

2025 Rainfall Index Pasture, Rangeland, and Forage



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PRF Rainfall-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
 - › 1948-2023 is being used for 2025
 - › Rainfall data is pre-processed by NOAA, RMA does not further process or change data
- **PRF Rainfall is available in all counties in the 48 contiguous states and now Hawaii**

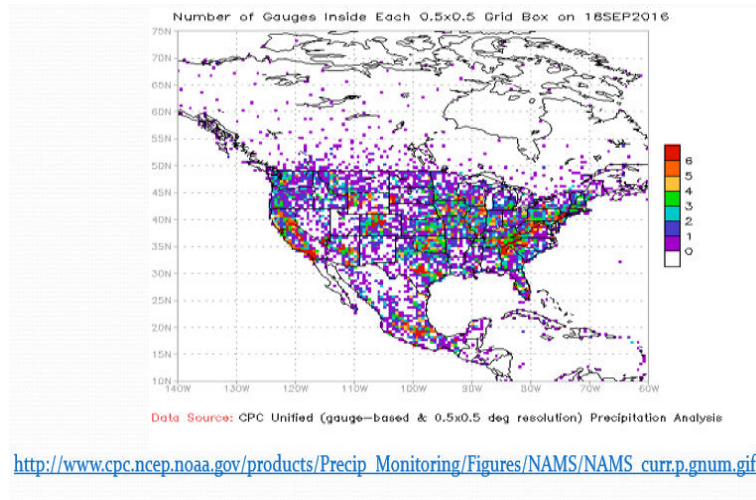
PRF Rainfall-Does not...

- 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

PRF Rainfall 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

NOAA CPC Reporting Stations Daily Website



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PRF Summary of Business as of 9/9/2024

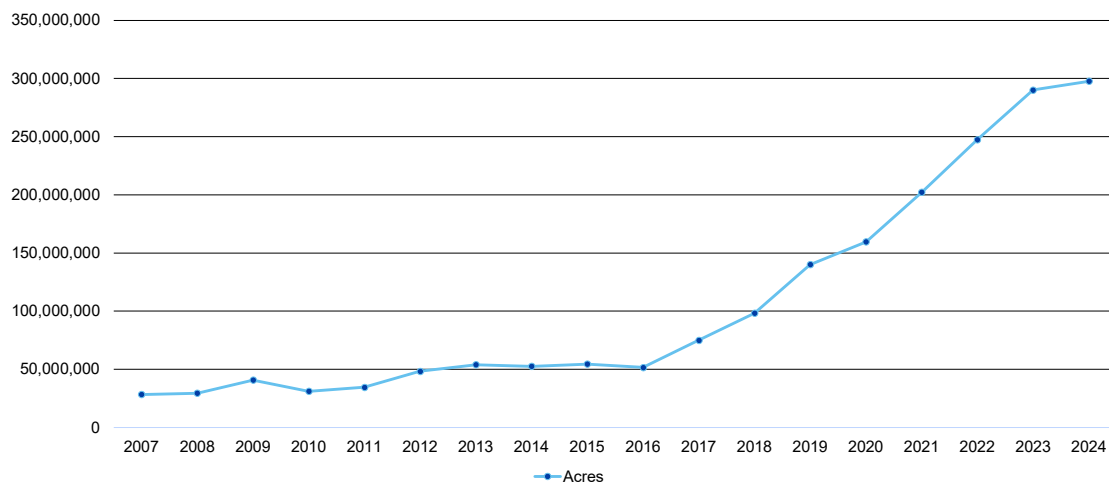
All AIPs

Year	Policies Sold	Policies Earning Prem	Policies Indemnified	Acres	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)	Indemnity (\$)	Loss Ratio
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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2025 Rainfall Index/PRF Changes



- RMA made changes to the Rainfall Index Basic Provisions for the 2025 crop year, which govern the PRF policy
 - › Announced on April 26, 2024, via PM-24-026
 - › In 3(c), clarified that an AIP may only cancel a policy with written consent from FCIC
 - › In 5(b)(9), clarified that cover crops are not insurable, and added consequences if a cover crop is insured

5(b) Uninsurable crops include, but are not limited to, any crop...

(9) That is reported as a cover crop to a USDA agency.

(i) No indemnity will be paid for such acreage and any indemnity already received must be repaid.

(ii) You will still be required to pay 60 percent of the premium you would otherwise be required to pay on those acres.

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2024 Rainfall Index Basic Provisions Change Reminder

- For 2024, RMA made an early change to the RI Basic Provisions due to an Annual Forage issue, which also impacts PRF but not nearly as often
- Section 6(k)(5) was added to clarify the record requirements in double cropping situations when one of the crops follow a different plan of insurance

(k) Notwithstanding section 6(j)(2)(ii), you may receive a full indemnity for a first insured crop when a second crop, regardless of whether or not the second crop is insured or sustains an insurable loss, if each of the following conditions is met:

- (1) It is a practice that is generally recognized by agricultural experts or organic agricultural experts for the area to plant two or more crops for harvest in the same crop year;
- (2) The second crop is customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- (3) Additional coverage offered under the authority of the Act is available in the county on the two or more crops that are double cropped; and
- (4) You provide records acceptable to us of acreage and production that show you have double cropped acreage in at least two of the last four crop years in which the first insured crop was planted, or that show the applicable acreage was double cropped in at least two of the last four crop years in which the first insured crop was grown on it.

