

2026 PASTURE, RANGELAND, FORAGE (PRF) INSURANCE

The Pasture, Rangeland, Forage (PRF) program is designed to help protect a producer's operation from the risks of forage loss due to the lack of precipitation.

The purpose of this program is to help offset extra feed expenses incurred when there is lack of rain.

The program utilizes a rainfall index to determine precipitation for coverage purposes and does not measure production or loss of product themselves.

How it Works

PRF is an area-based insurance program that protects against yield losses caused by low precipitation on forage produced for grazing or harvesting hay.

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system to determine precipitation amounts with an area. Each grid is 17 square miles.

Producer Chooses:

1. Coverage level
 - a. Producers can select a coverage level between 70%-90% in 5% increments.
2. Index Intervals
 - a. Insurance is by two, 2-month periods (Index intervals)
3. Productivity Factor
 - a. Producers can establish a value between 60% and 150% of the county base value to match the amount of coverage to the value of forage that best represents their specific grazing or haying operation.

4. Number of Acres
 - a. Producers elect how many acres to insure, they may choose to cover some or all acreage.

9. Life of Contract: Cancellation & Termination

A. This is a continuous contract. The policy continues in force each year unless cancelled by the policyholder in writing prior to December 1, 2025.

B. If any insured acreage is sold after acreage reporting date during any crop year, the premium is still due and payable from the original insured and a Transfer of Right to an Indemnity to the new owner must be executed. Indemnity will be payable jointly (may add new acres inspection up to acreage reporting date).

C. The policy will terminate for the next crop year if any premium and interest due is not paid by the termination date shown in the policy.

**Last day to sign up for the 2026 crop is
December 1, 2025**

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