

2026 Rainfall Index Pasture, Rangeland, Forage (PRF)


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Portal under *Training/Help Library*



PRF – What is it?

A plan of insurance that insures against a decline in an index value that is based on the long-term historical average precipitation for a grid and index interval (two-month span)

- Utilizes National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center (CPC) gridded and interpolated precipitation data
 - 1948-2024 is being used for 2026
 - Rainfall data is pre-processed by NOAA, RMA does not further process or change data



PRF is
available in
all lower 48
+ Hawaii

PRF – Does not...

Does not measure, capture, or utilize the actual crop production of any producer or any of the actual crop production within a grid

Does not cover other perils such as flood, fire, and hail

Does not use precipitation data maintained by producers or any other source other than NOAA CPC

- Precipitation data used may not match the amount of precipitation received by a producer in a specific location because it is an interpolated value for the entire grid and index interval
- **Is not “drought insurance” and does not insure against abnormally “high temperatures” or “windy conditions”**
- While a drought may cause a decline in the index value to the point that an indemnity payment is issued, a drought being declared in a state, county or area does not, by itself, trigger a RI indemnity payment

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Program Overview

- Group based coverage
 - Concept same as ARP
 - Predetermined guarantees established based on GRID averages/values
 - Insured selects guarantee based on “normal rainfall”
 - This amount is not listed
 - Everything is based on % of “normal”
 - Rainfall (lack of) is the single peril
 - Losses paid when actual rainfall falls below insured’s guarantee
 - No APH
 - Application, Acreage Report and lease agreements all completed by SCD of **December 1**

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Program Overview

- Coverage Levels-70,75,80,85,and 90%
 - Only one coverage level for county, crop, intended use (hay/graze), organic practice, and irrigated practice
 - Verify NAP and linkage requirements with local FSA
- Productivity Factor- 60-150% of a County Based Value in 1% increments
 - Only one factor for the county, crop, intended use (hay/graze), organic practice, and irrigated practice
- Grid – area acreage is insured in lieu of section, township and range
- Acreage reporting requirements include FSA's FSN, tract number, field ID number, and Latitude/Longitude
- Cannot insure any acreage planted or acquired after the acreage reporting date

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Program Overview

Not Applicable to PRF:

- Hail/Fire Exclusion
- High Risk Land Exclusion
- Late plant, replant, prevented plant
- Experience adjustment factors
- Production reporting
- Optional/Enterprise/Whole Farm units

PRF Subsidy:

- 70% = .590
- 75% = .590
- 80% = .550
- 85% = .550
- 90% = .510

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2026 Rainfall Dates

Contract Change Date	August 31st
Sales Closing Date	December 1
Cancellation & Termination Date	December 1
Acreage Reporting Date	December 1
Premium Billing	September 1

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Type/Intended Uses-Grazing and Haying

■ Grazing

- Defined as “used solely as pasture for livestock to roam and feed on”
 - See Crop Provisions
- Intended for grazing by livestock
- Acreage must be suitable for grazing
 - Forest, submerged, or rocky areas would not be suitable

■ Haying

- Defined as “severance of the plant from its roots by mechanical equipment and cured”
 - See Crop Provisions
- Acreage must be suitable for haying
 - Not limited to alfalfa
- Does not include earlage, green chop, grain which may be fed to livestock, or silage (These would be covered under an Annual Forage policy)
- **Haying has both Irrigated and Non-irrigated practices**

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Types, Practices, Intended Use

T/P 16	T/P 17
Haying 030 May - Jun Index Interval (Non-Irrigated) 529	Haying 030 Jun - Jul Index Interval (Non-Irrigated) 530
No Commodity Type Specified 997	No Commodity Type Specified 997
No Class Specified 997	No Class Specified 997
No Subclass Specified 997	No Subclass Specified 997
Haying 030 Non-Irrigated 003	Haying 030 Non-Irrigated 003
No Cropping Practice Specified 997	No Cropping Practice Specified 997
No Organic Practice Specified 997	No Organic Practice Specified 997
MAY - JUN INDEX INTERVAL 629	JUN - JUL INDEX INTERVAL 630

Year: 2025		Commodity: Pasture,Rangeland,Forage (0088)		State: Nebraska (31)	
Data: Released		Plan: Rainfall Index (13)		County: Box Butte (013)	
Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04	
Type	Grazing 007	Grazing 007	Grazing 007	Grazing 007	
Practice	Jan - Feb Index Interval 625	Feb - Mar Index Interval 626	Mar - Apr Index Interval 627	Apr - May Index Interval 628	
Commodity Type	No Commodity Type Specified 997	No Commodity Type Specified 997	No Commodity Type Specified 997	No Commodity Type Specified 997	
Class	No Class Specified 997	No Class Specified 997	No Class Specified 997	No Class Specified 997	
Sub Class	No Subclass Specified 997	No Subclass Specified 997	No Subclass Specified 997	No Subclass Specified 997	
Intended Use	Grazing 007	Grazing 007	Grazing 007	Grazing 007	
Irrigation Practice	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997	
Cropping Practice	No Cropping Practice Specified 997	No Cropping Practice Specified 997	No Cropping Practice Specified 997	No Cropping Practice Specified 997	
Organic Practice	No Organic Practice Specified 997	No Organic Practice Specified 997	No Organic Practice Specified 997	No Organic Practice Specified 997	
Interval	JAN - FEB INDEX INTERVAL 625	FEB - MAR INDEX INTERVAL 626	MAR - APR INDEX INTERVAL 627	APR - MAY INDEX INTERVAL 628	

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Haying Irrigated and Non-Irrigated

- Haying has both Irrigated and Non-Irrigated practice
 - There are IR and NI prices in all states
- The NI practice covers the loss of production due to lack of rainfall
 - NI price is based on NASS ALL hay price excluding alfalfa (3-year average)
- The IR practice covers the additional costs of irrigation to replace only the precipitation shortfall, not the normal cost of irrigation
- Example County Based Values:
 - Boone, NE: Grazing \$58.90, Haying NI \$251, Haying IR \$115
 - Brule, SD: Grazing \$38.80, Haying NI \$298, Haying IR \$64
 - Ellis, KS: Grazing \$44.50, Haying NI \$227, Haying IR \$70
 - Clay, NC: Grazing \$37.20, Haying NI \$177, Haying IR \$133

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Haying Irrigated and Non-Irrigated

- Each practice can elect a different coverage level
- Each practice can elect a different productivity factor

Type	Practice	Interval	Coverage Level	Price Election Percent (Productivity Factor)
030 (Haying)	Irrigated	425	70%	120%
030 (Haying)	Non-Irr	526	80%	100%
007 (Grazing)	NULL	625	75%	90%

- Each practice must submit intervals within a grid with percent of values that sum to 1.00

Type	Practice	Grid ID	Interval	Coverage Level	Percent of Value	Insured Share	Total Insured Acres
030 (Haying)	Non-Irr	10001	526	80%	25%	100%	444
030 (Haying)	Non-Irr	10001	528	80%	15%	100%	444
030 (Haying)	Non-Irr	10001	530	80%	30%	100%	444
030 (Haying)	Non-Irr	10001	532	80%	30%	100%	444
SUM					100%		

- Practices cannot have overlapping intervals, i.e. Jan-Feb interval cannot be elected with Feb-March
- However, the insured could elect Jan-Feb and March-April for Irrigated hay and elect Feb-March and April-May for Non-irrigated Hay.

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Haying Irrigated and Non-Irrigated

Example of combinations allowed within a Grid:

County	Name of Crop (PRF/APU/AF)	Plan of Insurance (Rainfall)	Coverage Level	Productivity Factor	Intended Use (Haying/Grazing) (Leave blank for AF)	Grid ID (PRF only)	Growing Season (AF only)	Index (PRF only) / Growing Season Interval (AF only)	Percent Value
Frontier	PRF	Rainfall	90	100	Hay	24420	<input checked="" type="checkbox"/>	530 (NI June/July)	60
			90	100	Hay	24420	<input checked="" type="checkbox"/>	532 (NI Aug/Sep)	40
			80	120	Hay	24420	<input checked="" type="checkbox"/>	429 (IR May/June)	50
			80	120	Hay	24420	<input checked="" type="checkbox"/>	431 (IR July/Aug)	50
			75	150	Graze	24420	<input checked="" type="checkbox"/>	628 (April/May)	40
			75	150	Graze	24420	<input checked="" type="checkbox"/>	630 (June/July)	60

Please verify with County Special Provisions for applicable practice intervals. Attach Application Continuation page if necessary.

Important: The Grid ID is determined based on a Point of Reference (POR) selected by the insured using the interactive maps and tools contained on RMA's website or the AIP's mapping software. A printed copy of the POR must be submitted with the Acreage Report for Annual Forage.

If the same insured has acres in another Grid, the Coverage Levels and Productivity Factors will need to be the same by Intended Use, but the Intervals and Percent Values can differ between the two Grids.

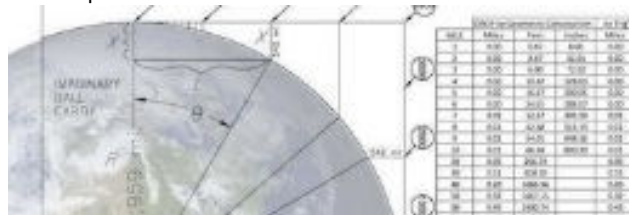
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What is a Grid?