(5) With respect to double cropped acreage, if the crops you have double cropped are insured under different plans of insurance and the double cropping provisions for one crop does not require double crop history including records of acreage and production, then that crop's provisions should be followed. For example, you have 20 acres of annual forage wheat for grazing. On the same acreage you subsequently plant and insure cotton. The annual forage double cropping provisions do not include double cropping record history requirements. If the annual forage double cropping provisions are met, you are eligible for a full indemnity payment on both the annual forage wheat and the cotton.

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2024 Rainfall Index Basic Provisions Change Reminder

- In August 2023, RMA made the changes below to the Organic section in the policy to match the CCIP Basic Provisions

(c) You must provide the following organic records, as applicable:

(1) By the acreage reporting date, except as allowed by section 32(c)(2), you must have:

(i) For certified organic acreage, a written certification in effect **directly** from a certifying agent indicating the name of the **person** certified, effective date of certification, certificate number, types of commodities certified, and name and address of the certifying agent (a certificate issued to a tenant may be used to qualify a landlord or other similar arrangement). **A certificate issued from the National Organic Program's Organic Integrity Database (or successor certificate reporting tool) is acceptable;**

(ii) **For transitional acreage, an organic system plan documenting the use of practices that would result in certified organic status that includes the record information as described in section 32(c)(1)(i), or written**

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2024 Pasture, Rangeland, Forage Crop Provisions Change Reminder

- In August 2023, RMA revised the definition of Livestock to clarify they must be part of an agriculture operation and added domesticated bison as an example:

Livestock - Domesticated animals produced or maintained for use as part of an agricultural operation and not for other reasons including, but not limited to, animals produced or maintained for hunting, wild free-roaming animals, recreational animals, or pets. Livestock include but not limited to, cattle, sheep, horses, swine, bison, goats, and poultry.

2024 Pasture, Rangeland, Forage Crop Provisions Change Reminder

- In August 2023, RMA revised language in Section 4 to clarify land must be suitable for haying/grazing at acreage reporting time and added woody vegetation and cacti as examples that may make land impractical to hay:

(b) Notwithstanding section 6(b) of the Basic Provisions, at acreage reporting, acreage of the crop that is:

(2) So steeply sloped, covered by woody vegetation or cacti, or covered by water such that it is impractical or impossible to hay such acreage using normal haying equipment or is otherwise not suitable for haying using normal haying equipment, is not insurable under an intended use of haying.

2023 Rainfall Index Basic Provisions Change Reminder

- Added certified and transitional organic irrigated hay practices to the AIB, previously organic was only available on non-irrigated haying
- Revised the definitions below to match the CCIP Basic Provisions
 - › Buffer zone, certified organic acreage, cover crop, organic farming practice, second crop, transitional acreage
- Added the definition of NAP
- Clarified the definitions below to state the NOAA CPC data and index intervals are based on a 24-hour period determined by the data
 - › NOAA CPC cutoff time each day is 8:55pm ET
 - › Expected grid index, final grid index, index interval

Final grid index - A grid index determined by FCIC based on NOAA's interpolated gridded precipitation data or successor data, **based on a 24-hour period determined by the data**, for each grid ID and index interval, expressed as a percentage.

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2023 PRF Basic Provisions Change Reminder

- Added language in 2(d) to allow for the correction of a missing SSN or EIN of an SBI

- (d) If your application contains an incorrect or missing SSN or EIN for you or a person with a substantial beneficial interest in you:
- (1) Except as provided in section 2(d)(2), your application will be accepted and insurance will be provided if you:
- (i) Correct or provide the SSN or EIN prior to earning an indemnity;
 - (ii) **You can prove that any error or omission was inadvertent (Simply stating the error or omission was inadvertent is not sufficient to prove the error or omission was inadvertent); and**
 - (iii) Are eligible for insurance.

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2023 Rainfall Index Basic Provisions Change Reminder

- Added language in 15(b)(1) regarding the 30-day appeal deadline for good farming practice determinations:
 - (b) With respect to good farming practices:
 - (1) We will make preliminary decisions regarding what constitutes a good farming practice.
 - (i) If you disagree with our decision of what constitutes a good farming practice you may request through us that FCIC review our decision. **Requests for FCIC review must be made within 30 days of the postmark date on the written notice of the determination regarding good farming practices.**
 - (ii) You may not sue us for our decisions regarding whether good farming practices were used by you. You must request a determination from FCIC of what constitutes a good farming practice before filing any suit against FCIC.

