

Pasture, Rangeland, Forage (PRF) Rainfall Index

Pasture, Rangeland, Forage (PRF) insurance helps livestock and hay producers manage the financial impact of low precipitation. PRF protects forage used for grazing or haying and provides coverage based on rainfall conditions within a designated geographic area.

With flexible coverage options, producers can tailor protection to match their operation, growing conditions, and forage needs. Coverage is based on rainfall measurements within the insured grid rather than an individual producer's actual production, rainfall, or loss.



How it works

- 1 Select Coverage**
Choose the eligible pasture, rangeland, or forage acres to insure, along with a coverage level and productivity factor that reflects your operation's needs.
- 2 Choose Index Intervals**
Select the two-month intervals when precipitation is most important to forage growth and livestock production.
- 3 NOAA Tracks Rainfall**
Rainfall is measured using National Oceanic and Atmospheric Administration (NOAA) National Centers for Environmental Information (NCEI) data within designated geographic grids where insured acres are located.
- 4 Receive an Indemnity When Rainfall Falls Short**
If the final grid rainfall index falls below the selected coverage trigger during an insured interval, you may receive an indemnity payment



Benefits of PRF



Designed for Forage Operations

PRF provides protection for pasture, rangeland, and forage intended for grazing or haying. Flexible coverage options allow producers to customize protection based on their operation and local growing conditions.



Protection During Critical Growing Periods

Producers choose the specific intervals when precipitation is most important to forage production, helping align coverage with their operation's greatest weather-related risks.



Coverage based on measurable rainfall conditions

PRF uses objective NOAA precipitation data to determine potential indemnities. Coverage is based on conditions across the entire insured grid rather than individual field or ranch performance.



Widely available coverage

PRF is available throughout the 48 contiguous states and Hawaii, helping producers access risk protection across a wide range of production regions.



Availability and Eligibility

PRF is available to owners, operators, landlords, and tenants who have an insurable interest in eligible pasture, rangeland, or forage acres. Documentation is required to verify ownership, lease agreements, or share arrangements.

PRF Coverage

Coverage is based on your selected acreage, coverage level, productivity factor, and index intervals. The selected intervals should represent the periods when precipitation is most important to forage growth.

- Available coverage levels range from 70% to 90% in 5% increments.
- Protection factors range from 60% to 150%.
- Coverage can be allocated among available two-month intervals based on operational needs.

Understanding the Rainfall Index

PRF uses a Rainfall Index (RI) to estimate precipitation within a specific geographic area known as a grid. NOAA precipitation data is used to determine whether rainfall within the insured grid falls below expected levels.

Because PRF is an area-based program, coverage is based on the performance of the grid rather than actual rainfall measured on an individual operation.

- Each grid covers approximately 12 by 12 miles.
- A final grid index is calculated after each insured interval.
- An index of 100 represents average precipitation.
- Values above 100 indicate above-average rainfall.
- Values below 100 indicate below-average rainfall.
- When the final grid index falls below the trigger grid index, an indemnity may be payable.

Index Intervals

Producers must select at least two non-overlapping index intervals and may allocate coverage among the following two-month periods:

- | | |
|--------------------|---------------------|
| ▪ January-February | ▪ July-August |
| ▪ February-March | ▪ August-September |
| ▪ March-April | ▪ September-October |
| ▪ April-May | ▪ October-November |
| ▪ May-June | ▪ November-December |
| ▪ June-July | |

Calculating an Indemnity

In this Rainfall PRF example, assume the final grid index is 60, the County Base Value (CBV) is \$9.60, the coverage level is 90%, the protection factor is 120%, and the trigger grid is 90. The insured has a 100% share.

CBV x coverage level x protection factor = protection

$\$9.60 \times 90\% \times 120\% = \10.37 per acre

$(\text{Trigger grid} - \text{final grid}) \div \text{trigger grid} = \text{factor}$ $(90 - 60) \div 90 = .333$

$.333 \times \$10.37 \text{ per acre} \times 100\% = \3.45 per acre

The policy would pay an indemnity of \$3.45 for each insured acre in this interval, based on the 100% share shown in this example.



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This fact sheet is only an overview of these described products. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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