



**2027 PASTURE,
RANGELAND, FORAGE (PRF)**

Key PRF Updates & Topics

- Added definitions for premium adjustment/funding agreement
- Penalties for prohibited premium adjustment/funding agreement
- Permission for spouse to sign
- Change of NOAA CPC data to NOAA NCEI data
- Special Provision changes
- Stocking Rates Requirement for Grazing
- Stocking Rate documentation requirements
- New Required Certification
- 2027 Compliance Checklist
- PRF Basics and Reminders

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New Definitions

Premium adjustment(s)

- The practice of returning all or part of an insurance commission to or providing benefits to the insured in an effort to induce the sale of an insurance product. Such inducement may take the form of any benefit, including but not limited to, rebates, discounts, abatements, credits, reductions of premium, direct or indirect payments, goods or services, gifts, or any other valuable consideration or inducement not specified in the policy, whether occurring before or after the policy has been obtained. Premium adjustments do not include, however, the payment of administrative fees, performance-based discounts, or any other payments approved by FCIC under 7 USC §§ 1508(a)(9)(B) and 1508(d)(3)

Premium funding agreement

- Any arrangement in which a third party directly or indirectly pays, guarantees, offsets, or commits to offset your (the insured's) premium obligation relieving you of any obligation to pay part or all of the premium in return for a portion of the indemnity payment

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Penalty for Premium Funding Agreement

- Unless authorized by 7 USC § 1508(a)(9)(B), if the premium you are required to pay is funded or offset by any premium adjustment(s) or through a premium funding agreement entered into with a broker, agent, or other person or entity that *does not* hold an ownership, share, security interest under a loan, or insurable interest in the crop for which the insurance is purchased, such a transaction is prohibited and you will owe the full premium and no indemnity will be paid. Additionally, if you are only required to pay the premium when an indemnity occurs, such an arrangement is also prohibited. Such prohibited transactions will be referred to FCIC for investigation into potential misrepresentation or fraud

Spousal Signature Change

- Any person may sign any document relative to crop insurance on your behalf, provided that you have given such person a properly executed power of attorney or other legally sufficient document authorizing such person to sign on your behalf.
- Your spouse, however, does not need any specific legal document to sign on your behalf, as long as your spouse is listed as a substantial beneficial interest on your policy application.
- You are still responsible for the accuracy of all information provided on your behalf and may be subject to the consequences in section 9(f), and any other applicable consequences, if any information has been misreported.

Rainfall Data Source Change

Moving from National Oceanic and Atmospheric Administration's Climate Prediction Center (NOAA CPC) to the National Centers for Environmental Information (NOAA NCEI)

All references to NOAA – CPC have been changed to NOAA - NCEI

- Historical Data
 - NCEI data is from 1951
 - CPC data was from 1948
- Better support
 - NCEI will have a staff dedicated to RMA questions
 - Consistent data releases – approximately 30 days quicker
- No changes to grids
 - .25 x .25 degree grids
 - Grid numbers will stay the same
- Easier to access
 - Data will be available in Excel format
 - Will no longer need technical expertise to review the raw data

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Uninsurable Acreage

- Acreage is not insurable if the land management agency has not issued crop year authorization allowing use or for which the agency has assigned zero use acres

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PRF Special Provision Changes

- Maximum percent of value allowed is county specific. **CHECK ACTUARIALS!**
- January-February interval – Max percent of value allowed is 25% for **ALL** counties
- Added requirement to include organic practice if applicable

Special Provisions 2027 and Succeeding Crop Years		
Year: 2027	Commodity: Pasture,Rangeland,Forage (0088)	State: Kansas (20)
Date: 8/28/2026	Plan: Rainfall Index (13)	County: Comanche (033)
General		
Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.		
In accordance with Section 2 of the Pasture, Rangeland, Forage (PRF) Crop Provisions, the maximum percent of value allowed is 60% for any interval except the January-February interval. For the January-February interval, the maximum percent of value allowed is 25%.		
In accordance with the Basic Provisions, the administrative fee is \$30.		
In lieu of section 7(a)(2) of the Basic Provisions, for additional coverage policies:		
<ul style="list-style-type: none">• You may select only one coverage level from 70 percent through 90 percent for the county, crop, intended use, irrigated practice and organic practice; and• You may select only one productivity factor from 60 percent through 150 percent for the county, crop, intended use, irrigated practice and organic practice.		
In addition to Section 6 of the Pasture, Rangeland, Forage (PRF) Crop Provisions, your acreage report must include an organic practice if applicable.		

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Stocking Rate

- For the intended use of grazing, you must have an insurable interest in enough livestock grazing the acres that would equate to at least 25% of the stocking rate relative to the forage grown on the acreage
- The stocking rate is the number of acres of forage capable of supporting one animal unit (AU) and should be calculated separately for different states, counties, grids, forage types, shares, or leases
- The stocking rate must be determined and supported by:
 - The Farm Service Agency (FSA) National Crop Table; or
 - The stocking rate listed on the insured's State or Federal lease
 - If there is not a stocking rate provided for the producer's county in the FSA National Crop Table or the insured does not have a state or federal lease, you may use the stocking rate from another Federal agency
 - The stocking rate documentation **must** be provided when requested

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Determine Forage Type

- The insured is responsible for identifying and selecting the forage type that is most representative of the insured acreage
- The insured may use the information on the FSA-578 or select the forage type that is most representative of the insured acreage
- If the FSA-578 and the actual forage type differ, the insured must determine the correct forage type for the reported acreage
- The FSA-578 may be used as supporting documentation, but it does not replace the insured's responsibility to identify the correct forage type
- FSA county offices may provide helpful acreage data
- Acreage need not be split unless the producer identifies different forage types, in which case stocking rates should be calculated for each

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FSA National Crop Table

- The National Crop Table is published by the USDA Farm Service Agency (FSA) and primarily used for the Noninsured Crop Disaster Assistance Program (NAP)
- Can be found at [FSA National Crop Table](#)

 **Farm Service Agency**
U.S. DEPARTMENT OF AGRICULTURE

Resources ▾ Tools ▾ State Offices News & Events ▾ Careers ▾

Home > National Cro...

