

2027 Checklist to Assist with PRF Compliance Reviews

Purpose: Use this checklist to gather the records you may need if your 2027 Pasture, Rangeland, and Forage (PRF) policy is reviewed. Your NAU Country Compliance Advisor will check the acres and share you reported. For PRF Grazing, they will also check your livestock ownership and stocking-rate records. We may ask for other records if needed.

- **Acreage records:** Provide records that support the acres you certified on your Acreage Reports for the current crop year.
- **Share records:** Provide records that support the share percentage you certified on your acreage report for the current crop year.
- **Land you do not own:** Provide a written lease, NAU Country Lease Certification Form, or other record that shows your right to use the land and supports your reported share. Acreage is not insurable if you do not own or lease the land and cannot document your share.
- **Stocking rate (PRF-Grazing only):** Provide livestock documentation to meet the 25% stocking rate minimum requirement.

+Note: An FSA-578 by itself is not acceptable support for your share. FSA programs and PRF use different rules to determine who has a share in the crop.

PRF – Grazing		
You must support all four items: (1) your reported share, (2) your insured acres, (3) your livestock ownership and the minimum stocking-rate requirement, and (4) 25% minimum stocking rate		
Share:	• The percent of interest in the <u>livestock</u> and can be 100% or less if insured <i>owns land or leases land for cash (fixed dollar amount)</i> • The percent of <u>value gain on livestock grazed</u> and cannot be 100% as the insured <i>leases land for a share (rate of gain)</i>	
Acceptable Share Records¹: Insured <u>Ow</u> ns the Land ○ Deeds (for most recent year) ○ Real Estate Tax Documentation (for most recent year)		Acceptable Share Records²: Insured <u>Does Not Own</u> the Land (i.e., lease, other arrangement) ○ Lease Agreement ○ United States Forest Service (USFS) documentation ○ NAU Country Lease Certification Form ○ Bureau of Land Management (BLM) documentation
Acceptable Acres/Land Records:		
➤ FSA 578s ➤ CIMS data ➤ Lease Agreement	➤ Deeds (for most recent year) ➤ Real Estate Tax Documentation (for most recent year) ➤ NAU Country Lease Certification Form	➤ Bureau of Land Management (BLM) documentation ➤ United States Forest Service (USFS) documentation ➤ State lease and grazing permit documentation
Acceptable Livestock Verification Records:		
✓ Livestock inventories from within state ✓ Documentation of livestock taken in on the gain or for a fee ✓ Specific examples: purchase receipts, veterinarian records, pregnancy check records, and/or financial records. Records must include a descriptive service/record for the type of livestock	✓ Sales documents of offspring (used to verify on farm livestock inventory) ✓ If natural causes require the insured to destock inventory, records demonstrating disposition ✓ Third-party signed Verification Form	✓ Documentation confirming the insured purchased/owned/bred/raised livestock in the state ✓ Documentation that confirms the insured hauled livestock (in which they have an interest) into the state to graze

¹ 2027 Rainfall Index Common Policy, Sec. 10(b)(1)

2027 PRF Grazing Stocking-Rate Documentation	
Requirement	For PRF Grazing acreage, you must have an insurable interest in enough livestock to equal at least 25% of the stocking rate for your insured acreage.
Public land	Provide your applicable federal, state, or grazing-association lease and permit showing the authorized stocking information. Examples include Bureau of Land Management leases and grazing permits, state leases and grazing permits, United States Forest Service leases and grazing permits, and grazing-association agreements.
Private land or no qualifying public lease	Identify the forage type that best represents your insured acreage in each county. Your reviewer will use the applicable FSA National Crop Table or information from another approved federal agency, such as the Natural Resources Conservation Service, to determine the stocking rate.
Livestock records	Provide records in your name that show the number of livestock, livestock type, age or weight, your ownership interest, and the applicable dates. Examples include the livestock verification records listed above. We may also accept purchase receipts, veterinarian records, pregnancy-check records, or financial records.
Record retention	Keep your stocking-rate records for three years after the end of the crop year.