- .25 Degrees Latitude by .25 degrees longitude
 - 17 miles x 17 miles at the equator
 - Policy defines Grid as 8 km x 8 km, which is about 12.9 miles
 - Grid sizes will vary due to the curvature of the earth
- Grids do not follow state/county boundaries
- Created by NOAA CPC and assigned a specific grid ID
 - Each grid individually rated based on historical precipitation data for that grid
 - NOAA'S data is based on a 24Hr period



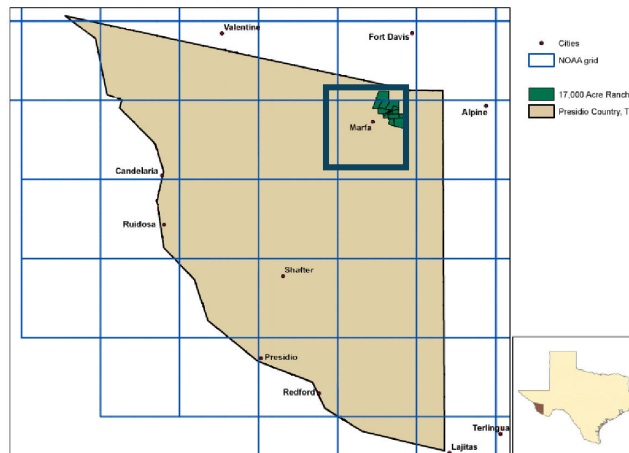
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What is a Grid?

- Area of insurance = ~ 12 x 12 miles



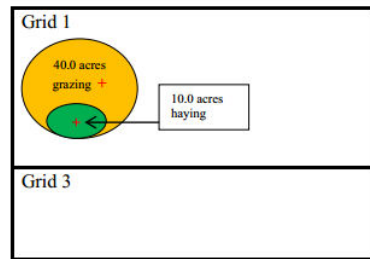
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Selecting a Grid

- Insured must select the grid where insured acreage is physically located, or assigned, if acreage stretches between two grids
- Insured must provide a Point of Reference (POR) within the grid
- PORs must be established by Intended Use (hay/graze) and Irrigation Practice. Two PORs would be required in the scenario below due to Intended Use.



- **The Grid selection is done on the acreage report by providing the Lat/Long for the insured acres**

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Grid Index Definitions

- Expected Grid Index (EGI)- Based on historical mean accumulated data by Index Interval, expressed as a percentage
 - Whatever NOAA CPC data says the average precipitation is within a grid is the EGI of 100
- Trigger Grid Index = Coverage Level multiplied by Expected Grid Index
 - I.e. - Coverage Level = 90; then Trigger Grid Index = 90
 - If final grid index falls below trigger grid index, insured due an indemnity

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Grid Index Definitions

- Final Grid Index (FGI)-Based on current accumulated data for each Index Interval, released about two months after last month in interval
 - If current NOAA CPC data for an Interval represents a 72.7% reduction from average precipitation, then RMA releases a FGI of .273
 - $(.90-.273)/.90 = .697$ payment factor at 90% level

Interval		JAN - FEB INDEX INTERVAL 625	JAN - FEB INDEX INTERVAL 625	FEB - MAR INDEX INTERVAL 626	FEB - MAR INDEX INTERVAL 626
Final Index Values					
	Grid ID				
	24420	0.5160	0.5160	0.2730	0.2730
Payment Factors					
	Grid ID	Coverage Level			
	24420	0.70	0.263	0.263	0.610
		0.75	0.312	0.312	0.636
		0.80	0.355	0.355	0.659
		0.85	0.393	0.393	0.679
		0.90	0.427	0.427	0.697

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Percent of Value

- Insureds must allocate a percent of value to each unit
- Insureds allocate a percentage of the total insured value to each selected index interval
- There is a minimum and maximum percent of value that can be allocated to an index interval
 - Minimum is always 10%, maximum varies by state and is listed in Special Provisions
 - NE/KS is 60%, SD/ND are 70%, NC/SC are 50%
- Must indicate percent of value on the application and acreage report
- The sum of the percentages for all index intervals within a grid ID, share, irrigated practice, organic practice (if applicable) and intended use must equal 100%

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Percent of Value - Decision Support Tool

State: Nebraska County: Frontier Grid ID: 24417 OR Search By Grid ID: Enter Grid ID Search

Protection Information

Intended Use: Grazing

Irrigation Practice: Please Select

Organic Practice: Please Select

Coverage Level: 90%

Productivity Factor: 150%

Insurable Interest: 100%

Insured Acres: 1000

Sample Year: 2024

Policy Information

County Base Value: \$23.40

Dollar Amount of Protection: \$31.59

Total Insured Acres: 1,000

Total Policy Protection: \$31,590

Subsidy Level: 51.0%

Maximum Percent of Value per Index Interval: 60.0%

Protection Table

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per \$100	Total Premium	Premium Subsidy	Producer Premium	Actual Index Value	Estimated Indemnity
Jan-Feb	N/A	\$0	24.66	\$0	\$0	\$0	119.9	\$0
Feb-Mar	N/A	\$0	25.37	\$0	\$0	\$0	76.1	\$0
Mar-Apr	40	\$12,838	20.89	\$2,640	\$1,348	\$1,294	73.5	\$2,317
Apr-May	N/A	\$0	13.71	\$0	\$0	\$0	141.7	\$0
May-Jun	40	\$12,838	12.51	\$1,581	\$886	\$775	115.7	\$0
Jun-Jul	N/A	\$0	13.96	\$0	\$0	\$0	78.6	\$0
Jul-Aug	20	\$6,318	13.97	\$883	\$459	\$433	114.1	\$0
Aug-Sep	N/A	\$0	16.67	\$0	\$0	\$0	92.2	\$0
Sep-Oct	N/A	\$0	23.30	\$0	\$0	\$0	21.7	\$0
Oct-Nov	N/A	\$0	26.15	\$0	\$0	\$0	70.1	\$0
Nov-Dec	N/A	\$0	23.60	\$0	\$0	\$0	99.6	\$0
Per Acre	N/A	N/A	N/A	\$5.10	\$2.60	\$2.50	N/A	\$2.32
Total	1,000	\$31,590	N/A	\$5,104	\$2,602	\$2,502	N/A	\$2,317

Calculate

This tool is using insurance data from 2026. This tool is for illustration purposes only. Your actual information may differ.

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Index Intervals

- Specified period of time in which precipitation data is collected, resulting in a grid index
- 11, 2 month time periods beginning Jan-Feb, Feb-March, March-April, April-May, etc....last one is Nov-Dec
- Producer can insure any interval, but must choose at least two and those two months cannot overlap
 - April-May and May-June would overlap due to MAY being in both intervals
- Intervals act as “mini insurance periods”
 - Indemnities payable in one interval are not dependent on results from other intervals

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County Based Value (CBV)

State County	Grazing	Hay NI	Hay NI Tr Org	Hay NI Cert Org	Hay IR
KS, Barton	\$44.50	\$227	\$227	\$273	\$77
NE, Gosper	\$42.90	\$187	\$187	\$225	\$100
SD, Bennett	\$16.40	\$116	\$116	\$139	\$54
IN, Adams	\$78.50	\$453	\$453	\$544	\$139

- Established production value of Grazingland and Hayland Forage
- Set by RMA and posted in actuarials, may change from year to year
- Only one value per county for each crop type and IR/NI practice
 - Can choose 60%-150% of posted amount using the Productivity Factor

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County Based Values for Haying/Grazing

(See previous slide for examples)

- CBVs for Haying IR may vary by county within a state
 - There is not a separate CBV for Haying IR Certified or Transitional Organic, (irrigation costs do not change if growing Organic vs. Conventional)
- Haying NI and Haying NI Transitional Organic will be the same within a county
- Haying NI Certified Organic will have a higher CBV than Haying NI
- CBVs for Grazing and Haying NI have gone away from a single price by state and now have the potential to vary by county
 - Sub-state pricing in all counties across the country
 - States from TX up to ND have Grazing values set by NASS reporting district
 - Check your actuarials or EASYQuote

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Productivity Factor

- Percentage multiplier allowing insured to individualize coverage based on their individual crop productivity
 - Insured selects between 60% and 150% of the County Based Value
 - Selection made with Application, must be in 1% increments
 - Only one productivity factor may be selected per county, crop, intended use, organic practice, and irrigated practice

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Application Requirements

Three versions available on the Portal

- All the normal information, plus, for each county:
 - Name of crop: PRF
 - Plan of Insurance: Rainfall
 - Coverage Level: 70, 75, 80, 85, or 90%, one per county, crop, intended use, organic practice, and irrigation practice
 - Productivity Factor: 60-150%, 1% increments, only one factor per county, crop, intended use, organic practice, and irrigation practice
 - Intended Use: Haying and/or Grazing
 - Grid ID: list those where acreage located
 - Index Interval: at least 2 per grid ID, intended use, and irrigation practice
 - Percent Value: sum of percentages for all Index Intervals by grid ID, share, intended use, and practice must equal 100%
- Disclaimer is part of the Application and **must** be submitted!