National Crop Table FY 2026

Your file is ready.

Download

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In column D, click the filter icon at the top of the column, then select the state

Then do the same by selecting the county in column E

In column K, select Grazing for the crop use

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Filtered results for Greenwood county, Kansas

Crop Name	Crop Type Name	Crop Use Name	Practice	Planting Period	Acres Per Animal Unit
WHEAT	HARD RED WINTER	GRAZING	N	01	2.0
WHEAT	HARD RED WINTER	GRAZING	N	21	3.0
WHEAT	HARD RED WINTER	GRAZING	N	31	3.0
WHEAT	HARD RED WINTER	GRAZING	N	41	2.0
WHEAT	HARD WHITE WINTER	GRAZING	N	01	2.0
WHEAT	HARD WHITE WINTER	GRAZING	N	21	3.0
WHEAT	HARD WHITE WINTER	GRAZING	N	31	3.0
WHEAT	HARD WHITE WINTER	GRAZING	N	41	2.0
OATS	SPRING	GRAZING	I	01	2.0
OATS	SPRING	GRAZING	N	01	2.0
ALFALFA		GRAZING	I	01	1.4
ALFALFA		GRAZING	N	01	1.4
SORGHUM FORAGE	CANE	GRAZING	I	01	2.0
SORGHUM FORAGE	CANE	GRAZING	N	01	2.0
SORGHUM DUAL PURPOSE		GRAZING	I	01	2.0
SORGHUM DUAL PURPOSE		GRAZING	N	01	2.0
MILLET	COMMON	GRAZING	N	01	2.0
BARLEY	WINTER BARLEY	GRAZING	N	01	2.0
BARLEY	WINTER BARLEY	GRAZING	N	21	3.0
BARLEY	WINTER BARLEY	GRAZING	N	31	3.0
BARLEY	WINTER BARLEY	GRAZING	N	41	2.0
RYE		GRAZING	N	01	2.0
RYE		GRAZING	N	21	3.0
RYE		GRAZING	N	31	3.0
RYE		GRAZING	N	41	2.0
GRASS	COMMON BERMUDA	GRAZING	N	01	4.0
GRASS	CRABGRASS	GRAZING	N	01	4.0
GRASS	FESCUE TALL	GRAZING	N	01	4.0
GRASS	NATIVE	GRAZING	N	01	6.0
GRASS	SMOOTH BROME	GRAZING	N	01	4.0
TRITICALE		GRAZING	N	01	2.0
TRITICALE		GRAZING	N	21	3.0
TRITICALE		GRAZING	N	31	3.0
TRITICALE		GRAZING	N	41	2.0
CLOVER	RED CLOVER	GRAZING	N	01	2.0
MIXED FORAGE	ALFALFA GRASS MIXTURE	GRAZING	I	01	1.4
MIXED FORAGE	ALFALFA GRASS MIXTURE	GRAZING	N	01	1.4

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Animal Units

Use the chart in conjunction with the FSA National Crop Table to determine the number of livestock needed to meet the 25% stocking rate

Animal Type	Unit
Dairy Cow or Bull	2.6
Beef, Buffalo, or Beefalo Adult Cow or Bull (This includes cow/calf pairs)	1.00
Equine (horses, donkeys, mules, etc)	0.74
Dairy Cattle, Beef Cattle, Buffalo, or Beefalo 500 lbs or more	0.75
Dairy Cattle, Beef Cattle, Buffalo, or Beefalo less than 500 lbs	0.50
Sheep or Goats	0.25
Alpaca	0.82
Llama	0.36
Elk	0.45

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Calculating Stocking Rate

County/State	Greenwood County, KS
Animal Type	Beef Cattle 500lbs or more - 0.75
Grazing Acres	1,800
Forage Type	Grass – Fescue Tall
Acres per Animal Unit (Column Y)	4.0
RMA AU from chart	.75

$1800 / 4.0 = 450 * 25\% = 113$ (112.5 rounded) $113 / .75 = \mathbf{151}$ head minimum stocking rate

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NAU Form

2027 PRF Grazing Stocking Rate Information Request

If your PRF grazing policy is reviewed, we must confirm that you have a financial interest in enough livestock to meet at least 25% of the stocking rate for your insured grazing acres. Provide the information below that applies to your operation. If the livestock records cover more than one county or policy number, identify each one.

Policyholder / Named Insured	Policy Number	State / County	Insured Grazing Acres
Contact Name	Phone / Email	Forage Type (private land)	Length of grazing season (public lease)

1. Stocking-rate source

☐ **State or Federal grazing lease:** Provide the lease, permit, and current authorization showing the authorized grazing and stocking information.

☐ **No State or Federal grazing lease:** Provide the forage type that best represents the acres you insured 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.

2. Identify your livestock

On your livestock records, identify the number of head for each category that applies. If weight is used to determine the livestock category, provide records that support the weight.