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2023 PRF Crop Provisions Change Reminder

- Reordered the language so that 8(b) and (c) apply to ALL records for ANY intended use and to clarify the livestock acceptable verifiable records that must be maintained (3yrs)
 - 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.
 - (b) Failure to provide supporting documentation upon request will result in no indemnity being due for the crop year in which such failure occurs as outlined in 16(d) of the Basic Provisions, and premium is still owed.
 - (c) In addition to section 16(a)(3) of the Basic Provisions, if the lease certification form is used and cannot be verified, no indemnity will be due for the crop year such failure occurred for those acres with an unverifiable lease certification form, and premium is still owed.

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RMA Compliance Rebating FAQ (COM-23-002, September 28, 2023)

- RMA issued the bulletin above and updated their FAQ to address rebating and inducement practices relative to PRF based on questions received:
 - › Can an agent or a business associated with an agent ask a producer to sign a contract that requires a producer to acquire crop insurance policies only through a specific agent or agency in order to obtain additional goods, services, or incentives? (FAQ Scenario A- "contract terms" added)
 - › Can an agent or someone associated with the agent provide investment opportunities or additional services as a method to offset some or all the PRF insurance premium directly or indirectly? (FAQ Scenario F - "investment" added)
 - › Can premium be paid by someone other than the policyholder directly or indirectly through a method offered or arranged by the agent in exchange for purchasing the policy through the said agent? (FAQ Scenario G - added)
 - › Can a landlord arrange with a specific agent or agency to receive goods, services, or incentives in exchange for requiring their PRF lessees purchase crop insurance only through the specific agent? (FAQ Scenario H - added)

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2022 Rainfall Index Basic Provision Change Reminders

- Revised the **Definition** of *Veteran Farmer or Rancher* to allow a married couple comprised of a veteran and a non-veteran spouse to be considered a veteran farmer or rancher
- **Section 15(d)(2)**- revised language to clarify the responsibility is on the producer to start dispute resolution through arbitration
- **Section 32(c) and (d)**- revised to allow a producer to report acreage as certified organic or as acreage in transition to organic, when the producer certified that they have requested, in writing, a written certification or other written documentation from a certifying agent on or before the acreage reporting date
 - › Statement added to the PRF acreage report to accommodate this change

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2022 Rainfall Index Handbook Change Reminder

Exhibit 8E, Determining Shares

- Added language to allow use of the FSA-578 in support of or in conjunction with other documentation for determining shares
 - › A 578 cannot be used as the only documentation, however
- Several examples have also been added to the Exhibit

When determining shares, identify if the acres are owned or leased on a cash basis, or leased for a share of the profit in the livestock. Once that determination is made, review the lease in conjunction with the FSA-578 (Report of Acreage), or Resource Land Units to identify the location of the acreage and the quantity of acreage available to the producer for insurance (the "insurable acreage"). Documentation that supports insurable acreage can be, but are not limited to:

- (1) Grazing permit (BLM, USFS, State)
- (2) Lease Agreement
- (3) Property Tax Records
- (4) Deeds

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. The FSA-578 may be used in support of or in conjunction with other documentation for determining shares but cannot be used as the only documentation for determining shares.

2021 Reminder-Grids Crossing 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
- References to this change are in 6,(f),(1) of the 2024 RI Basic Provisions

2021 Reminder-NOAA Data Changes

- NOAA at times will change their data used in the Rainfall Index programs, after RMA has published their final numbers
- Language was added to the Basic Provisions last year in 8(e) to clarify 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
- In conjunction with the change made in 8(e), language was added to the Basic Provisions in 15(j):
 - › “The final grid index determined by FCIC is a matter of general applicability and is not appealable to the National Appeals Divisions”

Important Reminders- Point of Reference

- Point of Reference (POR) maps are no longer needed with the Application and instead, AIPs can use their own mapping software to identify the Point of Reference
 - › Insureds now 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

Point of Reference Functionality in EWP


- NAU has added within our EASYmapping and QuickRIVlr systems the ability 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 for 2024, including Renewal policies
- Acreage Reporting forms on the Agent Portal are also updated to include a POR field for reporting the lat/long

Grid ID:	Type/Intended Use (PRF):	AF Commodity by FTY (if applicable):	Plant Date/Growing Season: Dual Use Option ¹ :	County:											
Crop:	Insurable Acres / Total Colonies (APs):	CoverageLevel / Trigger Grid Index:	Unit #												
			Index Interval:												
Plan:	Insured Acres / Total # of Hives (APs):	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:			

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Point of Reference Keying

- You can access the Point of Reference window through EASY mapping or Quick RIVlr
- 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 notifying you of that
- 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

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Important Reminders- Leases and Determining Share

- New language and Lease Certification Form added to Handbook in 2020 and still in effect
- 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 8 B, C, & D in the Handbook for Share and Cash Grazing Lease determinations and examples

Important Reminders- 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
 - › The information submitted on the lease certification form may be used to verify that there is a lease in place, but if revealed that the lease certification form was false and no lease existed, no indemnities will be paid and the insured will still owe premium (Exhibit 8.B. in RI Handbook)
 - › Lease Certification language found in the policy and handbook as shown below in the Notes section, new language added in 2021
 - › 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
 - › May come down to a case-by-case basis