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Application Completion Example

Coverage													
Origin Code / Changes	Eff. Crop Year	County	Des. City	Crop(s) Insured	Plan of Ins. (Rainfall)	Coverage Level	Productivity Factor	Type / Intended Use (PRF)	Grid ID (PRF, API)	Growing Season (AF)	Dual Use (AF)	Index (PRF) / Growing Season Interval (AF) (see last page)	Percent Value
Add Coverage	2022	Frontier	N - Natic	PRF	RI	90	100	Haying	24420			530 (NI June/July)	60
Transfer-In						90	100	Haying	24420			532 (NI Aug/Sep)	40
Add Coverage						80	120	Haying	24420			429 (IR May/June)	50
Transfer-In						80	120	Haying	24420			431 (IR July/Aug)	50
Add Coverage						75	150	Grazing	24420			628 (April/May)	40
Transfer-In						75	150	Grazing	24420			630 (June/July)	60
Add Coverage													
Transfer-In													
Add Coverage													
Transfer-In													

Other Changes				Reasons for Cancellation (Fill One)			
<input type="checkbox"/> Add or Remove SBI	<input type="checkbox"/> Add/Change/Correct Insured's Authorized Rep.	<input type="checkbox"/> Correct insured's identification number	<input type="checkbox"/> Correct insured's name	<input type="radio"/> Insured's Request	<input type="radio"/> Death, Incompetence, or Dissolution	<input type="radio"/> Mutual Consent	<input type="radio"/> Other
<input type="checkbox"/> Correct the spelling of SBI's Name(s)	<input type="checkbox"/> Correct SBI's identification number	<input type="checkbox"/> Change/correct insured's address		(Explain in Remarks)			

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Acreage Report Requirements

- Acreage Report must include:
 - Share
 - Irrigated Practice
 - Intended Use
 - Point of Reference longitude and latitude
 - Grid ID, and
 - Land Identifier for the acreage (e.g. FSA farm, tract, and field numbers, common land unit, or RMA resource land unit, etc.)
 - Insureds must have verifiable records to support the information on their A/R (18 B. in RI Handbook)
 - Insurable acres and Insured acres
 - Do not have to insure all acres
 - There is no minimum number of acres that must be insured under PRF-RI
 - In AZ, UT, and NV, insured acreage must be a minimum of 60 contiguous insured acres for the intended use of Grazing

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Insurable Acre Requirements

- Not required to insure 100% of acreage
 - May choose to insure either Grazing, Haying, or both crop types
 - May elect to insure all or a portion of your insurable acreage in the county
- Cannot insure the same acreage with an intended use of both Haying and Grazing in the same year
 - If insured intends to hay and graze the acreage and acreage meets requirements to be insured as either, must select one intended use
- Cannot have PRF Haying and APH plan Forage Production on the same acres
 - Could insure PRF Grazing only, and have a Forage Production policy on eligible acres
 - Could insure over-age Forage under PRF haying if no longer insurable under the Forage APH policy
- Cannot insure same acres under Annual Forage RI and PRF RI
- Cannot insure acreage that is annually planted
 - Over seeding not considered annual planting
 - Annual forage designed for annual crops, PRF for perennial crops

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Acreage Not Insurable

- Grazing-if so steeply sloped or so far from water source that livestock would not normally graze
- Haying-if so steeply sloped or covered by water such that it is impractical or impossible to hay such acreage using normal haying equipment
- Cannot insure acreage acquired after the ARD
 - Acreage is not insurable for the current crop year if planted after July 1st of the previous crop year
- Any crop reported to a USDA agency as a cover crop is not insurable
 - No indemnity will be paid and you will still be required to pay 60% of the premium
 - 5(b)(9) of the RI Basic Provisions
- Land is not insurable if it is not owned, leased or if there is no documentation verifying share
- Requirement for leases or certifications forms to be signed and submitted ON or BEFORE the ARD and must be effective for the crop year (cannot not use a previous year's lease)

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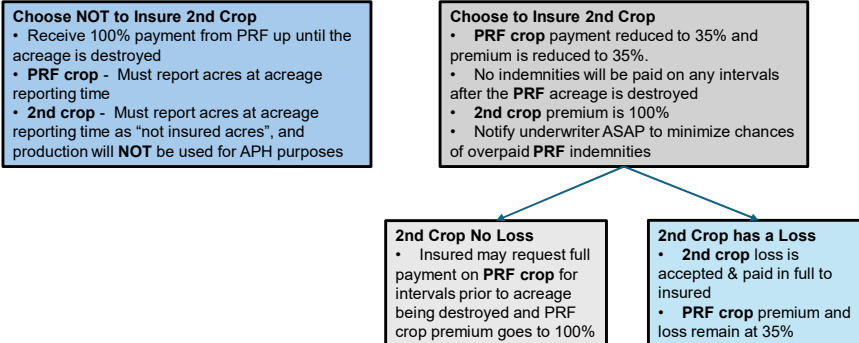
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PRF and 1st Crop/2nd Crop

RI-Basic Provisions

- If the insured chooses to destroy their PRF crop (1st crop) and plant a 2nd crop, they have the following options:



Special Note: 2nd crop loss payment may be less than the PRF crop loss payment so you may want to reject the 2nd crop loss and ask for the remaining 65% - 1st crop loss to be restored

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PRF Rainfall Units

- Units are the insured acres within each Grid by:
 - Crop
 - Intended Use
 - Index Interval
 - Share
 - Irrigated Practice
 - Organic Practice
 - County

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Point of Reference Reminders

- AIPs can use their own mapping software to identify the Point of Reference or utilize RMA's website
 - Insureds provide the POR using Lat/Long coordinates reported (by the insured) on the acreage report
 - For contiguous acreage the same Lat/Long will be reported for all fields/lines
 - A different Lat/Long is required for non-contiguous acres, Intended Use, and Irrigation Practice
- The Point(s) of Reference must always be within the insured grid and within the insured acreage on the policy
- Failure to report an accurate POR may result in the acreage being deemed uninsurable unless the insured can provide evidence that the error was inadvertent
 - See 6(f)(3) of Basic Provisions

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Sold or Leased Acreage

- RI Basic Provisions 6.(h) If you have insured acreage and:
 - (1) You sell or cash lease all or part of the insured acreage to another person you may be eligible to receive any indemnities for insured index intervals prior to such action:
 - (i) Insurance will cease, and no coverage will be provided for any subsequent index intervals and the full premium for the insurance period is owed by you; or
 - (ii) You may be able to transfer your insurance rights in accordance with section 23 of the RI Basic Provisions
- **RMA Clarification:** If the producer has their lease pulled from them 6.(h) (1) does not apply and the insured can receive payments for all intervals and pay premium for all intervals. AIP would need written proof via a letter from the landowner or legal document stating insured is no longer allowed to use the land. A letter from the rancher/insured will not suffice.
- **RI Handbook:**
Contains procedures and examples for leases terminated or modified by the landowner, leases terminated or modified by the insured, acreage without leases, and interval selection base on lease terms

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Destroyed Acreage

- If acreage is destroyed (or sold/leased per previous slide) during the insurance year, a payment can be made for any interval that the insured enters, but nothing after
 - Example: Insured in May/June and July/August intervals, tears up some PRF haying acres on May 1
 - We can pay for May/June, but not July/August, will owe premium for both intervals
 - If one day into the interval we can pay for the entire interval
 - Could destroy acres any date from May 1-June 30 and we could pay on the interval, but nothing after that

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PRF Simplified Example

- Insured chooses 2 intervals with acres in 1 grid
 - March/April w/ 50% of value and June/July w/ 50% of value
- 90% coverage level, Productivity Factor of 120%, 1000 acres, and County Base Value from actuarials is \$42
- Dollar amount of protection/acre is \$45.36
 - $\$42 \times .9 \text{ coverage level} \times 1.2 \text{ productivity factor}$
- Policy Protection is \$22,680 in March/April and \$22,680 in June/July for total of \$45,360
- Final grid index released by RMA is 95 for March/April and 48 for June/July
- No payment in March/April grid interval as $95 > 90$, but eligible for indemnity in June/July grid interval
 - $(90-48) / 90$ equals a payment factor of .467
 - $.467 \times \$22,680 \text{ (June/July policy protection)} = \$10,592$

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PRF Technology

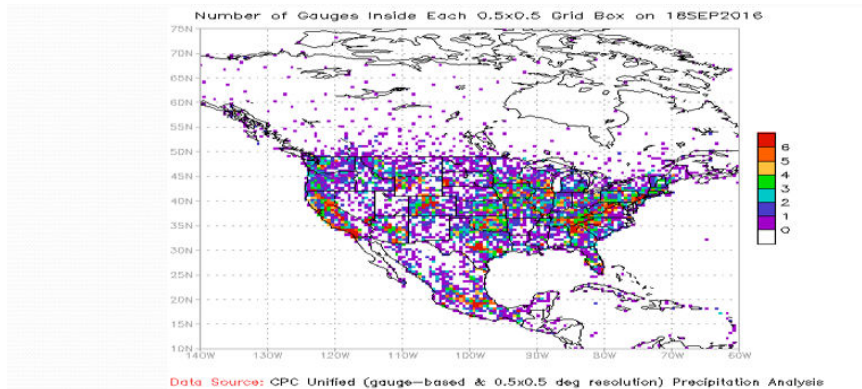
- Rainfall data is interpolated using a Cressman methodology, which estimates rainfall for a target grid using stations and other data sets within a search radius around the grid point
- NOAA also uses satellite and radar data in areas where gauge observations are scarce (there are not stations in every grid)
- Minimum of 6,000 reporting stations daily (normally >15K), and NOAA-CPC only uses those that report by the cut off (8:55 p.m. Eastern time)
 - Each day they obtain data from the 4 reporting stations closest to the center of the grid that report data for that day
 - The reporting station used may not be in the insureds grid
 - Not all stations report every day so each day different reporting stations may be used
 - If it does not rain and the station does not report, that zero rain report is not included and another station that did report, with rainfall, may be used
- **RI may not be suitable or reflective of conditions for all regions....use historical indices**

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NOAA CPC Reporting Stations



http://www.cpc.ncep.noaa.gov/products/Precip_Monitoring/Figures/NAMS/NAMS_curr.p.gnum.gif

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NOAA Data Changes

- NOAA at times will change their data used in the Rainfall Index programs, after RMA has published their final numbers
- Section 8(e) of the Basic Provisions clarifies how this is handled
 - If RMA is notified by NOAA in writing of an error in the data RMA published (within one year of the date the final index was published), the RMA Administrator will determine if a change to RI is warranted
- The final grid index is not appealable per Section 15(a) of the Basic Provisions:
 - “The final grid index determined by FCIC is a matter of general applicability and is not appealable to the National Appeals Divisions”