Livestock category and head count	Livestock category and head count
Dairy Cattle	Beef Cattle
☐ Dairy Cow, over 2 years old Head: _____	☐ Adult Beef Cow, over 2 years old Head: _____
☐ Dairy Bull, over 2 years old Head: _____	☐ Adult Beef Bull, over 2 years old Head: _____
☐ Dairy Cattle, 500 lbs. or more and under 2 years old Head: _____	☐ Beef Cattle, 500 lbs. or more and under 2 years old Head: _____
☐ Dairy Cattle, less than 500 lbs. Head: _____	☐ Beef Cattle, less than 500 lbs. Head: _____
Buffalo	Beefalo
☐ Adult Buffalo Cow, over 2 years old Head: _____	☐ Adult Beefalo Cow, over 2 years old Head: _____
☐ Adult Buffalo Bull, over 2 years old Head: _____	☐ Adult Beefalo Bull, over 2 years old Head: _____
☐ Buffalo, 500 lbs. or more and under 2 years old Head: _____	☐ Beefalo, 500 lbs. or more and under 2 years old Head: _____
☐ Buffalo, less than 500 lbs. Head: _____	☐ Beefalo, less than 500 lbs. Head: _____
Other Livestock	
☐ Equine (horses, donkeys, etc.) Head: _____ ☐ Sheep Head: _____ ☐ Goats Head: _____ ☐ Alpaca Head: _____ ☐ Llama Head: _____	
☐ Elk Head: _____	

3. Provide records supporting the livestock

☐ Provide records in the same name as your crop insurance policy that verify the number and type of livestock and your ownership or financial interest. Examples include in-state inventories; offspring sales; purchase, ownership, breeding, or raising records; livestock taken in for gain or a fee; hauling, veterinary, or pregnancy-check records; financial records; and records showing disposition after natural-cause destocking.

You do not need to calculate animal units. NAU Country Compliance will use the applicable stocking-rate information and your livestock records to determine whether the 25% minimum stocking-rate requirement is met.

Reference: 2027 Rainfall Index Insurance Standards Handbook (FCIC-18150-1), Exhibit 6.

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Record Retention - Grazing

Insured must maintain acceptable verifiable records showing stocking rate and insurable interest of the livestock in the state for **3 years** after the end of the crop year

Acceptable verifiable records include but are not limited to:

- Livestock inventories from within the state
- Sales documents of offspring
- Documentation confirming you have purchased/owned/bred/raised livestock in the state
- Documentation of livestock taken in on the gain or for a fee
- Documentation that confirms you hauled livestock (that you have interest in) into the state to graze
- If natural causes require you to destock your livestock, records showing disposition

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Added Certification Statement

- Added a new required statement for PRF to certify the insured has knowledge of the livestock and stocking rate requirement on grazing acres
 - Certification statement is required on all PRF – Grazing policies
 - Forms printed prior to September 4th, 2026, are required to have the PRF certification statement signed
 - Certification can be found on the PRF application, acreage report and the Rainfall Index Policy Disclaimer

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Rainfall Index Policy Disclaimer

Multiple Peril Crop Insurance

August 2026 RMA-18150 -1 Exhibit 4



Insured Name:	Effective Crop Year:	Policy Number:

By signing above, I certify that I understand the following:

1. The Rainfall Index plan of Insurance is **not** a plan of insurance against a loss of actual production. The terms and condition of the Rainfall Index are different from those of an Actual Production History plan of insurance. The Rainfall Index plan of insurance does **not** measure, capture, or utilize the actual crop production of any producer or any of the actual crop production within the grid, county or state. It is based upon grid indices, not individual farm yields.
2. Selecting index intervals when precipitation is not needed for the insured crop or when precipitation does not normally occur is not an effective use of the Rainfall Index plan of insurance.
3. The Rainfall Index is a risk management tool to insure against a decline in an index value that is based on the long-term historical average precipitation for the grid and index interval. It is best suited for producers whose production tends to follow and correlate to the historical average interpolated precipitation patterns for the grid.
4. **It is possible for me to have low crop production or receive low precipitation amounts on the acreage I insure and still not receive an indemnity payment under this plan.**
5. The only insurable cause of loss is having a final grid index less than my trigger grid index.
6. There are historical indices, information, and other tools on the RMA web site to help me determine if the Rainfall Index is suitable for my risk management needs.
7. **(PRF only): For the intended use of grazing, I will have an insurable interest in the livestock grazing my insured acres and will maintain enough livestock on those acres to equal at least 25 percent of the stocking rate for the applicable forage type.**

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PRF Haying Lease/Lease Certification Form

- Leases and/or Lease Certification Forms are required to be signed on or before the ARD
- Leases and Lease Certification Forms are required by ARD

DECEMBER 2026						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 ARD	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

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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 and prior crop years.
- 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 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:** 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:	<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 <u>cannot</u> be 100% as the insured <u>leases land for a share (rate of gain)</u>
Acceptable Share Records¹: Insured Owns the Land <ul style="list-style-type: none"> Deeds (for most recent year) Real Estate Tax Documentation (for most recent year) 	Acceptable Share Records²: Insured Does Not Own the Land (i.e., lease, other arrangement) <ul style="list-style-type: none"> Lease Agreement NAU Lease Certification Form United States Forest Service (USFS) documentation Bureau of Land Management (BLM) documentation
Acceptable Acres/Land Records: <ul style="list-style-type: none"> FSA 578s CIMS data Lease Agreement Deeds (for most recent year) Real Estate Tax Documentation (for most recent year) NAU 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: <ul style="list-style-type: none"> Livestock inventories from within state Documentation of livestock taken in on the gain or for a fee Sales documents of offspring (used to verify on farm livestock inventory) If natural causes require the insured to destock inventory, records demonstrating disposition 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 	
2027 PRF Grazing Stocking-Rate Documentation	
Requirement	<ul style="list-style-type: none"> 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.