Lease Certification Form

- A lease certification form is available on the Agent Portal
- Based on our experience with RMA reviews on the RI policy it is highly recommended that both the Landlord and Tenant (Lessor/Lessee) sign the certification form
- Our lease certification form has spots for both, see the first page of the form in the Notes section below

Lessor (Landlord):	
Lessor Printed Name:	<input type="text"/>
Title/Relationship of the Individual Signing in a Representative Capacity:	<input type="text"/>
Signature of Lessor (By):	<input type="text"/> Date: <input type="text"/>
Lessee (Tenant):	
Lessee Printed Name:	<input type="text"/>
Title/Relationship of the Individual Signing in a Representative Capacity:	<input type="text"/>
Signature of Lessee (By):	<input type="text"/> Date: <input type="text"/>

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
 - › See Section 8 in the PRF crop provisions (Notes section) for examples of acceptable verifiable records. Exhibit 8A in the Handbook, as shown below, was revised slightly in 2022:

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 past will be required. In addition, these records must be maintained for 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

Intended Use of Grazing and Livestock Requirement

- If insuring under the Intended Use of *Grazing*, the insured must show proof of ownership of livestock at some point during the current (2024) crop year
- The policy and handbook require livestock records for the current year and those records must be retained for three years
- In the event of a claim or 3% random audit, NAU Country will require the insured provide the livestock documentation, or proof that no livestock was acquired due to natural causes that made that impractical
- See the Notes section below for Questions and Answers from RMA that center around this requirement

Important Reminder- Acres Crossing State Line

- Language added to section 4(f) of the Crop provisions in 2020 stating contiguous acreage crossing state lines must be insured in the state where the majority of the insured acres are located, or separated and insured in the respective states

4. Insured and Insurable Acreage

- (f) In addition to the provisions contained in section 6 (b)(2) of the Basic Provisions, contiguous acreage of the insured crop that continues into an adjoining state must be insured in the state where majority of the insured acres are located unless the contiguous acres are separated as outlined in section 6 (f)(2)(ii) of the Basic Provision

2020 Change Reminders- Native Sod

- Native Sod (NS) requirements were added to the PRF Crop Provisions for the first time, 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

Special Provisions Language Still in Effect

- In AZ, NV, and UT, for the intended use of Grazing, insured acreage must be a minimum of 60 contiguous insured acres
 - › Added via the Special Provisions in these three states
- Coverage Level and Productivity Factor choices can now be changed via a Special Provisions statement on a county-by-county basis, but no changes have been made to the standard choices in the policy
 - › Coverage levels 70-90% in 5% increments
 - › Productivity factor 60-150% in 1% increments
- The following statement was also added to all counties:
 - › *In Addition to Section 6 of the crop provisions your acreage report must include an organic practice if applicable*

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 review selection of RI policies
- Review requirements focus on verification of 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
 - › See next page for examples of records to verify insurable share

RI Share and Verifiable Records Examples

- In the next two pages in your manual is a grid comparing the share determination and record requirements for PRF Haying, PRF Grazing, Annual Forage and Apiculture when the:
 - › Insured owns land
 - › Insured leases land on a cash lease
 - › Insured leases land on a share lease
- › In PDF version if you pulled off the Portal

RI Share and Verifiable Records Examples in Notes















- In the corresponding Notes page in your manual is a grid comparing the share determination and record requirements for PRF Haying, PRF Grazing, Annual Forage and Apiculture when the:
 - › Insured owns land
 - › Insured leases land on a cash lease
 - › Insured leases land on a share lease

2024 PRF Rainfall Policy Documents

- RI Plan Common Policy (25.1-RI)
- PRF Crop Provisions (24-RI-PRF)
- Rainfall Index Insurance Standards Handbook
 - › 2024 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

• All Policies and Plans: Rainfall Plans *

-  Acreage Report - Rainfall Index (RI) FTF (ACRE-RAAR-FTF) (1522 KB)
-  Acreage Report - Rainfall Index (RI) Sec-Top-Reg (ACRE-RIAR-STR) (1516 KB)
-  Acreage Report Continuation Page - Rainfall Index (RI) (ACRE-RIAC) (1504 KB)
-  Application/Change/Acreage Report Combo - Rainfall Index (RI) with FTF (ATCC-RAAR-FTF) (1701 KB)
-  Application/Change/Acreage Report Combo - Rainfall Index (RI) with Sec-Top-Reg (ATCC-RAAR-STR) (1598 KB)
-  Application/Transfer/Change/Cancel - Rainfall Index (RI) (ATCC-INCC) (1656 KB)
-  Lease Certification Form (LCER) (896 KB)
-  NOAA Weather Stations (99 KB)
-  Policy Transfer/Application - Rainfall Index (RI) (APPL-INTA) (904 KB)
-  Policy Transfer/Application - Rainfall Index (RI) Continuation Page (APPL-INTA-COMT) (1001 KB)
-  Policy Transfer/Application - Rainfall Index (RI) for Annual Forage (APPL-INTA-AF) (990 KB)
-  Policy Transfer/Application - Rainfall Index (RI) for PRF and Apiculture (APPL-INTA-PRF) (992 KB)
-  Rainfall Index (RI) Policy Disclaimer (PRF D) (345 KB)
-  Rainfall Index (RI) Transfer of Coverage and Right to an Indemnity (TOR-RVTI) (1504 KB)

PRF Rainfall on the 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.