2026 PRF

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PRF Summary of Business as of 8/18/2025

All AIPs

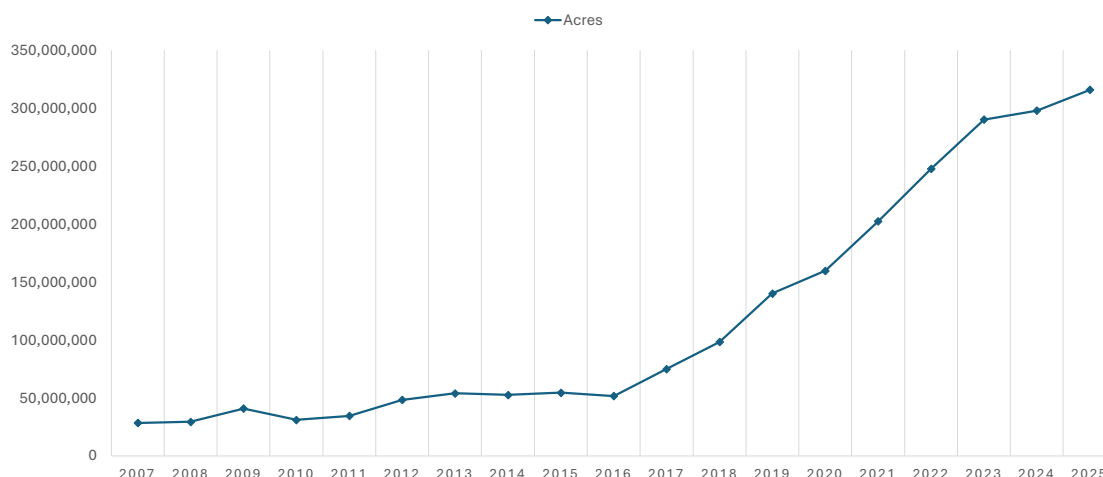
Year	Policies Sold	Policies Earning Prem	Policies Indemnified	Acres	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)	Indemnity (\$)	Loss Ratio
2025	78,941	70,584	55,403	315,744,366	6,906,249,896	1,536,394,893	809,761,363	745,841,389	0.49
2024	73,064	65,430	40,041	297,781,322	\$6,321,927,792	\$1,397,835,769	\$737,034,407	\$402,574,088	0.29
2023	67,043	60,936	57,267	290,080,325	\$5,927,506,735	\$1,333,809,631	\$706,951,145	\$1,123,069,210	0.84
2022	52,683	46,764	45,161	247,525,731	\$4,714,579,410	\$1,067,579,855	\$567,902,373	\$1,433,968,177	1.34
2021	45,143	39,645	37,505	202,233,944	\$3,847,769,950	\$859,449,570	\$457,687,771	\$982,008,506	1.14
2020	38,186	32,634	29,999	159,606,067	\$2,988,079,135	\$674,503,145	\$359,426,915	\$886,723,738	1.31
2019	37,139	32,118	24,713	140,054,736	\$2,623,675,332	\$581,191,717	\$310,194,464	\$363,315,873	0.63
2018	32,708	28,306	22,366	98,283,617	\$2,377,950,750	\$520,177,152	\$278,221,376	\$499,647,200	0.96
2017	28,474	24,166	22,138	74,936,300	\$1,744,753,278	\$380,383,559	\$202,998,653	\$341,224,966	0.90
2016	25,287	20,658	17,619	51,561,151	\$1,390,841,171	\$280,799,385	\$151,276,230	\$178,758,545	0.64

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PRF Insured Acres



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Supplemental Disaster Assistance for 2023/2024

Supplemental Disaster Relief Program (SDRP)

- Assistance for revenue, quality and production losses as a direct result of adverse weather-related events in 2023 and 2024

Implemented in two stages:

- SDRP 1 covers indemnified losses covered by crop insurance or the Noninsured Crop Disaster Assistance Program (NAP)
 - Sign-up Period: July 10, 2025 – TBD
- SDRP 2 covers uncovered losses (shallow losses) including producers without risk protection (crop insurance or NAP)
 - Sign-up Period: Target date is Sept. 15, 2025
- More information on SDRP:
 - <https://www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/emergency-natural-disaster-relief>

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Supplemental Disaster Relief Program (SDRP)

- Losses for all producers will be based by crop and by unit
- To meet linkage for PRF or AF, producers need to purchase crop insurance or NAP coverage for the next two available crop years of 60/100 or higher for the number of acres for which an SDRP payment was received
 - Producers who **fail** to meet this requirement will be required to pay back the SDRP payment, plus interest, to USDA
- Are grazing losses covered under SDRP?
 - **No**, Pasture, Rangeland, Forage (PRF) grazing and Annual Forage (AF) acreage associated with grazing are not eligible under SDRP
 - Grazing losses are considered feed losses, not crop production losses, and are therefore ineligible for SDRP assistance
- Are PRF and AF haying losses covered under SDRP?
 - **Yes**, PRF haying losses and AF losses not associated with grazing are eligible. However, producers should not certify that they are eligible if their AF payment had any acreage intended for grazing. If part of their loss was for non-grazing uses, that portion may be eligible under Stage 2, but cannot be separated under Stage 1.

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How the Provisions and Handbooks Work

- The Rainfall Index (RI) Common Policy, Basic Provisions governs all the Rainfall Index commodities
 - Annual Forage (AF), Apiculture and Pasture, Rangeland, Forage (PRF)
- Each commodity (AF, Apiculture, and PRF) has its own Crop Provisions
 - Which only govern their specific commodity
 - Add (in addition to section xx of the Basic Provisions) or remove/change (in lieu of section xx of the Basic Provisions) requirements
- When a RI Crop policy refers to the Basic Provisions, it is referring to the RI Common Policy, Basic Provisions
- The Rainfall Index (RI) Insurance Standards Handbook also governs all the Rainfall Index Policies and provides more details on procedures
 - There is not a separate Handbook for each RI commodity
- The Actuarials/Special Provisions add/remove/change requirements to the Crop Provisions
- The order of precedence is Special Provisions > Crop Provisions > Basic Provisions
 - The Handbook provides additional details, but the provisions take priority if there is a conflict

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How the Provisions and Handbooks Work

- Changes made to the RI Basic Provisions and/or Handbook after the Contract Change Date (CCD) are not applicable until the following crop year
 - Using this year as an example:
 - The change to the lease requirements was made in the August of 2025 release of the RI Basic Provisions and Handbook
 - PRF and Apiculture have a CCD of 8/31, so these changes are applicable to the 2026 crop year for these commodities
 - Annual Forage (AF) has a CCD of 4/30, so these changes are not applicable until the 2027 crop year for AF

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2026 Rainfall Index (RI) Basic Provisions



- Clarify land is not insurable if it is not owned, leased, or if there is no documentation verifying the share;
- Clarify insurance can continue through the end of the year if a lease is ended after the acreage reporting date due to a decision of the landlord;
- Require leases or lease certification forms to be signed and submitted on or before the acreage reporting date and must be effective for the crop year;
- Revise the definition of beginning farmer or rancher and update the subsidy percentages to conform with the One Big Beautiful Bill Act;
- Allow for a single payee for an assignment of indemnity; and
- Clarify what happens if the information provided for the policy and acreage report cannot be verified or is false or inaccurate.

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2026 RI Handbook Updates



- Add procedure and examples for leases terminated or modified by the landowner, leases terminated or modified by insured, acreage without leases, and interval selection based on lease terms
- Clarify grazing permits and added document types for specific agencies issuing grazing permits along with additional examples

2026 PRF

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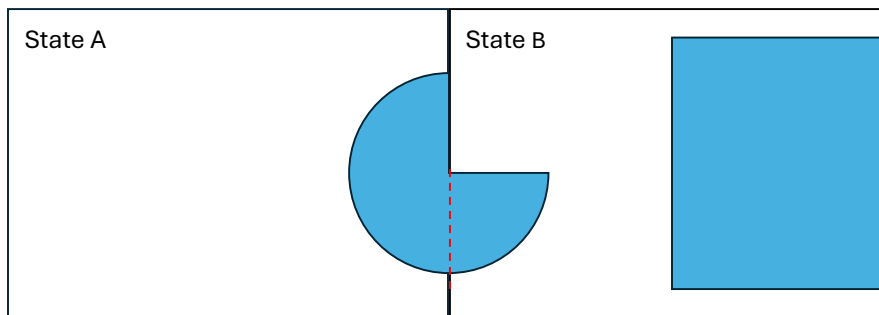
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2026 PRF Crop Provisions Updates



■ PRF Crop Provisions

- Clarify insured contiguous acres that cross into an adjoining state must be insured in the state where most of the **contiguous** acres are located, unless the contiguous acres are separated out



- If the contiguous acres are insured on one policy, it must be in State A

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These changes apply to all 2026 and succeeding crop years for PRF and Apiculture

1. Land is not insurable if it is not owned, leased, or if there is no documentation verifying the share:

- Leases or Lease Certification Forms must be signed and submitted to the AIP or Agent by the Acreage Reporting Date (ARD)
 - In the event of a compliance review:
 - If written Leases or Lease Certification Forms are not submitted to NAU Country within seven (7) business days, no indemnity will be paid on the acres in question, and the premium will still be owed
 - If written Leases or Lease Certification Forms are submitted to NAU Country that were signed or submitted to the Agent after the ARD, no indemnity will be paid on the acres in question, and the premium will still be owed

2. The landlord's signature on the Lease Certification Form is optional, however, if a compliance review is performed, we must verify the lease directly with the landlord if they did not sign the Lease Certification Form

- The new Lease Certification Form is available on the [Agent Portal](#) and shown in the next slide

3. Written Leases must include the following (Reference: IM [COM-21-004](#) Appendix IV Guidelines for PRF Reviews):

- Must be signed by both the Lessor (Landlord) and Lessee (Tenant)
- The legal description of the property is required, including the FSA numbers and/or latitude/longitude
- The number of acres being leased
- Date the lease is valid and expires
- These are pieces of information that we must verify during the review process. If they are missing, we will contact landlord/tenants for additional information. If the Lease is not signed by the landlord, it is the same standard as the Lease Certification Form - we have to verify the information (during a review).