2027 Checklist to Assist with PRF Compliance Reviews



Public land	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Keep your stocking-rate records for three years after the end of the crop year.

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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 <u>acreage</u> 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>Owns</u> the Land		Acceptable Share Records ² : Insured <u>Does Not Own</u> the Land (i.e., lease, other arrangement)	
<ul style="list-style-type: none">Real Estate Tax Documentation (for most recent year)Deeds (for most recent year)		<ul style="list-style-type: none">Lease Agreement: Must be signed by the Lessor (Landlord)NAU Lease Certification Form	
Acceptable <u>Acreage</u> (Land) Records:			
➤ FSA 578s	➤ Lease Agreement	➤ NAU 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.

PRF Reminders

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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) **National Centers for Environmental Information (NCEI)** gridded and interpolated precipitation data
 - Grid structure 0.25 x 0.25 degree grids
 - **1951-** 2025 is being used for 2027
 - Rainfall data is pre-processed by NOAA, RMA does not further process or change data



PRF is
available in
all lower 48
+ Hawaii

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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 **NCEI**

- 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

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

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 enrolled in straight CRP**
- **Grassland CRP acres can be insured under PRF**
 - Contract must **VERY SPECIFICALLY** allow for grazing every year

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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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2027 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.

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	☒	530 (NI June/July)	60
			90	100	Hay	24420	☒	532 (NI Aug/Sep)	40
			80	120	Hay	24420	☒	429 (IR May/June)	50
			80	120	Hay	24420	☒	431 (IR July/Aug)	50
			75	150	Graze	24420	☒	628 (April/May)	40
			75	150	Graze	24420	☒	630 (June/July)	60

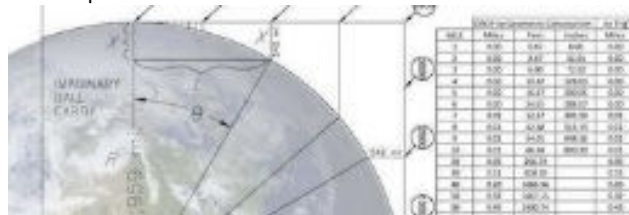
Please verify with County Special Provisions for applicable practice intervals. Attach Application Continuation page if necessary.

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.

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 RMA 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



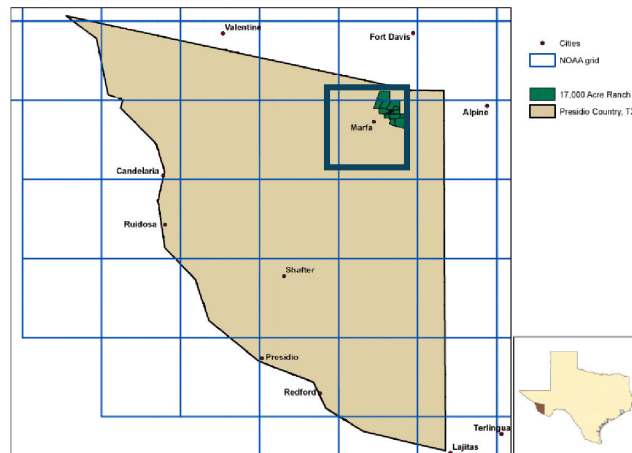
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What is a Grid?

- Area of insurance = ~ 12 x 12 miles



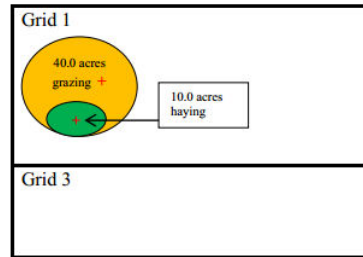
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Selecting a Grid

- 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 NCEI 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

For crop year 2026 and prior, data from Climate Prediction Center (CPC) was used, and the data began with 1948. For example, the 2024 crop year file contains all historical indexes for 1948-2022 for all grids and intervals. **For 2027 onwards**, the data is from NOAA NCEI with a starting year of 1951.

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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 NCEI 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	0.610
		0.75	0.312	0.312	0.636	0.636
		0.80	0.355	0.355	0.659	0.659
		0.85	0.393	0.393	0.679	0.679
		0.90	0.427	0.427	0.697	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% - **other than Jan/Feb now 25% max**
- 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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Example of Min/Max

County Base Values Selection Criteria					
Year: 2027	Commodity: Pasture,Rangeland,Forage (0088)			State: Nebraska (31)	Grid ID: 24417
Data: Released	Plan: Rainfall Index (13)			County: Frontier (063)	
Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04	T/P 05
Type	Grazing 007	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	May - Jun Index Interval 629
Commodity Type	No Commodity Type Specified 997	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	No Class Specified 997
Sub Class	No Subclass Specified 997	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	Grazing 007
Irrigation Practice	No Irrigation Practice Specified 997	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	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	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	MAY - JUN INDEX INTERVAL 629