The following provides animal unit equivalent chart for converting animal units for specific animal types to an animal unit equivalent. Use the chart in conjunction with the Farm Service Agency (FSA) National Crop Table to determine the number of livestock needed to meet the 25% stocking rate.

Tip: List each animal type shown in your records and include supporting documentation so the stocking rate can be calculated accurately. Cow/calf pairs count as one animal unit.

Animal Type	Unit
Dairy Cow or Dairy Bull - Over 2 years old	2.60
Beef, Buffalo, or Beefalo Adult Cow or Bull - Over 2 years old	1.00
Equine (horses, donkeys, etc.)	0.74
Dairy Cattle, Beef Cattle, Buffalo, or Beefalo 500 lbs. or more - Under 2 years old	0.75
Dairy Cattle, Beef Cattle, Buffalo, or Beefalo less than 500 lbs. - Under 2 years old	0.50
Sheep or Goats	0.25
Alpaca	0.82
Llama	0.36
Elk	0.45

2027 Checklist to Assist with PRF Compliance Reviews

PRF – Haying & Annual Forage			
Requires verification of Share <u>and</u> Insurable acres (land)			
Share: The percent of insurable acreage OR insured (planted) crop and can be 100% or less. If the land is leased, share can be tenant and/or landlord share.			
Acceptable Share Records ² : Insured <u>Ow</u> ns the Land		Acceptable Share Records ² : Insured <u>Does Not Own</u> the Land (i.e., lease, other arrangement)	
- Real Estate Tax Documentation (for most recent year) - Deeds (for most recent year)		- Lease Agreement: Must be signed by the Lessor (Landlord) - NAU Country Lease Certification Form	
Acceptable Acreage (Land) Records:			
➤ FSA 578s	➤ Lease Agreement	➤ NAU Country Lease Certification Form	➤ Real Estate Tax Documentation (for most recent year)
➤ CIMS data	➤ Deeds (for most recent year)	➤ Precision Farming Technology System (PFTS)	➤ Measurement service (by AIP, FSA, or disinterested third-party)

Additional Requirements & Information

- Review timing: Reviews required under SRA Appendix IV, Section III(b)(3)(D) must begin within 120 days after the acreage reporting date and be completed within 150 days. For the 2027 PRF crop year, the acreage reporting date is December 1, 2026, so reviews subject to the 150-day requirement must be completed by April 30, 2027. When the review begins, the policyholder or agent will be notified, and the Compliance Advisor will identify the required records. High Dollar claims (greater than \$200,000) and Conflict of Interest reviews begin based on the projected interval payment and are not subject to the 120-day initiation requirement.
- All leases must meet policy requirements, and the AIP must independently verify their terms. Missing or unverifiable information may delay claim payment. If information on a Lease Certification Form cannot be verified, no indemnity is payable for that crop year, although the premium remains due. For land the policyholder does not own, written leases, Lease Certification Forms (LCFs), and supporting records must be effective by December 1, 2026. Written leases must also be signed by that date.
- RMA memorandum COM-21-004 addresses field inspections for Rainfall Index policies. PRF policies require a field inspection only when documentation and online tools cannot complete the required verifications. NAU Country may use online resources, such as Web Soil Survey, to verify the information.
- For PRF Grazing, livestock records should be from crop year 2027. Because the acreage reporting date is December 1, 2026, records dated on or after that date may be used for the current crop year. If the nature of the livestock operation makes current-year records unavailable, prior-crop-year records may be acceptable. Contact your Compliance Advisor to discuss your circumstances.
- A cow/calf pair counts as one animal unit while the calf is nursing. Once the calf is weaned, the cow and calf are counted separately, with each assigned the appropriate animal unit value based on livestock type.

© 2026 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU and NAU Country are registered service marks of NAU Country Insurance Company.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.