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NAU
Communication

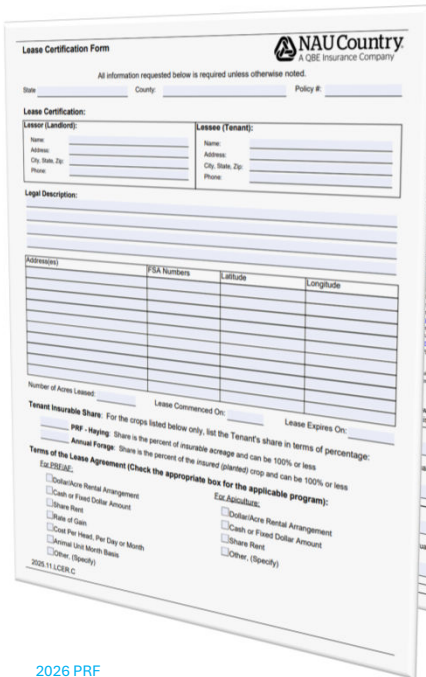
Leases/LCF for Non-Automated Agencies

- Non-Automated (Non-Keying) Agencies MUST submit leases/LCFs to NAU Country by the ARD keying deadline (30 days)
- Underwriters will confirm that the requirements are included on the leases/LCFs, however, they will not verify all the acres and shares are accounted for on the leases/LCFs
 - Acres and shares will be verified in the event of a compliance review

2026 PRF

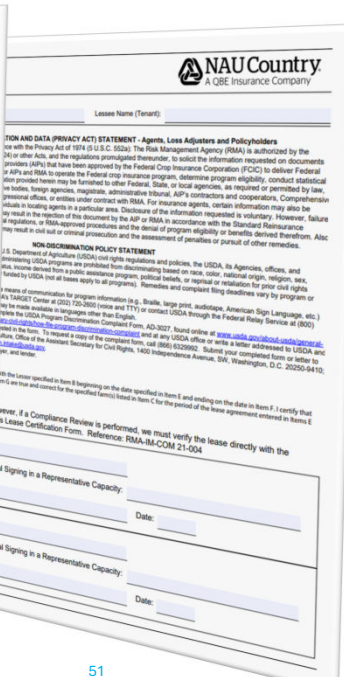
50






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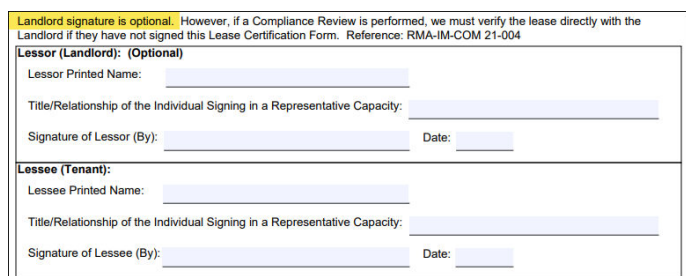
Lease Cert Form



51

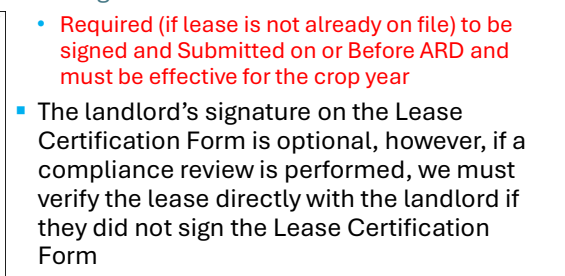


Lease Certification Form




2026 PRF

- A lease certification form is available on the [Agent Portal](#)
 - Required (if lease is not already on file) to be signed and Submitted on or Before ARD and must be effective for the crop year
- The landlord's signature on the Lease Certification Form is optional, however, if a compliance review is performed, we must verify the lease directly with the landlord if they did not sign the Lease Certification Form
- Our lease certification form has spots for both signatures



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Leases and Determining Share

- For the intended use of Grazing, the insurable interest is based upon the percentage of interest in the livestock **or** percentage interest in the value gained of the livestock, not the land itself
- Examples of written documentation of share/insurable interest, include but are not limited to:
 - Lease
 - Agreement outlining insured interest in the crop
 - An FSA 578 is NOT acceptable documentation for determining shares, as FSA programs and PRF have different rules/criteria for determining who has a share in a crop
 - FSA 578 can be used as supporting documentation
- See **Exhibit 6** in the Handbook for Insurable Interest for PRF with Intended Use of Grazing which covers
 - **Insurable Interest/ Determining Shares**
 - **Share and Cash Grazing Lease determinations and examples**

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Leases and Determining Share

- **Added New Paragraph 21** “Leases” to Rainfall Index Handbook in 2026
- A lease certification form may be used if a lease is not available, but it is not a replacement for a lease
 - **NEW 16(a)(4)** If we are unable to verify any information provided to us, or it was determined any information was inaccurate or false, you will be subject to section 16(d) (**Failure to provide records will result in no indemnity due for the crop year in which such failure occurred**) and premium is still owed.
- Lease Certification language found in the policy and handbook as shown below in the Notes section, clarified language added in **2026**
 - Upon review the lease must identify the parties to the lease, the terms of the compensation, the effective date and duration of the lease, and the legal description of the ground being leased or some way to identify the legal descriptions involved, for example:
 - Combination of a lease and the FSA-578
 - Existing lease and the lease certification form
 - A paper trail from the landlord’s deed or real estate tax statement that have the legal descriptions for what is being leased

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Important Reminders- Records Showing Insurable Interest in Livestock

- For the Intended Use of Grazing, insureds must maintain acceptable verifiable records showing their insurable interest of the livestock in the state, for three years after the end of the crop year
 - Section 8 in the PRF crop provisions has examples of acceptable verifiable records:

8. Access to Insured Crop and Records, and Record Retention

(a) In addition to section 16(a) of the Basic Provisions, for acreage with an intended use of grazing, you must maintain acceptable verifiable records showing your insurable interest (as defined in the Crop Provisions) of the livestock in the state for three years after the end of the crop year. Acceptable verifiable records must be maintained to support your interest in livestock inventory and include, but are not limited to any one of the following:

- (1) Livestock inventories from within the state;
- (2) Sales documents of offspring (can be used to verify on farm livestock inventory);
- (3) Documentation confirming you have purchased/owned/bred/raised livestock in the state;
- (4) Documentation of livestock taken in on the gain or for a fee;
- (5) Documentation that confirms you hauled livestock (in which you have an interest) into the state to graze; or
- (6) If natural causes require you to destock your livestock, records demonstrating disposition are acceptable.

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Important Reminders- Records Showing Insurable Interest in Livestock

- Exhibit 6A in the Handbook, as shown below, was revised slightly in 2024:

Important: For the intended use of grazing under PRF, the insurable interest in the crop is based on the interest in the livestock and not the land. If requested, records **must be provided to determine if the acreage is cash leased or share leased** and that the producer has grazed livestock in the past will be required. If natural causes require the producer to destock their livestock, records demonstrating disposition are acceptable. In addition, these records must be maintained for a period of three years after the crop year.

- Failure to provide supporting documentation upon request will result in no indemnity being due for the crop year in which such failure occurs, and premium is still owed
 - Insureds are not required to submit evidence unless requested by the AIP or RMA, but evidence will be requested for audits, spot-checks, and reviews
- RMA will not issue a stocking rate or specify a certain number of livestock required to determine insurable interest

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Intended Use of Grazing and Livestock

FAQ

- | | | |
|--|---|---|
| <ul style="list-style-type: none">▪ Question from AIP:
What if the rancher ends up not buying cattle at all due to a drought which results in the pasture being unable to support any livestock?▪ Response from RMA:
<i>The producer must be able to document the reason for not having livestock on the insured acres if it is due to natural causes as stated in the crop provisions. If the producer is unable to provide documentation, they will be subject to the provisions of the policy which state premium is due, but no indemnities will be paid.</i> | <ul style="list-style-type: none">▪ Question from AIP:
If an insured has a seasonal lease on PRF acres from April to August, he/she can insure any interval for the year, correct? He/she is not limited to only the intervals within the lease?▪ Response from RMA:
<i>That is correct.</i> | <ul style="list-style-type: none">▪ Question from AIP:
The rancher is planning on insuring his pasture under PRF with the Intended Use of Grazing. He will not be buying cattle until April/May 2020.<ul style="list-style-type: none">• Can the rancher still insure his pasture as PRF with the Intended Use of Grazing?▪ Response from RMA:
<i>The producer is still able to purchase PRF even if he does not plan on having cattle until the spring.</i> |
|--|---|---|

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Assignment of Indemnity

GSH 852

- You can put more than one crop/county on one assignment form, but **MUST** list them individually
 - Mills and Fremont county can be on the same physical form, but must list both counties and all crops in those counties separately
- Only 1 payment will be issued jointly in the names of all assignees and the insured, unless an electronic payment is made and all assignees and the insured agree in writing for the electronic payment to be issued to a single payee

Signature Requirements

- IF digitally signed, witness requirement is waived
- If Pen and Ink
 - Witness signatures are required
 - Or AIP is required to obtain docs for proof of debt

