



# Pasture, Rangeland, Forage Insurance (PRF)

2021 crop year

The Pasture, Rangeland, Forage Insurance Program (PRF) is designed to help protect a farm operation from the risks of forage loss due to the lack of precipitation\*. This insurance can mitigate increased costs for feed, destocking, depopulating or other actions that result due to losses of forage produced for grazing or harvested for hay.

The coverage is based on precipitation expected during specific intervals, as designated by the producer. The PRF program utilizes a rainfall index to determine precipitation for coverage purposes, and does not measure production or loss of products themselves.

\* PRF is NOT designed to insure against ongoing or severe drought.

## How Rainfall is Measured and Index Interval

RMA uses the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data to track rainfall levels in a grid system, with each grid approximately 17 x 17 square miles. Acres to be insured are located in one or more grids. Rainfall in the insurance year is compared to the 50-year precipitation average for each grid and when the rainfall during the two-month insured period falls below the 50-year average for that grid, the producer may receive an indemnity payment.

The index interval represents a two-month period to be insured. The producer selects a minimum of two 2-month intervals to be insured.

**Coverage and Claims** Producers select the coverage level, index intervals and productivity factor.

- The index interval represents a two-month period to be insured. A period selected should be one when precipitation is important to the producer's forage production.
- Policyholders select a coverage level from 70 to 90 percent.
- The rainfall index does not measure direct production or loss. The producer is insuring a rainfall index that is expected to support estimated production. Producers select a productivity factor to match the amount of protection to the value of the production that best represents the operation and the productive capacity of the producer's acres.
- Coverage is based on the rainfall index and the experience of the entire grid.



## ***Insurance Period and Sales Date***

Coverage is provided for each two-month period selected by the producer.

**Sales Closing Date** for all Vermont counties..... November 15

## **Getting Pasture, Rangeland, Forage Insurance Protection for Your Farm**

You can sign up for PRF insurance with any crop insurance agent licensed to sell in your state.

### PRF Decisions.

Using RMA's *PRF Support Tool* you can locate the grid where your forage acreage is located.

- Go to <https://www.rma.usda.gov/>
- In the blue ribbon of choices, select "Tools", then click on "PRF Rainfall" from the list provided.
- Enter your location in the designated box. Map will tag your location and provide your grid ID number.
- Using your grid ID, search your Historical Indexes, Decision Support Tool and Estimated Indemnities.

A crop insurance agent can assist you in working through the RMA on-line Decision Support Tool to help you determine whether or not PRF is the right choice for your farm and help make decisions about coverage levels and intervals.

### Connect with an agent.

You can locate an agent licensed to sell crop insurance in Vermont by visiting the RMA web site listed above, click on "Tools", then select "Agent Locator".

- Click on the blue link "[RMA Agent Locator](#)". This will bring you to the search page.
- In the box at top left, enter your location; In the "Licensed in" box on right you will get a drop-down menu; click on Vermont. All counties will automatically be selected – you may leave this as it is, or remove the additional counties and check only your own county; Adjust other filters as desired.
- When all filters are selected as you want them, click on the blue "Search" button.



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**UVM Agricultural Risk Management Education Program website :** <http://go.uvm.edu/ag-risk>

**USDA Risk Management Agency web site at** <https://www.rma.usda.gov/>



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