PASTURE, RANGELAND AND FORAGE (PRF)
PRF Insurance sign-up deadline (for coming year):
DECEMBER 1

Pasture, Rangeland and Forage (PRF) Insurance protects hay and livestock producers against loss of forage due to drought. The program uses precipitation levels determined by a rainfall index to determine when the plan pays an indemnity.

How PRF insurance works:

- Choose the number of acres you want to insure.
- Select at least two, 2-month periods—called index intervals—in which precipitation is important to your operation.
- The rainfall index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data for the grid where the property is located.
- Insurance payments are determined using NOAA CPC data for the grids and index intervals you choose to insure. When the final grid index falls below your “trigger grid index,” you may receive an indemnity for lack of precipitation.
- Coverage is based on the experience of the entire grid – not on an individual farm or ranch or a specific weather station in the general area.

ANNUAL FORAGE (AF)
Annual Forage Insurance sign-up deadline:
JULY 15

Annual Forage Insurance covers acreage planted each year for livestock feed or fodder, offering risk protection from lack of rainfall.

- Coverage is available on acres used for grazing, haying, grazing/haying, grain/grazing, green chop, grazing/green chop, or silage.
- Both irrigated and non-irrigated acres are insurable.

- Producers ensure annual forage production value by dividing their liability into two-month index intervals targeting when precipitation is crucial to the growing season.
- The program uses rainfall index data provided by NOAA to correlate precipitation to the insured acreage.
- Indemnities are paid when rainfall during a specific two-month period in a specific area (grid) falls below a selected percentage of historic average rainfall. Payments are based on final conditions in the entire grid, not on a specific property within that grid.