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Assignment of Indemnity

GSH 852

Effective Date

- Assignment is effective upon approval in writing by the authorized rep of the AIP
- Only effective for the CY specified on the assignment

Timing of Assignment

- Keyed after acceptance of the Application **BUT**
- **Before** a loss claim is submitted to the AIP for payment

Cancellation

- Must be in writing and include the insured's:
 - Name, mailing address, policy number, crop(s)/County(ies) released
- If not cancelled per written request above, will automatically terminate at the end of the CY

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Grids Crossing the US Border

- If a point of reference is in a grid ID that crosses the U.S. border or is along the ocean where no insurance offer is available for that grid ID, insureds may elect to insure in the grid ID that is closest to their point of reference
 - You can only insure the acres located within the borders of the United States
 - For example, if the insured acreage crosses into Mexico/Canada, only the acreage within the U.S. is insurable under the policy
 - Insureds must provide documentation to the AIP showing their grid ID crosses the U.S. border and does not have an insurance offer in order to insure in another grid ID
- 6(f)(1) of the RI Basic Provisions

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Native SOD

Reminders

- Native Sod (NS) requirements in the PRF Crop Provisions, see Section 4, (g)-(i)
- Applicable in the Native Sod states of IA, MN, MT, NE, ND, and SD on native sod acreage tilled after December 20, 2018
- Native Sod acreage will have liability based on a 65% Protection Factor and a premium subsidy 50 percentage points less than would otherwise be provided
 - These “penalties” are applicable during four cumulative crop years of insurance within the first ten crop years after initial tillage on native sod acreage
- Native Sod must be tilled before these provisions apply, so if continuing to insure under PRF-Grazing, there is no impact
 - If you till NS and then plant back to a perennial grass/forage and insure under PRF, the NS rules will come into play
 - See some QA scenarios in the Notes section below

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- If I have insured native sod under a PRF policy for crop years 2016 through 2019 and now want to till the acres to plant an annual crop in 2020, NS penalties will apply in CY 2020 through CY 2024 to those annual crop acres?
 - **Correct-** Insuring under PRF does not count against the four years of insurance until the acres being insured under PRF have actually been tilled
- A producer tills native sod acreage in April 2019 and plants and insures wheat on this native sod acreage in the 2020 crop year. The wheat is subject to NS penalties.
 - In June 2020, the producer harvests the wheat and subsequently plants a perennial grass on the native sod acreage to insure under PRF. The producer insures the perennial grass under PRF for the 2021, 2022, and 2024 crop years, with the reduced coverage and subsidy applicable to NS acreage.
 - In the spring of 2024, the producer converts the perennial grass back to a spring crop and insures the spring crop under a New Breaking WA. Since the producer insured the native sod acreage for the 2020, 2021, 2022, and 2024 crop years, the producer received the native sod reduction in benefits for four crop years.
 - Beginning with the 2024 crop year this acreage is no longer considered native sod and is **not** subject to the native sod reduction in benefits

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Native Sod



Rainfall Index (RI) Reviews

- There are 3 sources of RI Reviews:
 - High Dollar: When the accumulated loss exceeds the **\$200,000** threshold on a crop/county basis
 - NAU will use internal data to project losses in order to proactively identify required reviews
 - Conflict of Interest: Required when a conflict of interest has been disclosed or otherwise been identified
 - The SRA requires 3% random Data Mining Review selection of RI policies
- Review requirements focus on verification of acreage, share, insurable interest, and written lease.
 - For PRF Grazing coverage, verification of livestock is required
 - For Apiculture coverage, verification of ownership of the colony is required

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Compliance

RMA Rainfall Index requirements

Must provide documents to verify acres and share. For all records, name on documentation must match the name on the policy: Joe Smith is a different entity than Smith Ranch Inc.

Acres

- **Real estate documents** if land is owned (**by the named insured**)
- **Leases** (Reference: IM COM-21-004 Appendix IV Guidelines for PRF Reviews)
 - Must be signed by both the Lessor (Landlord) and Lessee (Tenant)
 - The legal description of the property is required, including the FSA numbers and/or latitude/longitude
 - The number of acres being leased
 - Date the lease is valid and expires
- **Lease Certification Form**
 - Must include contact information and be signed by both parties (landlord and tenant)
 - If not signed by landlord, NAU is required to contact the landlord to verify the information contained on the form

Insurable Interest

- For PRF-Grazing coverage, insurable interest is determined by livestock records

Documentation must be verifiable, per RMA requirements

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Rainfall Index verification

common corrections

- Uninsurable or overinsured Acreage (All Rainfall Index Policies)

Criteria:

- **Situation 1:** Acreage deemed uninsurable under **PRF Crop Provision Section 4(b)**, including acreage that is:
 - Too steep or too far from a water source for grazing;
 - Covered by woody vegetation, cacti, or water, or otherwise unsuitable for haying with standard equipment

Result: No premium is due; no indemnity will be paid on uninsurable or overinsured acres

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Rainfall Index verification

common corrections

- Uninsurable or overinsured acreage (All Rainfall Index Policies)

Criteria:

- **Situation 2:** Insured cannot provide verifiable real estate documentation, leases, or lease certification forms. Acreage is adjusted to match verified ownership or lease documents.
 - For example - The policy has 1000 acres insured. The rancher provides documentation verifying 900 acres. The policy must be reduced to 900 acres.

Result: Premium is due on 1000 acres; Indemnity eligible on 900 acres

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Rainfall Index verification

common corrections

■ Lease Issues (2026 PRF and Apiculture Only; Not effective for Annual Forage until 2027)

Criteria:

- Leases or Lease Certification Forms (LCF) must be signed and submitted to the AIP or Agent by the Acreage Reporting Date (ARD).
- Non-Automated agencies will be required to send in the lease agreements by the ARD keying deadline (30 days).

Situation 1: Lease is in the process of being renewed for next year at ARD

- **Action:** Insured submits a signed LCF at acreage reporting.
- **Procedure:**
 - If at a later date the insured provides a fully executed lease (signed by landlord and lessee), regardless of when the lease was signed, it is acceptable. Verification of the LCF is NOT required.
 - If a fully executed lease is not received, during a Compliance Review, the information on the LCF must be verified.
- **Result:** Coverage and premium remain in effect for all intervals

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Rainfall Index verification

common corrections

■ Lease Issues (2026 PRF and Apiculture Only; Not effective for Annual Forage until 2027)

Criteria:

- Leases or Lease Certification Forms (LCF) must be signed and submitted to the AIP or Agent by the Acreage Reporting Date (ARD).
- Non-Automated agencies will be required to send in the lease agreements by the ARD keying deadline (30 days).

Situation 2: Name on the lease does not match the name used to verify share. For example, the insured is the entity used to purchase livestock (i.e., an LLC) but the lease is in the name of an individual.

- **Action:** Insured provides a lease between the two entities
- **Procedure:**
 - Verify that the two entities are connected and the insured entity has a right to that ground.
 - Failure to provide the required documentation results in no indemnity being paid and the full premium is due.
- **Result:** Coverage and premium remain in effect for all intervals (documentation provided)

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Rainfall Index verification

common corrections

■ **Lease Changes (PRF, Annual Forage, and Apiculture)**

Criteria: Landowner (also the policyholder) decision

- **Situation 1:** Insured (landowner) voluntary leases or sells all or part of the insured acreage to another person (loss of control of land) after ARD.

■ **Action:**

- For indemnities on intervals PRIOR to leasing/selling the land: Any indemnity before the transaction date is paid; full premium is owed (2026 Rainfall Index Provisions 6(h)(1)).
- For indemnities on intervals AFTER leasing/selling the land: Any indemnity after the transaction date is NOT paid; full premium is owed (2026 Rainfall Index Provisions 6(h)(1)).

Result: Coverage in place until transaction date. Premium is still due

2026 PRF

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Rainfall Index verification

common corrections

■ **Lease Changes (PRF, Annual Forage, and Apiculture)**

Criteria: Landowner decision

- **Situation 2:** Insured (Lessee/Tenant) loses all or part of the insured acreage during the crop year due to a decision made by the landlord after ARD.

■ **Action:**

- The insured must provide documentation from the landlord that verifies they are no longer able to utilize the leased acreage and the date in which such action takes effect.

■ **Result:**

- ALL indemnities on intervals are paid, regardless of the transaction date; full premium is owed (2026 Rainfall Index Provisions 6(h)(2)).

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Rainfall Index verification

common corrections

- **Lease Changes (PRF, Annual Forage, and Apiculture)**

Criteria: Farmer/rancher decision

- **Situation 3:** Insured (Lessee/Tenant) chooses to sublease, abandon, or dispose of all or part of the insured acreage during the crop year. Examples include:

- Insured sells all livestock grazing on the land. Since the lease is no longer needed, the lessee leases all of the insured acreage to another producer.
- The insured subleases a portion of the leased land to a family member.

- **Action:**

- Documentation of new lease is required.

- **Result:**

- For indemnities on intervals PRIOR to leasing the land: Any indemnity before the transaction date is paid; full premium is owed (2026 Rainfall Index Provisions 6(h)(1)).
- For indemnities on intervals AFTER leasing the land: Any indemnity after the transaction date is NOT paid; full premium is owed (2026 Rainfall Index Provisions 6(h)(1)).

2026 PRF

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Rainfall Index verification

common corrections

Documentation not provided

- If the farmer is unable or unwilling to provide required documentation, Section 16(a) and (d)(4) RI Basic Provisions specifies no indemnity can be paid, premium is due for crop year.