- [2025,1 RI Basic Provisions](#)
- [2024 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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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 and Acreage Report both 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 Overview – 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

Program Overview

Not Applicable to PRF Rainfall:

- 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

2024 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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PRF Rainfall 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 42 for June/July
- No payment in March/April grid interval as $95 > 90$, but eligible for indemnity in June/July grid interval
 - › $(90-42) / 90$ is payment factor of .533
 - › $.533 \times \$22,680$ (June/July policy protection) = \$12,088

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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

Year: 2022 Date Released	Commodity: Pasture Rangeland Forage (008) Plan: Rangeland Index (13)			State: Nebraska (31) 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

T/P 22	T/P 23
Haying 030	Haying 030
Nov - Dec Index Interval (Non-Irrigated) 535	Jan - Feb Index Interval (Irrigated) 425
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 Irrigated 002
No Cropping Practice Specified 997	No Cropping Practice Specified 997
No Organic Practice Specified 997	No Organic Practice Specified 997
NOV - DEC INDEX INTERVAL 635	JAN - FEB INDEX INTERVAL 625

T/P 44	T/P 45
Haying 030	Haying 030
Nov - Dec Index Interval (Non-Irr) (OC) 575	Jan - Feb Index Interval (Non-Irr) (OT) 585
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
Organic(Certified) 001	Organic(Transitional) 002
NOV - DEC INDEX INTERVAL 635	JAN - FEB INDEX INTERVAL 625

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Haying Irrigated and Non-irrigated

- Haying has both Irrigated and Non-irrigated practice
 - › There is now an IR and a NI price in all states
- The NI practice covers the loss of production due to lack of rainfall
 - › NI price 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	Coverage Level	Price Election Percent (Productivity Factor)
30 (Hay)	425	70%	120%
30 (Hay)	526	80%	100%
70 (Grazing)	NULL	75%	90%

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

Grid ID (Sub county)	Practice	Coverage Level	Percent of Value	Insured Share	Total Insured Acres
10001	526	80%	25%	100%	444
10001	528	80%	15%	100%	444
10001	530	80%	30%	100%	444
10001	532	80%	30%	100%	444
SUM			100%		

- Practices cannot have overlapping intervals, ie Jan-Feb interval cannot be elected with Feb-March
- However, the insured could elect Jan-Feb and March-April for Irrigated hay and also 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/APH/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.

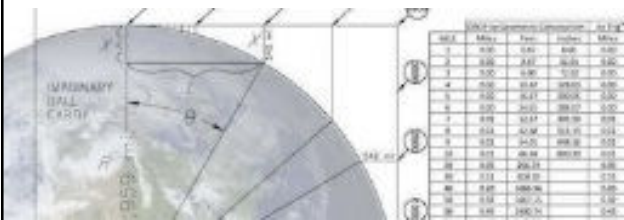
If the same insured has acres in another Grid, the Coverage Levels and Productivity Factors will need to be the same by Intended Use, but the Intervals and Percent Values can differ between the two Grids.

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
 - › Annual forage designed for annual crops, PRF for perennial crops

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

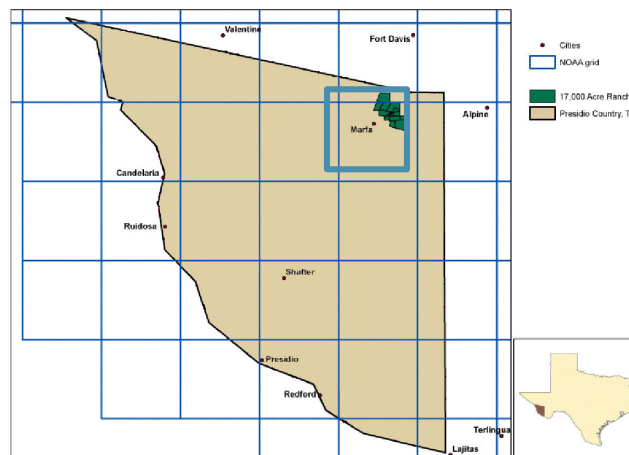


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What is a Grid?

