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 are the result of losses of forage produced for grazing or harvested for hay.

The coverage is based on precipitation expected during specific intervals. 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.

**Rainfall Index**

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system to determine precipitation amounts within an area. Each grid is approximately 17 by 17 miles. Acres to be insured are in one or more grids based on the location to be covered. 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.

**Coverage and Claims**

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

- The **index interval** represents a two-month period, and the period selected should be the one when precipitation is most important to a producer’s operation.
- 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 estimate 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.
Getting Pasture, Rangeland, Forage Insurance Protection for Your Farm

A crop insurance agent will be able to 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.

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

https://prodwebnlb.rma.usda.gov/apps/prf

Once you locate your grid, you can click on the Historical Indexes to see the 50-year history for your location.

You can locate an agent licensed to sell crop insurance in Vermont by visiting the RMA web site:


For more information

Contact Jake Jacobs, University of Vermont Crop Insurance Education program

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