Resource:

Rainfall Index verification

- Rainfall Index documentation requirements can be found on our website by clicking here (and selecting 'Insured Checklist – Compliance Review Documentation for Rainfall Index'):
<https://www.naucountry.com/farmers/dedicated-service/compliance-review>

2026 PRF

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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 insured 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: <ul style="list-style-type: none"> ➤ FSA reports ➤ Queen bee purchases ➤ Pollination contracts ➤ Bill of sales ➤ Purchase agreements ➤ Tax records (not applicable for CA) ➤ Transportation invoices ➤ Federal/State reporting systems that capture the location of the colonies
	Acceptable Records for Acreage / Location to Place the Colonies: <ul style="list-style-type: none"> • Insured <u>owns the land</u>: Deeds or Real Estate Tax Documentation (for most recent year) • Insured <u>leases the land</u>: Form must be signed by the Lessor (Landlord). Options include: <ul style="list-style-type: none"> ➤ Lease Agreement ➤ NAU Lease Certification Form ➤ NAU Apiculture Verification Form • Insured <u>leases the land</u>: Lease Certification Form which is unsigned by the Lessor (Landlord). Additional documentation is required including: <ul style="list-style-type: none"> ➤ 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): <ul style="list-style-type: none"> ✓ Cash ✓ Proceeds ✓ Share of insured crop ✓ Honey ✓ Labor ✓ Services Contract (i.e., pollination)
	Records Required for Insurable Colonies: <ul style="list-style-type: none"> • 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): <ul style="list-style-type: none"> • Share • Insurable acres (land) • Insurable interest (ownership) in the livestock 	Share: <ul style="list-style-type: none"> • The percent of interest in the <u>livestock</u> and can be 100% or less if insured <u>owns land or leases land for cash (fixed dollar amount)</u> • The percent of <u>value gain on livestock grazed</u> and cannot be 100% as the insured <u>leases land for a share (rate of gain)</u> <p><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></p>
	Acceptable Share Records: <ul style="list-style-type: none"> ➤ 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: <ul style="list-style-type: none"> ➤ 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: <ul style="list-style-type: none"> ➤ 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

2026 Checklist to Assist with Rainfall Index Compliance Reviews



PRF – Haying***	Share: <ul style="list-style-type: none"> • The percent of insurable <u>acreage</u> and can be 100% or less • If the land is leased, share can be tenant and/or landlord share.
	Acceptable Records: <ul style="list-style-type: none"> ➤ 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, & sudan grass)	Share: <ul style="list-style-type: none"> • The percent of interest in the <u>insured (planted) crop</u> and can be 100% or less. • If the land is leased, share can be tenant and/or landlord share.
	Acceptable Records: <ul style="list-style-type: none"> ➤ 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: <ul style="list-style-type: none"> • FSA 578s: Labeled by unit number or legal description or provide maps for each legal description • Precision Farming Technology System (PFTS) • CIMS data • Deeds (for most recent year) • Real Estate Tax Documentation (for most recent year) • Measurement service (by AIP, FSA, or disinterested third-party)
Insured Leases the Land	Examples of Acceptable Documentation: <ul style="list-style-type: none"> • FSA 578s: Labeled by unit number or legal description or provide maps for each legal description • Lease Agreement • CIMS data • NAU Lease Certification Form • 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)

2026 PRF Policy Documents

[RI Plan Common Policy \(26-RI\)](#)

[PRF Crop Provisions \(26-RI-PRF\)](#)

[Rainfall Index Insurance Standards Handbook](#)

- [2026 and Succeeding Crop Years, \(FCIC-18150\)](#)

[Special Provisions and Actuarial Documents](#)

[Updated FAQ on RMA website](#)

[Rainfall Index Disclaimer\(attached to App.\)](#)

[Forms on Portal under Resources, then under “Forms” and search for Rainfall Plans](#)

Forms Library

Rainfall

All Policies and Plans

• Keyword: Rainfall X

- 2025 PRF Rainfall Reminders (208 KB)
- Acreage Report - Rainfall Index (RI) FTF (ACRE-RIAR-FTF) (1556 KB)
- Acreage Report - Rainfall Index (RI) Sec-Twp-Rng (ACRE-RIAR-STR) (1550 KB)
- Acreage Report Continuation Page - Rainfall Index (RI) (ACRE-RIAC) (1531 KB)
- Application/Change/Acreage Report Combo - Rainfall Index (RI) with FTF (ATCC-RAAR-FTF) (1740 KB)
- Application/Change/Acreage Report Combo - Rainfall Index (RI) with Sec-Twp-Rng (ATCC-RAAR-STR) (1740 KB)
- Application/Transfer/Change/Cancel - Rainfall Index (RI) (ATCC-INCC) (1684 KB)
- Policy Transfer/Application - Rainfall Index (RI) (APPL-INTA) (1022 KB)
- Policy Transfer/Application - Rainfall Index (RI) Continuation Page (APPL-INTA-CONT) (1011 KB)
- Policy Transfer/Application - Rainfall Index (RI) for Annual Forage (APPL-AF) (1076 KB)
- Policy Transfer/Application - Rainfall Index (RI) for PRF and Apiculture (APPL-INTA-PRF) (1002 KB)
- Rainfall Index (RI) Transfer of Coverage and Right to an Indemnity (TORI-RVTR) (1527 KB)

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PRF - RMA Website

(Home/Policy & Procedure/General Policies/Rainfall Index)

Pasture, Rangeland, Forage

Pasture, Rangeland, and forages cover approximately 55 percent of all U.S. land. Forage grows differently in different areas, so it's important for farmers and ranchers to know which types and techniques work best for their region. The following insurance program is available for Pasture, Rangeland, and Forage (PRF). Also see [livestock](#) policies.

- [2026 RI Basic Provisions](#)
- [2026 Crop Provisions](#)
- [Insurance Standards Handbook](#)
- [Grid ID Locator, Decision Support Tool, Historical Indices](#)
- [Pasture, Rangeland, Forage Archive](#)

News

- [USDA Expands Pasture, Rangeland, and Forage Crop Insurance to Hawaii](#) (Apr 30, 2024)
- [USDA Extends Deadline for Public Comments on Recommendations for Pasture, Rangeland, Forage Rainfall Index Crop Insurance Program](#) (Oct 29, 2020)
- [USDA Seeks Public Comments on Recommendations for Pasture, Rangeland, Forage Rainfall Index Crop Insurance Program](#) (Sep 21, 2020)
- [USDA Expands Forage Crop Insurance Option Nationwide for Livestock Producers](#) (Aug 31, 2015)
- [PM-17-049-Rainfall Index and Vegetation Index Basic Provisions and Rainfall Index Pasture, Rangeland, Forage Crop Provisions Changes Effective for 2018 and Succeeding Crop Years](#) (Aug 25, 2017)
- [Pasture, Rangeland, Forage Pilot Insurance Program Fact Sheet](#)
- [Summary Overview of Rainfall Index Insurance plan for Pasture, Rangeland, and Forage](#)
- [Pasture, Rangeland, Forage FAQs](#)
- [Rainfall Index and Vegetation Index Pasture, Rangeland, and Forage General Program Overview](#)
- [Rainfall Index Pasture, Rangeland, and Forage Technology](#)
- [Rainfall Index and Vegetation Index Pasture, Rangeland, and Forage Shares](#)
- [Rainfall Index and Vegetation Index Pasture, Rangeland, and Forage Tool](#)

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RMA FAQ – What are examples of rebating?

1. An agent is affiliated with another business, and they provide other goods or services at a lower cost or more favorable contract terms to producers that purchase their insurance policy from them. The same lower cost or contract term is not provided to producers who do not purchase their insurance policy from them.
 - Examples of these other goods, services, or contracts include, but are not limited to: other insurance; loan rates; commodity bushel price; accounting, financial, grain marketing, or farm management services; land appraisal or loan origination services; seed and inputs sales; and equipment sales and maintenance.
2. Providing an insurance customer an investment, ownership, or similar opportunity with the agent/agency.
 - Example: Selling shares in an agency to insurance customers as an incentive to purchase insurance from the agency.

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RMA FAQ – What are examples of rebating?

3. An agent pays all or part of a producer's premium.
 - Example: An agent agrees to pay a producer's premium in exchange for a future indemnity and/or other repayment. A producer has an agreement with their agent to share an indemnity payment received by the producer and the agent agrees to pay the producer's premium when an indemnity is not received.
4. A landlord requires a lessee to purchase insurance from a specific agent or agency and the lessee receives a direct or indirect benefit.
 - Example: A landlord requires the lessee to purchase their insurance from an agent: the agent also sells seed, gives the landlord a discount which is passed down to the lessee; the landlord is given farm management software from the agent which they then provide to the lessee; the agent pays the landlord, and the landlord provides a reduced lease rate to the lessee.

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RMA Decision Support Tool and Grid Locator

United States Department of Agriculture
 Risk Management Agency

Pasture, Rangeland, Forage Support Tool

Grid Locator Historical Indexes Decision Support Tool Estimated Indemnities

Zoom to area of interest FIRST. After starting, PAN, BUT DO NOT ZOOM! Add pins FIRST, THEN click to begin drawing polygon.

☒ Grid Lines ☐ County Lines ☐ Pin Information
☐ Grid Labels ☐ County Labels

Enter nearest town/address to locate property/Grid: **Dickinson, ND**

Current Pin Information	
Grid ID:	-
Latitude:	-
Longitude:	-
County:	-
State:	-
Address:	-

Map data © OpenStreetMap contributors, CC-BY-SA

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Grid Locator

1. Zoom map with slider bar to help locate Grid (+ / -),
2. Click BLUE Balloon thumbnail and place on map as location #1
3. In box in upper right select Grids/Labels and Counties/Labels to identify your Point of Reference. Hit the
4. Print button in top right for the Point of Reference map needed when submitting to NAU Country Insurance.