County Base - Grid ID					
Grid ID	County Base Value				
24417	23.40	23.40	23.40	23.40	23.40
	Minimum Percent of Value	0.10	0.10	0.10	0.10
	Maximum Percent of Value	0.25	0.60	0.60	0.60

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Percent of Value - Decision Support Tool – 2027 NCEI

State

Nebraska

County

Frontier

Grid ID

24417

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	78.1	\$0
Mar-Apr	40	\$12,636	20.89	\$2,649	\$1,346	\$1,294	73.5	\$2,317
Apr-May	N/A	\$0	13.71	\$0	\$0	\$0	141.7	\$0
May-Jun	40	\$12,636	12.51	\$1,581	\$806	\$775	115.7	\$0
Jun-Jul	N/A	\$0	13.90	\$0	\$0	\$0	78.6	\$0
Jul-Aug	20	\$6,318	13.97	\$883	\$450	\$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	78.1	\$0
Nov-Dec	N/A	\$0	23.60	\$0	\$0	\$0	99.8	\$0
Per Acre	N/A	N/A	\$5.10	\$2.69	\$2.69	N/A	\$2.32	
Total	1,000	\$31,590	N/A	\$5,104	\$2,892	\$2,892	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
- You have 11 available, 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 grazing land and hay land 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. Cty	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 - Natick	PRF	Ri	90	100	Haying	24420		☐	530 (Nil June/July)	60
☐ Transfer-In						90	100	Haying	24420		☐	532 (Nil Aug/Sep)	40
☐ Add Coverage						120	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 ☐ Add/Change/Correct insured's Authorized Rep. ☐ Add or Remove SBI				☐ Correct insured's identification number ☐ Correct the spelling of SBI's Name(s)				☐ Correct spelling of insured's name ☐ Change/correct insured's address				Reasons for Cancellation (Fill One) (Explain in Remarks) ☐ Insured's Request ☐ Death, Incompetence, or Dissolution ☐ Mutual Consent ☐ Other			
--	--	--	--	--	--	--	--	--	--	--	--	---	--	--	--

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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)

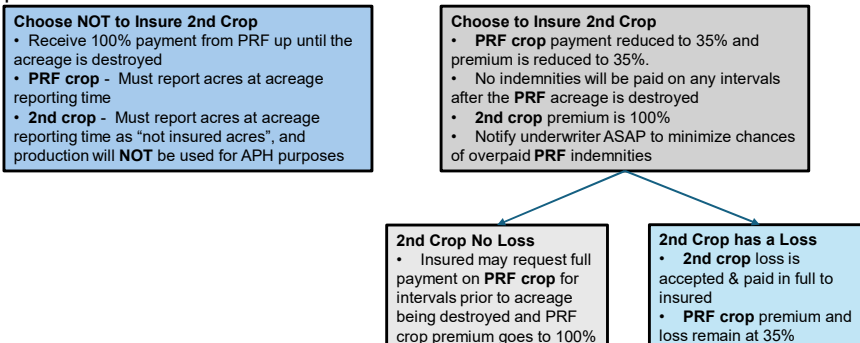
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PRF and 1st Crop/2nd Crop RI-Basic Provisions

- 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

Point of Reference (POR) Functionality

- NAU Country has the ability within our EASYmapping® and RI Acreage tab to select multiple Points of Reference that can then be printed on the EASYmapping® Acreage/Production report and Schedule of Insurance
- Point of Reference reporting is required on every acreage report, including Renewal policies
- Acreage Reporting forms on the Agent Portal also include a POR field for reporting the Lat/Long

Grid ID:	Type/Intended Use (PRF):			IAF Commodity by FTF (if applicable):			Plant Date/Growing Season: Dual Use Option*: ☐			County:						
Crop	Insurable Acres / Total Colonies (API)		Coverage/Level / Trigger Grid Index	Unit #												
				Index Interval												
Plan	Insured Acres / Total # of Hives (API)		Productivity Factor	% of Value												
				Insured Acres by Grid ID/Interval												
Shareholder:							*Dual Use Option (DU) applies to Growing Seasons 1-4 only							Insured Share:		
Section	Twp	Range	Farm	Tract	Field	Total Field Acres	Insured Acres	Section	Twp	Range	Farm	Tract	Field	Total Field Acres	Insured Acres	
POR Latitude:				Longitude:				POR Latitude:				Longitude:				

Point of Reference Keying

- You can access the Point of Reference window through EASYmapping® or the Acreage tabs
- To add a POR, select the Add Point of Reference Option  and simply drop the icon onto a policy field
 - If a point is entered on a field/area that is not on the policy a Yellow bar will appear to notify you
- The POR indicator will be added on the field and will also list a Point ID number, with details of the POR in the Points of Reference grid area listed below the map (Point ID, NAU Field#, FSA F/T/F, and Lat/Long)
- For more details and a training video, visit our **Tips and Tricks** page on the Agent portal
 - **Select PRF from the drop down on the right-hand side of the page**
- **2027 PRF Checklist** is in the Help Library on the Agent Portal

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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

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

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
 - $.467 \times \$22,680 \text{ (June/July policy protection)} = \$10,592$

