

2026 Checklist to Assist with Rainfall Index Compliance Reviews

When conducting a Compliance Review, the NAU Country reviewer shall verify the insureds:

- **share evidence** matches the share percentage certified on the acreage/colony report for the current crop year
- **acreage records** support the amounts certified on the acreage report for the current and prior crop years.

For Rainfall Index plans, acres and shares are verified independently and may utilize different source documents.

Apiculture • Requires verification of colony ownership (share) and acreage/location to place the colonies. • Insured colonies in the current crop year cannot exceed the highest number of insurable colonies in the previous 3 years (unless documentation supports the number of colonies requested to be insured).	Colony Ownership (Share): The percent of interest in the colonies and can be 100% or less Acceptable Share Records: ➤ FSA reports ➤ Queen bee purchases ➤ Pollination contracts ➤ Transportation invoices ➤ Bill of sales ➤ Purchase agreements ➤ Tax records (not applicable for CA) ➤ Federal/State reporting systems that capture the location of the colonies Acceptable Records for Acreage / Location to Place the Colonies: • Insured <u>owns the land</u>: Deeds or Real Estate Tax Documentation (for most recent year) • Insured <u>leases the land</u>: Form <i>must be signed</i> by the Lessor (Landlord). Options include: ➤ Lease Agreement ➤ NAU Lease Certification Form ➤ NAU Apiculture Verification Form • Insured <u>leases the land</u>: Lease Certification Form <i>which is unsigned</i> by the Lessor (Landlord). Additional documentation is required including: ➤ Photos with latitude/longitude markers that also show the colonies with ownership identification ➤ Trucking logs ➤ Written documentation, such as an email/text from landowner granting permission to place colonies ➤ Compensation receipts (may include but are not limited to): ✓ Cash ✓ Proceeds ✓ Share of insured crop ✓ Honey ✓ Labor ✓ Services Contract (i.e., pollination) Records Required for Insurable Colonies: • Schedule of insurance OR Acreage Report from prior 3 years • Documentation that supports the number of colonies to insure
PRF – Grazing Requires verification of (all 3 are required): • Share • Insurable acres (land) • Insurable interest (ownership) in the livestock	Share: • The percent of interest in the livestock and can be 100% or less if insured <i>owns land or leases land for cash (fixed dollar amount)</i> • The percent of value gain on livestock grazed and cannot be 100% as the insured <i>leases land for a share (rate of gain)</i> <i>NOTE: An FSA-578 is NOT acceptable documentation by itself for determining shares. FSA programs and PRF have different rules/criteria for determining who has a share in a crop, and therefore, may not be appropriate for PRF.</i> Acceptable Share Records: ➤ Deeds (for most recent year) ➤ Real Estate Tax Documentation (for most recent year) ➤ United States Forest Service (USFS) documentation ➤ Lease Agreement ➤ NAU Lease Certification Form ➤ Bureau of Land Management (BLM) documentation Acceptable Acres/Land Records: ➤ FSA 578 ➤ CIMS data ➤ Real Estate Tax Documentation (for most recent year) ➤ Deeds (for most recent year) ➤ Precision Farming Technology System ➤ United States Forest Service (USFS) documentation ➤ Lease Agreement ➤ NAU Lease Certification Form ➤ Bureau of Land Management (BLM) documentation Acceptable Livestock Verification Records: ➤ Livestock inventories from within the state ➤ Documentation confirming the insured purchased/owned/bred/raised livestock in the state ➤ Sales documents of offspring (used to verify on farm livestock inventory) ➤ Documentation that confirms the insured hauled livestock (in which they have an interest) into the state to graze ➤ Documentation of livestock taken in on the gain or for a fee ➤ If natural causes require the insured to destock inventory, records demonstrating disposition

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PRF – Haying***	Share:	- The percent of insurable acreage and can be 100% or less - If the land is leased, share can be tenant and/or landlord share.		
	Acceptable Records:	- FSA 578 - CIMS data	- Deeds (for most recent year) - Lease Agreement	- Real Estate Tax Documentation (for most recent year) - NAU Lease Certification Form
Annual Forage*** (i.e., oats, barley, wheat, millet, & sedan grass)	Share:	- The percent of interest in the insured (planted) crop and can be 100% or less. - If the land is leased, share can be tenant and/or landlord share.		
	Acceptable Records:	- FSA 578 - CIMS data	- Deeds (for most recent year) - Lease Agreement	- Real Estate Tax Documentation (for most recent year) - NAU Lease Certification Form

*****NOTE:** In some instances, the same document used to verify **SHARE** may also be used to verify **ACRES** (see **Acreage Verification** below).

PRF – Haying & Annual Forage Acreage Verification – Must be included for all crops and units for each crop year subject to review.

Insured Owns the Land	Examples of Acceptable Documentation:	- FSA 578s: Labeled by unit number or legal description or provide maps for each legal description - Precision Farming Technology System (PFTS)	- CIMS data - Real Estate Tax Documentation (for most recent year) - Measurement service (by AIP, FSA, or disinterested third-party)	Deeds (for most recent year)
Insured Leases the Land	Examples of Acceptable Documentation:	- FSA 578s: Labeled by unit number or legal description or provide maps for each legal description - Lease Agreement - NAU Lease Certification Form	CIMS data	- State or federal agency measurements (e.g., Bureau of Land Management (BLM), United States Forest Service (USFS), etc.) - Precision Farming Technology System (PFTS) - Measurement service (by AIP, FSA, or disinterested third-party)

Additional Requirements & Information

- Days to complete a review – Reviews that are required in accordance with the SRA Appendix IV, Section III(b)(3)(D) must be initiated within 120 days after the acreage/colony reporting date for the crop and completed within 150 days of the acreage/colony reporting date.

For the 2026 crop year, the acreage reporting date for PRF and Apiculture is 12/1/25. Therefore, the reviews need to be completed by 4/30/26. In order to adhere to this requirement, we will need your assistance gathering the required information to complete a review. You will be notified when the review begins and the Compliance Advisor will contact you to obtain the required documents.

For High Dollar claims (>\$200,000) and Conflict of Interest reviews, the review is initiated based on the projected interval payment. The 120-day requirement *does not apply* to these types of reviews.
- All leases must comply with the policy provisions definition and the AIP must independently verify the terms of the lease. If any of this information is missing, it may delay any potential claim payments as NAU is required to verify this information prior to releasing the funds. In addition, if a lease certification form is used and the information cannot be verified, no indemnity will be due for the crop year in which such failure occurred, and premium is still owed¹.
- RMA's memorandum COM-21-004 contains information regarding field inspections for Rainfall Index policies. PRF and Apiculture policies do not require a field inspection unless the required verifications cannot be completed through documentation and online tools. NAU Country uses online resources, such as Web Soil Survey, to verify the required information.

Note that for an Annual Forage policy, a field inspection of the planted crop is required for each growing season.
- If any acreage is reported as organic certified or organic transitional, a copy of the organic certificate or the organic system plan, or documentation that a written request has been made for written certification or an organic system plan is required.
- Specific to PRF Grazing only, the livestock records must be for CY2026, not prior crop years. For CY2026, the Acreage Reporting Date is 12/1/2025. Therefore, compliance can accept any livestock records dated after the ARD of 12/1/2025. If livestock records from the current crop year are unavailable, the livestock records from the prior crop year (i.e., 12/1/2024 - 11/30/2025) may be accepted, if approved by the Compliance Manager.

¹ 2025 Rainfall Index Common Policy, Sec. 16 (a)(4)