- 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

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%

Percent of Value with Decision Support Tool on RMA Website

Nebraska | Frontier | 24417 | OR | Enter Grid ID | Search

Protection Information

Intended Use:

Irrigation Practice:

Organic Practice:

Coverage Level:

Productivity Factor:

Insurable Interest:

Insured Acres:

Sample Year:

Policy Information

County Base Value:

Dollar Amount of Protection:

Total Insured Acres:

Total Policy Protection:

Subsidy Level:

Maximum Percent of:

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	24.84	\$0	\$0	\$0	141.0	\$0
Feb-Mar	N/A	\$0	25.82	\$0	\$0	\$0	53.1	\$0
Mar-Apr	40	\$12,636	20.68	\$2,613	\$1,333	\$1,280	48.4	\$5,841
Apr-May	N/A	\$0	13.71	\$0	\$0	\$0	95.3	\$0
May-Jun	40	\$12,636	12.43	\$1,571	\$801	\$770	128.4	\$0
Jun-Jul	N/A	\$0	12.92	\$0	\$0	\$0	156.6	\$0
Jul-Aug	20	\$6,318	13.00	\$821	\$419	\$402	130.4	\$0
Aug-Sep	N/A	\$0	16.44	\$0	\$0	\$0	62.8	\$0
Sep-Oct	N/A	\$0	22.17	\$0	\$0	\$0	141.1	\$0
Oct-Nov	N/A	\$0	24.69	\$0	\$0	\$0	195.1	\$0
Nov-Dec	N/A	\$0	23.91	\$0	\$0	\$0	199.4	\$0
Per Acre	N/A	N/A	N/A	\$5.01	\$2.55	\$2.45	N/A	\$5.84
Total	1,000	\$31,590	N/A	\$5,005	\$2,553	\$2,452	N/A	\$5,841

Calculate

This tool is using insurance data from 2020.
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
- Intervals act as “mini insurance periods”
 - Indemnities payable in one interval are not dependent on results from other intervals

County Based Value (CBV)

- 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
- Examples:

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

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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

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 = Selected 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

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	0.610
		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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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	Eft. 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	
<input type="checkbox"/> Add Coverage	2022	Frontier	N - Natco	PRF	RI	90	100	Haying	24420			530 (RI June/July)	60	
<input type="checkbox"/> Transfer-In						90	100	Haying	24420			532 (RI Aug/Sep)	40	
<input type="checkbox"/> Add Coverage						80	120	Haying	24420			429 (IR May/June)	50	
<input type="checkbox"/> Transfer-In						80	120	Haying	24420			431 (IR July/Aug)	50	
<input type="checkbox"/> Add Coverage						75	150	Grazing	24420			626 (April/May)	40	
<input type="checkbox"/> Transfer-In						75	150	Grazing	24420			630 (June/July)	60	
<input type="checkbox"/> Add Coverage														
<input type="checkbox"/> Transfer-In														
<input type="checkbox"/> Add Coverage														
<input type="checkbox"/> 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. Correct the spelling of SBI's name(s).	<input type="checkbox"/> Correct Insured's identification number. Correct SBI's identification number.	<input type="checkbox"/> Correct spelling of Insured's name. Change/correct Insured's address.	<input type="radio"/> Insured's Request	<input type="radio"/> Death, Incompetence, or Disposition	<input type="radio"/> Mutual Consent	<input type="radio"/> 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
 - › Except in AZ, UT and NV insured acreage must be a minimum of 60 insured contiguous acres for the intended use of grazing

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Sold or Leased Acreage

- (h) If you have insured acreage and:
 - › (1) You sell or cash lease all or part of the insured acreage to another person:
 - › (i) You may be eligible to receive any indemnities for insured index intervals during or prior to such action but 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 Basic Provisions; or
- **RMA Clarification:** If the producer has his lease pulled from him 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.

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

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 that is annually planted
 - › Over seeding not considered annual planting
 - › Annual Forage policy is designed for acreage that is annually planted
- Cannot insure acreage acquired after the ARD
 - › Acreage is not insurable if planted after **July 1st** of the previous crop year

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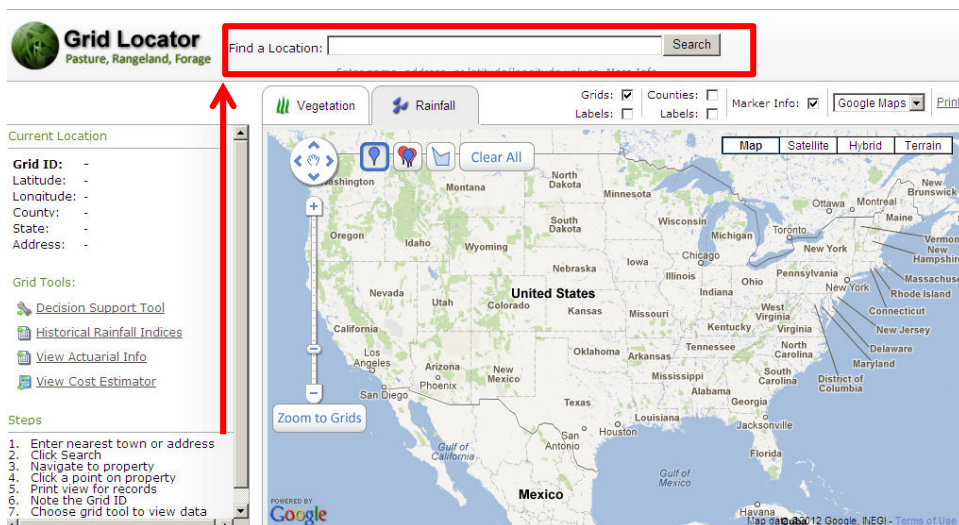
PRF Rainfall Units