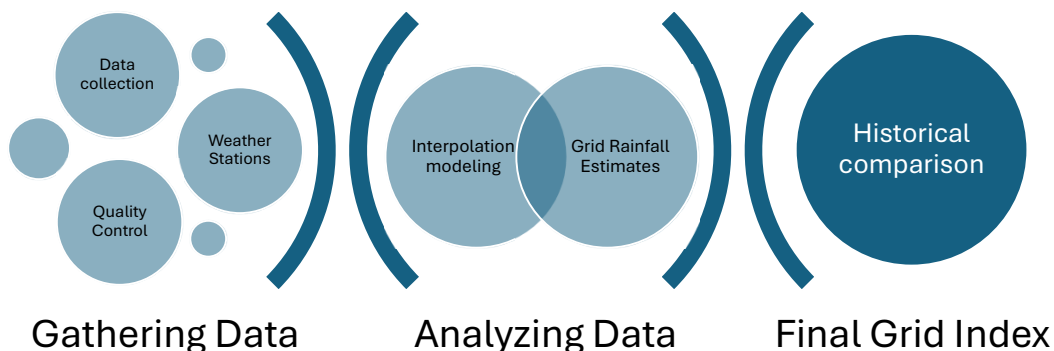
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Rainfall Index NOAA NCEI Data Summary

The biggest change in the 2027 handbook is the transition from NOAA Climate Prediction Center (CPC) data to NOAA National Centers for Environmental Information (NCEI) data. The Rainfall Index program continues to operate the same way from a producer perspective, but the underlying rainfall data now comes from NCEI's gridded precipitation dataset rather than CPC products.



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NOAA-NCEI Data Website Link



NOAA – NCEI Stations

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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”

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PRF Summary of Business as of 8/18/2026

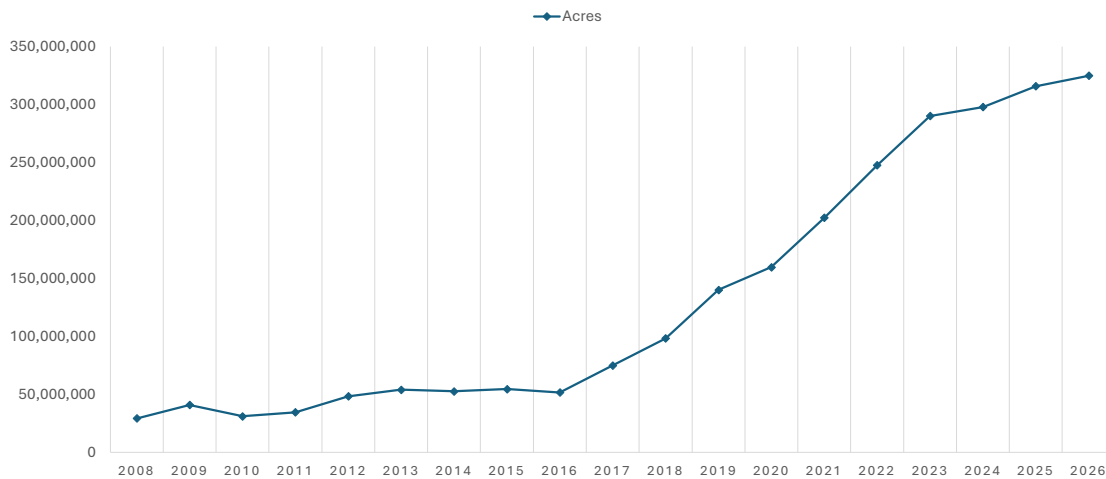
Year	Policies Sold	Policies Earning Prem	Policies Indemnified	Acres	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)	Indemnity (\$)	Loss Ratio
2026	83,218	73,141	59,444	324,960,320	7,304,945,610	1,629,274,290	861,506,140	902,895,715	.55
2025	78,941	70,584	55,403	315,744,366	6,906,249,896	1,536,394,893	809,761,363	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

2027 PRF

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PRF Insured Acres



2027 PRF

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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
 - Each crop provision can Add (in addition to ... 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

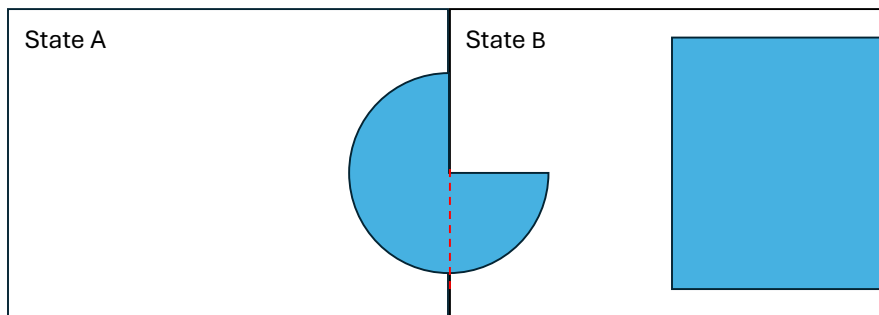
2027 PRF

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2027 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

2027 PRF

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These changes applied 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

