

2027 PRF INSURANCE OUTLINE

Pasture, Rangeland, Forage

Rainfall-index protection for grazing & hay

70–90%	60–150%	17 sq mi	Dec 1, 2026
Coverage levels	Productivity factor	Rainfall grid size	Sign-up deadline

01 ABOUT THE PROGRAM

The Pasture, Rangeland, Forage (PRF) program is designed to help protect livestock producers against forage losses caused by a 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.

02 HOW PRF 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 NCEI) data, which utilizes a grid system to determine precipitation amounts within an area. Each grid is **17 square miles**.

Continued on reverse

03 PRODUCER CHOOSES

A COVERAGE LEVEL

Producers can select a coverage level between **70%–90%** in 5% increments.

B INDEX INTERVALS

Insurance is by two, 2-month periods (index intervals).

C PRODUCTIVITY FACTOR

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.

D NUMBER OF ACRES

Producers elect how many acres to insure; they may choose to cover some or all acreage.

04 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, 2027.

B 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 2027 CROP **December 1, 2026**

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