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

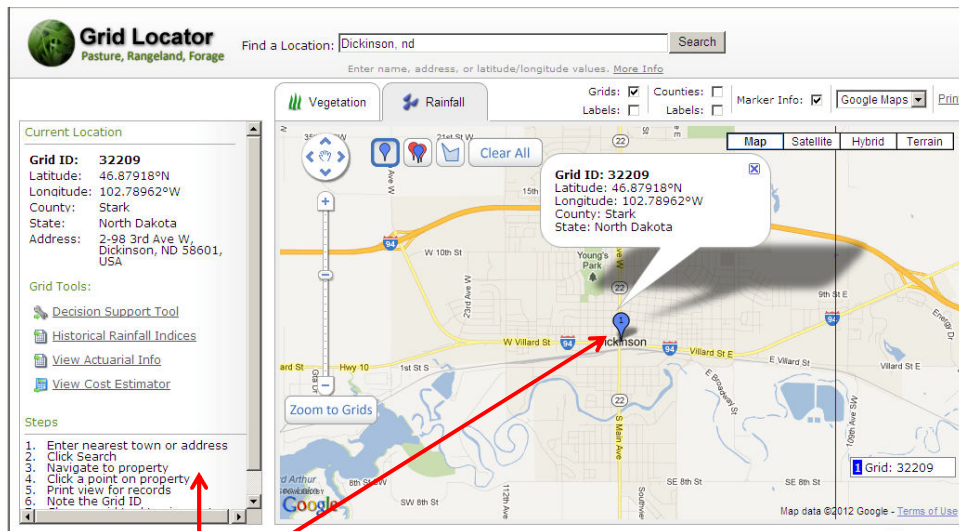
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RMA Decision Support Tool and Grid Locator



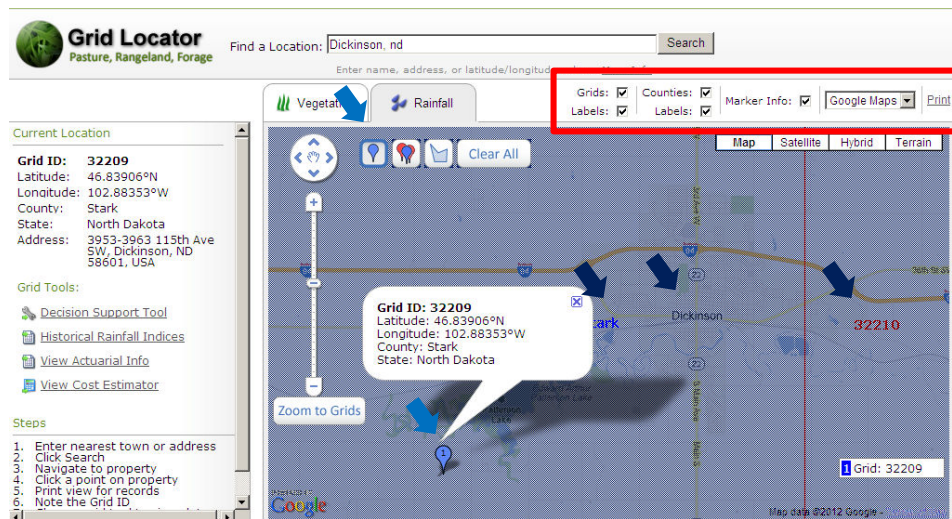
Enter nearest town/address to locate property/Grid: **Dickinson, ND**



From the city's location, navigate to the exact property.

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1. Zoom map with slider bar to help locate Grid,
2. Click BLUE 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 Print button in top right for the Point of Reference map needed when submitting to the company.

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Decision Support Tool

Please Select a Location: State: County: Grid: [Grid Locator](#) [Print](#)

Protection Information

Intended Use:

Coverage Level (%):

Productivity Factor (%):

Insurable Interest (%):

Insured Acres:

Sample Year:

Graph

Type: ☒ Index Values ☐ Estimated Indemnities

Range: Start End

Intervals:

<input checked="" type="checkbox"/> Jan-Feb	<input checked="" type="checkbox"/> Feb-Mar	<input checked="" type="checkbox"/> Mar-Apr
<input checked="" type="checkbox"/> Apr-May	<input checked="" type="checkbox"/> May-Jun	<input checked="" type="checkbox"/> Jun-Jul
<input checked="" type="checkbox"/> Jul-Aug	<input checked="" type="checkbox"/> Aug-Sep	<input checked="" type="checkbox"/> Sep-Oct
<input checked="" type="checkbox"/> Oct-Nov	<input checked="" type="checkbox"/> Nov-Dec	