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Grid Print

The print function from the USDA Grid Locator displays the required information

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Decision Support Tool

Location Information

State: North Dakota | County: Stark | Grid ID: 32209 | Search By Grid ID:

Protection Information

Intended Use: Grazing | Irrigation Practice: Please Select | Organic Practice: Please Select | Coverage Level: 90% | Productivity Factor: 100% | Insurable Interest: 100% | Insured Acres: 1000 | Sample Year: 2024

Policy Information

County Base Value: \$15.30 | Dollar Amount of Protection: \$13.77 | Total Insured Acres: 1,000 | Total Policy Protection: \$13,770 | Subsidy Level: 51.0% | Maximum Percent of Value per Index Interval: 70.0%

Protection Table

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per \$100	Total Premium	Premium Subsidy	Producer Premium	Actual Index Value	Estimated Indemnity
Jan-Feb	N/A	\$0	26.38	\$0	\$0	\$0	38.0	\$0
Feb-Mar	40	\$5,500	21.57	\$1,188	\$606	\$582	64.4	\$1,567
Mar-Apr	N/A	\$0	21.37	\$0	\$0	\$0	70.4	\$0
Apr-May	N/A	\$0	19.19	\$0	\$0	\$0	116.7	\$0
May-Jun	40	\$5,500	12.60	\$694	\$354	\$340	123.5	\$0
Jun-Jul	N/A	\$0	12.05	\$0	\$0	\$0	81.0	\$0
Jul-Aug	N/A	\$0	16.32	\$0	\$0	\$0	82.6	\$0
Aug-Sep	20	\$2,754	20.71	\$570	\$291	\$279	81.9	\$348
Sep-Oct	N/A	\$0	26.91	\$0	\$0	\$0	12.7	\$0
Oct-Nov	N/A	\$0	29.53	\$0	\$0	\$0	25.2	\$0
Nov-Dec	N/A	\$0	27.59	\$0	\$0	\$0	57.6	\$0
Per Acre	N/A	N/A	N/A	\$2.45	\$1.25	\$1.20	N/A	\$1.82
Total	1,000	\$13,770	N/A	\$2,452	\$1,251	\$1,201	N/A	\$1,815

This tool is using insurance data from 2025. This tool is for illustration purposes only. Your actual information may differ.

Decision Support Tool

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PRF Tools in EASYquote

- PRF quoting totally revamped for 2025
- All data is now shown on one screen, customized to your choices!
 - Auto Interval Election
 - Odd/Even/Optimizer
 - Average Rainfall in Inches
 - Data from daily NOAA feed
 - History Years
 - 5/10/20
 - Summary section for each interval
 - Index/Indemnity section for each interval
 - Red signifies an indemnity trigger

Quote Line Editor

Coverage Info

Reinsurance Year: 2025

State: Nebraska | County: Gosper | Crop: Pasture/Rangeland/Forage | Plan: Rainfall Index | Type: Grazing

Grid ID: 24420

Interval Elections

Auto Interval: ☒ Odd ☐ Even ☐ Optimizer ☐ Fixed

Interval: Jan-Feb | Feb-Mar | Mar-Apr | Apr-May | May-Jun | Jun-Jul | Jul-Aug | Aug-Sep | Sep-Oct | Oct-Nov | Nov-Dec

Percentage: 11% | 22% | 22% | 15% | 23% | 23% | 20% | 20%

Details

Interval	Jan-Feb	Feb-Mar	Mar-Apr	Apr-May	May-Jun	Jun-Jul	Jul-Aug	Aug-Sep	Sep-Oct	Oct-Nov	Nov-Dec
Net Premium/Acre	\$6.39	\$6.86	\$5.51	\$4.52	\$3.45	\$3.78	\$3.08	\$4.31	\$6.08	\$8.09	\$6.50
Average Rainfall	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

History

History Years: 5 | 10 | 20 | 2021 | To 2023

Summary

Year	Jan-Feb	Feb-Mar	Mar-Apr	Apr-May	May-Jun	Jun-Jul	Jul-Aug	Aug-Sep	Sep-Oct	Oct-Nov	Nov-Dec
2025	115.0	105.1	76.0	84.2	78.6	71.4	69.7	75.6	76.3	37.1	40.2
2024	\$41.38	\$55.09	\$70.92	\$31.66	\$30.44	\$47.87	\$38.36	\$27.75	\$26.45	\$102.08	\$96.15
Rate Of Return	1.62	2.01	3.22	1.75	2.21	3.17	3.29	2.15	1.32	4.21	3.77
Indemnity Years	1	3	2	2	3	4	3	3	3	3	3

Index

Year	Jan-Feb	Feb-Mar	Mar-Apr	Apr-May	May-Jun	Jun-Jul	Jul-Aug	Aug-Sep	Sep-Oct	Oct-Nov	Nov-Dec
2025	120.6	80.5	95.7	100.3	71.0	83.4	80.2	83.9	65.8	54.3	53.2
2024	190.2	66.5	25.9	56.2	80.8	75.5	80.2	83.9	65.8	54.3	53.2
2023	25.7	37.4	43.9	74.6	70.9	62.8	51.7	63.4	83.0	16.6	44.2
2022	123.6	235.9	138.5	105.5	91.5	63.7	77.1	79.6	80.1	40.5	33.2

*The Index Value has not been released by NOAA and estimates have been used.

NAU PRF Tools

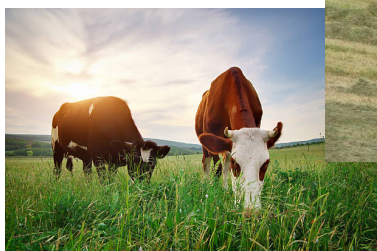
- ☐ [PRF Training Suite](#)
- ☐ [PRF Quoting](#)
- ☐ [Pasture, Rangeland, and Forage \(PRF\) Point of Reference \(POR\) Tips and Tricks -](#)
- ☐ [Rainfall Index Acreage Reporting EASYmapping® User Guide -](#)
- ☐ [Rangeland, and Forage processing within EASYmapping® Tips and Tricks](#)



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2026 PRF



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Questions?

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2026 PRF Rainfall Reminders

PRF Sales Closing Date (SCD) is December 1, 2025

- **Carryover** insureds must request changes to coverage on or before the sales closing date.
- Changes in coverage must be on an application or confirmation/change form.
- **New applications** must be submitted on the RI Application.
 - Application Requirements:**
 - Name of crop: PRF
 - Plan of Insurance: Rainfall
 - Coverage Level: 70, 75, 80, 85, or 90%
 - Haying Only: If insured elects different coverage levels by IR/NI, enter the two different coverage lines on the application.
 - Productivity Factor: 60-150%, 1% increments, only one factor per Intended Use
 - Type/Intended Use: Haying and/or Grazing
 - Grid ID: list those where acreage is located
 - Index Interval: at least 2/grid ID – Intervals cannot overlap
 - Percent Value: sum of percentages for all Index Intervals by grid ID, intended use, irrigated practice and share must equal 100%.

The 2026 Acreage Reporting due date is December 1, 2025

Renewals – Use our new Renewal packet to make coverage changes and report acres!

- On the signature page, mark the box that it is applicable for the acreage report. You can also use the 2026 Acreage Report-RI, found on the Agent Portal. The maps for each grid ID point of reference, the point of reference (lat/long) must be included on the acreage report for every noncontiguous field, intended use, and irrigated practice per grid. The Point(s) of Reference must always be within the insured grid and within the insured acreage on the policy.
 - This can be done using EASYmapping® for 2026.
 - Click link below for keying Point of Reference (POR) in EASYmapping® for 2026 CY.**
[https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture-rangeland-and-forage-\(prf\)-point-of-reference-\(por\)](https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture-rangeland-and-forage-(prf)-point-of-reference-(por))
- New Policies – use the 2026 Acreage Report-RI.
- **Insureds must submit FSA Farm, Tract, and Field Number for all fields** which can be found in EASYmapping.

- **PRF Rainfall Units**

- Intervals are the insured acres **within each Grid** by:
 - › Crop
 - › Intended Use (haying and Grazing)
 - › Index Interval (months elected)
 - › Share -
 - › Irrigated Practice
 - › Organic Practice
 - › County

- Report Insurable acres and Insured acres.
 - Do not have to insure all acres.
- Insureds must report all INSURED irrigated and non-irrigated acres.
- For grazing acres, the insurable interest is based on the interest in the livestock and not the land
- Acreage Reports **MUST** be signed every year, even though the acres will roll from one year to the next and the acres are unchanged. Make sure to update the acres in the system with the acreage report signature date.
- Leases and Lease Certification Forms are required by ARD.
- **Reminder: All PRF policies must be entered in EASYmapping.**

Please use the links below for user guides and Tips and Tricks for keying PRF in EASYmapping®:

➤ PRF Training Suite

[https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture--rangeland--and-forage-\(prf\)-training-suite](https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture--rangeland--and-forage-(prf)-training-suite)

➤ Rainfall Index Acreage Reporting EASYmapping® User Guide

<https://www.naucountry.com/docs/default-source/help-library/rainfall-index-acreage-reporting-easymapping-user-guide.pdf>

➤ Rainfall Index (RI) processing within EASYmapping® Tips and Tricks:

[https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture-rangeland-and-forage-\(prf\)-processing-through-easymapping](https://www.naucountry.com/agent/tipsandtricks/tips-tricks-detail/pasture-rangeland-and-forage-(prf)-processing-through-easymapping)

➤ EASYwriter Pro 2025 Pasture, Rangeland, and Forage (PRF) Keying Improvement Updates Agent User Guide:

<https://www.naucountry.com/docs/default-source/help-library/2025-prf-keying-easywriter-pro-user-guide.pdf>

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