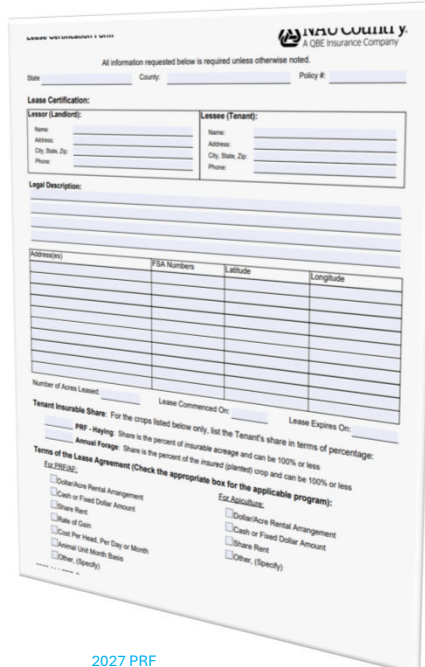
Leases/LCF for Non-Automated Agencies

- 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

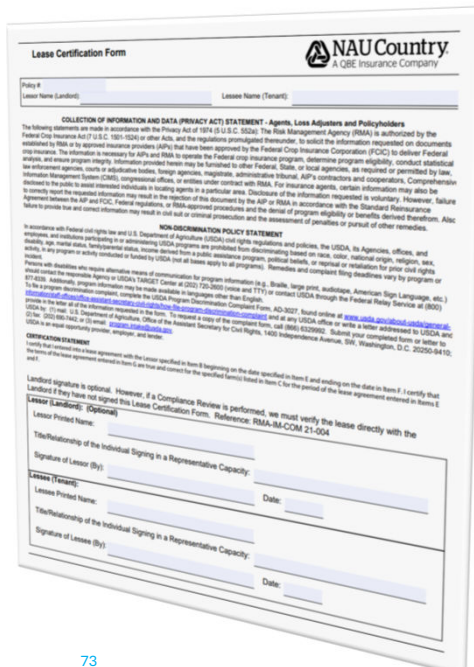
2027 PRF

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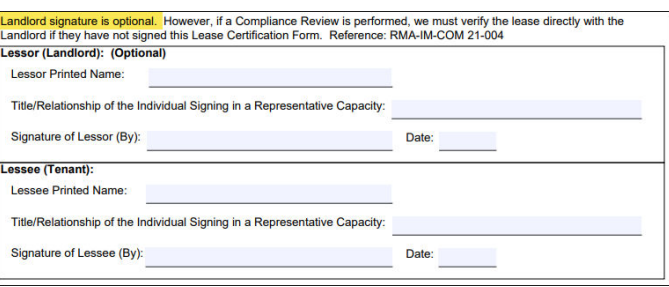


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Lease Cert Form



Lease Certification Form



2027 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



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**

Leases and Determining Share

- A lease certification form may be used if a lease is not available, but it is not a replacement for a lease
 - **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 clarifies lease language
 - 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

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.

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

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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 **NAU Country**
A QBE Insurance Company

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/**stocking rate** 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

2027 PRF

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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

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

Rainfall Index verification

common corrections

■ Lease Issues

■ 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

2027 PRF

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Rainfall Index verification

common corrections

■ Lease Issues

■ 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
- For indemnities on intervals AFTER leasing/selling the land: Any indemnity after the transaction date is NOT paid; full premium is owed

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

2027 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))

2027 PRF

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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
- For indemnities on intervals AFTER leasing the land: Any indemnity after the transaction date is NOT paid; full premium is owed

2027 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>

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2027 PRF Policy Documents

[RI Plan Common Policy \(27-RI\)](#)

[PRF Crop Provisions \(27-RI-PRF\)](#)

[2027 Rainfall Index Insurance Standards Handbook](#)

[PRF FAQs](#)

[PRF Stocking Rate FAQs](#)

Special Provisions and Actuarial Documents

Rainfall Index Disclaimer(attached to App.)

Forms on Portal under Resources, then under “Forms” and search for Rainfall Plans

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PRF - RMA Website

[\(Home/Policy & Procedure/General Policies/Rainfall Index\)](#)

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.

- [2027 RI Basic Provisions](#)
- [2027 Crop Provisions](#)
- [Insurance Standards Handbook](#)
- [Pasture, Rangeland, Forage Pilot Insurance Program Fact Sheet](#)
- [Pasture, Rangeland, Forage Stocking Rate FAQs](#)
- [Pasture, Rangeland, Forage FAQs](#)
- [Grid ID Locator, Decision Support Tool, Historical Indices](#)
- [Pasture, Rangeland, Forage Archive](#)
- [USDA Risk Management Agency Upgrades Rainfall Data Source](#) (Apr 30, 2026)
- [Rainfall Index Data - 2027 and Beyond Processing Instructions](#)
- [Pasture, Rangeland, Forage Pilot Insurance Program Fact Sheet](#)
- [Summary Overview of Rainfall Index Insurance plan for Pasture, Rangeland, and Forage](#)
- [Pasture, Rangeland, Forage Stocking Rate FAQs](#)
- [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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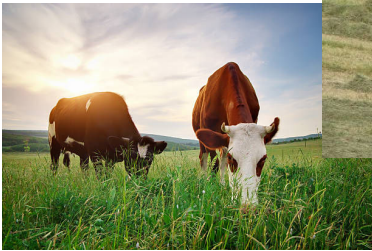
RMA FAQ – What are examples of rebating?

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.

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.

Questions?



2027 PRF

Pasture, Rangeland, Forage FAQs

Q: Is there a website for the FSA National Crop Table, and is the table readily available for the public or agents to view?

A: The FSA National Crop Table website link and instructions are provided in Exhibit 6, paragraph C, of the 2027 Rainfall Index Insurance Standards Handbook.

Q: If a producer reasonably expects to have access to a federal grazing permit by the December 1 sales closing date, but grazing is later restricted due to a fire or other natural disaster, does the producer's expectation at the sales closing date satisfy the insurability requirements?

A: The insured must have a lease in place with utilization dates effective for the crop year as of December 1, and the issuing agency must have authorized grazing that allows use of the acres for the insured crop year. If, during the crop year, the issuing agency determines the land is not grazeable due to natural causes and changes the authorized use, Section 8(a)(6) of the PRF Crop Provisions would apply, and the stocking rate requirements could be adjusted accordingly.