Table **Graph**

Index Interval	Percent of Value (%)	Policy Protection per Unit	Premium Rate per \$100	Total Premium	Premium Subsidy	Producer Premium	Actual Index Value	Indemnity
Jan-Feb	N/A	\$0	25.22	\$0	\$0	\$0	49.7	\$0
Feb-Mar	40	\$4,500	21.28	\$958	\$488	\$470	66.8	\$1,160
Mar-Apr	N/A	\$0	21.17	\$0	\$0	\$0	59.7	\$0
Apr-May	N/A	\$0	19.50	\$0	\$0	\$0	51.0	\$0
May-Jun	40	\$4,500	12.28	\$553	\$282	\$271	62.7	\$1,365
Jun-Jul	N/A	\$0	11.83	\$0	\$0	\$0	82.0	\$0
Jul-Aug	N/A	\$0	17.43	\$0	\$0	\$0	67.0	\$0
Aug-Sep	20	\$2,250	19.30	\$434	\$221	\$213	26.8	\$1,580
Sep-Oct	N/A	\$0	25.77	\$0	\$0	\$0	64.9	\$0
Oct-Nov		\$0	29.12	\$0	\$0	\$0	85.1	\$0
Nov-Dec		\$0	26.92	\$0	\$0	\$0	16.0	\$0
Per Acre	N/A	N/A	N/A	\$1.94	\$0.99	\$0.95	N/A	\$4.11
Policy Total	1,000	\$11,250	N/A	\$1,944	\$991	\$953	N/A	\$4,105

County Base Value: \$12.50
 Dollar Amount of Protection: \$11.25
 Total Insured Acres: 1,000
 Total Policy Protection: \$11,250
 Subsidy Level: 51.0%
 Maximum Percent of Value per Index Interval: 70.0%

[Calculate](#)

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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: County: Crop: Plan: Type:

Irrigation Practice: Organic Practice: Level: Productivity Factor: Acres: Share Percent:

Grid ID: [Lookup](#)

Interval Elections

Auto Intervals: ☒ Odd ☐ Even ☐ Optimizer ☐ Reset

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

Percentages: 11% 22% 15% 23% 29%

Details

Net Premium/Acre	Average Rainfall
\$6.39	\$6.86
\$5.51	\$4.52
\$3.45	\$3.78
\$3.98	\$4.31
\$6.68	\$8.09
\$8.50	\$8.50

History

History Years: 2021 To 2023

Summary

	Jan-Feb	Feb-Mar	Mar-Apr	Apr-May	May-Jun	Jun-Jul	Jul-Aug	Aug-Sep	Sep-Oct	Oct-Nov	Nov-Dec
Aug Index	115.0	105.1	76.0	84.2	78.6	71.4	69.7	75.6	76.3	37.1	40.2
Total Indemnity/Acre	\$41.38	\$31.09	\$70.92	\$31.66	\$20.44	\$47.87	\$39.26	\$27.75	\$26.49	\$102.58	\$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											
2024	120.6	86.3	95.7	100.3	71.0	81.6					
2023	190.2	66.5	25.9	56.2	80.8	75.5	80.2	83.9	95.8	54.3	53.2
2022	25.7	37.4	45.9	74.6	70.9	62.8	51.7	63.4	83.0	16.6	44.2
2021	123.6	235.9	138.5	105.5	91.5	63.7	77.1	79.6	80.1	40.5	23.2

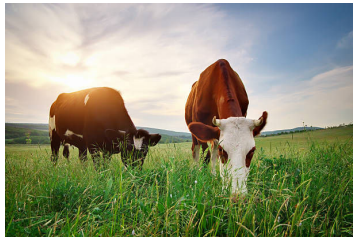
* The index value has not been released by Risk and estimates have been used.

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Questions?

Interesting article - [Increase in PRF Adoption in the Southern Region \(constantcontact.com\)](https://files.constantcontact.com/407bd6ff301/12578582-d5ae-41d3-bb51-2210a2f65083.pdf)
<https://files.constantcontact.com/407bd6ff301/12578582-d5ae-41d3-bb51-2210a2f65083.pdf>



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 **NAU Country**
A QBE Insurance Company

2025 PRF Rainfall Reminders

PRF Sales Closing Date (SCD) is December 2, 2024

- **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
 - Percent Value: sum of percentages for all Index Intervals by grid ID, intended use, irrigated practice and share must equal 100%.

The 2025 Acreage Reporting due date is December 2, 2024

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 2025 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 2025.
 - Click link below for keying Point of Reference (POR) in EASYmapping® for 2025 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 2025 Acreage Report-RI.
- **Insureds must submit FSA Farm, Tract, and Field Number for all fields** which can be found in EASYmapping.
- **PRF Rainfall Units**
 - Units 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.
- **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>

➤ Pasture, Rangeland, and Forage 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)

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