ranchers who experience below-average rainfall, providing payments for forage loss. Her update focused on the first interval of coverage for January and February and addressed key components, including premiums and indemnities, which represent payments for loss.

Begay clarified that the premium for PRF insurance is due by December 1, and precipitation data for determining payouts is collected by the National Oceanic and Atmospheric Administration (NOAA), with preliminary data taking 60-90 days to finalize.

Once NOAA finalizes the precipitation data, it issues a credit to the premium, and after the premium is paid, estimated indemnities are sent to the Agricultural Infrastructure Fund (AIF).

This year's premium is \$14.9 million, a decrease from \$23 million last year, covering about 12.8 million acres of trust land. The total coverage purchased amounts to \$127 million, the maximum allowed by the policy.

For the January-February interval, NOAA estimated indemnities at \$9 million, but after reconciliation of the insurance premium, the final amount due is \$5.8 million.

Council Delegate Shawna Ann Claw raised concerns about the decrease in projected indemnity payouts and asked if there was a reduction in the land covered by NOAA's precipitation data.

"You're indicating an indemnity payment of \$5 million for the Nation," said Claw. "In the last payment, the RDC received over \$13 million. The current payment is not even half of the last payment."

Claw stressed the need for more public education, including a portal, to update Navajo farmers and ranchers.

Council Delegate Danny Simpson also questioned how much allotment land had been removed from coverage and asked for clarification on the number of acres insured and a projection for future coverage.

Regarding the decrease in acreage, Begay explained that it reflects USDA compliance.

"This is a USDA program, and we must follow compliance. Some previous acreages were allotted or Bureau of Land Management lands and are not covered by the current policy. We only insure grazable acres. If we over-insure acreage, we'll be responsible for paying back those indemnities," Begay said.

Begay also reported that, according to the USDA, PRF coverage does not extend to acreage where allottees pay the Bureau of Indian Affairs for grazing permits or cover vacant farmland.

"We only cover grazing lands and farmers or ranchers must have these lands in their names," she said.

Council Delegate Rickie Nez expressed concerns about coverage changes for farmers previously covered under the old policy, particularly for those along the San Juan River.

"We can sit and talk about this all day and ask questions. But if these farmlands aren't covered, like those along the San Juan River, our farmers will ask what kind of insurance the Nation got," said Nez.

Council Delegate Claw warned that coverage stipulations could create conflicts among communities and stressed the need for more public outreach by Native Land Insurance.

"You need to let communities know they will not receive incentives, that is not the RDC's responsibility," Claw said. "As Delegate Nez said, the whole purpose is to support agriculture. We talk about sustainability, but we pull programs or incentives from under our farmers' feet."

The Resources and Development Committee voted unanimously in favor of accepting the update report from Native Lands Insurance Incorporated. The Committee requested that Native Lands Insurance provide a report during the next Naabik'iyáti' Committee meeting.

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