Q: Is the FSA National Crop Table updated yearly? If so, can the 2026 table be used to establish the stocking rate for a 2027 policy when the acreage reporting date is December 1?

A: If an insured is selected for a review, the reviewer should use the FSA National Crop Table that is effective for the crop year of the policy. If that National Crop Table is not available, the reviewer should use the most current National Crop Table available from FSA.

Q: If drought causes a producer to graze more acres per head than the National Crop Table rate in order to protect the grass, is there an option not to follow the table or the AUMs on BLM allotments?

A: If the producer was forced to destock due to natural causes, Section 8(a)(6) of the PRF Crop Provisions would apply. Producers do not have to insure all acres. If a producer plans to graze more acres per head going into the crop year, the producer could insure fewer acres in order to meet the 25 percent stocking rate requirement.

Q: If a producer had a PRF policy in prior years and previously signed the disclaimer, is a new disclaimer required because of the PRF substantive statement added for 2027? Is a new disclaimer required only when the producer changes policy elections?

A: Yes. The insured is required to sign a new disclaimer. The new statement was added to ensure the producer was aware of the 25 percent stocking rate requirement effective beginning with the 2027 crop year.

Q: How does time affect the stocking rate requirement? For example, if the 25 percent stocking rate equates to 100 head of cattle, how long must the livestock be on the insured acreage?

- **For the reinsurance year?**
- **For the calendar year?**
- **For the insured intervals?**
- **For one day?**
- **Does the time of year affect the requirements?**

A: Livestock, as defined by the policy, are domesticated animals produced or maintained for use as part of an agricultural operation. The insured acres should have livestock on them for the producer to have an insurable interest. Livestock operations vary in the way they operate, such as mob grazing versus continuous grazing, which is why there is not a defined time requirement.

Q: How do we find a comparison of the old data compared to the new data?

A: In the 2027 EasyQuote, it has the NCEI data. If you go back into 2026, it has the old CPC data.

Q: What date do the livestock records have to be from to prove the stocking rate? Some producers buy in the spring and sell in the fall, so depending on when records are due, they might have fewer livestock than required.

A: Producers need to prove they owned livestock during the crop year that met the stocking rate. Livestock records will be requested if the policy is selected for a 3%, high-dollar, or COI review. The review cannot be completed, and any associated claim cannot be paid until the required records are received and verified. Unlike lease documentation, there is no specific deadline for submitting livestock records.

Q: Is there any acre reduction for Grassland CRP? Can 100% of the acres be insured, or just 50%, etc.?

A: No, there is no reduction.

Q: If we turned in a lease last year that has not expired, do we need to resend it this year?

A: No, we can use last year's if it has not expired.

Q: Will you have to reduce grazing acres if there are tree areas in a pasture, but cattle can still graze throughout the trees?

A: If the acreage meets the policy requirements for insurability, there would be no reduction. Trees in the pasture by themselves would not cause a reduction in acreage.

Q: Producer A, leases grazing ground from Producer B and runs cattle half the year. Producer B leases the ground from Producer C, the ultimate owner. Is a lease certification signed by Producer A and Producer B sufficient?

A: Producer B can sublease to Producer A, but Producer C's information would be needed so he could be called to verify as the landowner.

Q: Producers may have cattle but not sell enough in a given year to meet RMA's documentation requirements. RMA indicated that an in-person adjuster inspection could verify cattle numbers. Can you confirm whether a process is being developed for these inspections?

A: RMA has indicated that alternative verification options may be available when a producer's records do not clearly demonstrate livestock ownership or stocking rate requirements. The appropriate verification method, if needed, will be determined on a case-by-case basis during the review process. Producers and agents should work directly with their Compliance reviewer regarding acceptable documentation and any additional verification that may be necessary.

Q: Are stocking rate calculations built into the quoter, or is this a manual calculation process?

A: It is a manual calculation.

Q: What is the website for the NOAA-NCEI data?

A: www.ncei.noaa.gov

Q: A customer has a multiyear lease on DNR ground from April through September. Can this ground be included on the PRF policy? Is the customer limited to selecting intervals within those lease dates?

A: You can include this ground on the policy and are not limited to which intervals to select.

Q: Does the insured have to meet the stocking rate as of December 1, or is it a calculated average throughout the year?

A: The stocking rate requirement applies during the insured crop year and will be evaluated if a review is conducted.

Q: What happens if a producer is selected for review in May but typically carries feeders through the summer that would more than qualify the producer to meet the stocking rate?

A: Stocking rate compliance is based on the producer's livestock ownership and grazing operation during the insured crop year, not solely on livestock present at a single point in time.

Q: When calves are weaned and are now 500-pound beef cattle, can they be counted? They are part of the farming operation, and some are kept for replacement.

A: After weaning, the calves and cows are counted as two separate animals.

Q: Can you clarify that acreage is not insurable if the land management agency has not issued crop-year authorization allowing use, or if the agency has assigned zero-use acres?

A: Yes. To be insurable under PRF Grazing, the insured must have a lease or permit that is effective for the crop year, and the land management agency must have authorized grazing use of the acreage for that crop year. If crop-year authorization has not been issued, or if the agency has designated the acreage as zero-use and grazing is not authorized, the acreage would not meet the insurability requirements for PRF Grazing. If authorized grazing use is subsequently reduced or removed during the crop year due to natural causes or agency action, the applicable PRF Crop Provisions would apply.