



# PASTURE, RANGELAND, FORAGE (PRF)

**ProAg Pasture, Rangeland, Forage (PRF) insurance** offers protection against forage loss due to the lack of precipitation on acres grown with the intended use of grazing or haying.

This program helps farmers and ranchers cover their increased costs for feed, destocking, depopulating or other actions which can be incurred during dry periods. The PRF program utilizes a rainfall index to determine precipitation for coverage purposes and does not measure production or loss of products themselves.



FEED



DESTOCKING



DEPOPULATING

## AVAILABILITY

PRF is available in the **48 contiguous states** with the exception of a few grids that cross international borders.



## HOW DOES THIS RAINFALL INDEX POLICY WORK?

- .25° latitude x .25° longitude**  
= size of a grid  
Each grid is identified by a specific number code (called a grid ID). Farmers are then assigned grid IDs that are appropriate for their operation location.
- 2-month period**  
= index intervals  
Farmers must choose at least two index intervals when precipitation is most critical for forage growth for their operation.
- Coverage level: 70% to 90%**  
**Productivity factor: 60% to 150%**
- Rainfall index uses data from **Minimum of 4 reporting stations** closest to the center of the grid that reports data for the day\*
- Average for the index interval chosen**  
Below average precipitation for the rainfall index interval  
= possible loss payment for the covered grid ID  
**Indemnity Payment**

\*Data sourced through the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC)

# PRF INDEMNITY EXAMPLE

In this example, assume the final grid index is 50, the county base value (CBV) is \$10.20, the coverage level is 90%, the protection factor is 120%, and the trigger grid is 90. The insured has a 100% share.

<b>CBV</b> <b>x coverage level</b> <b>x protection factor</b> <b>= protection</b>	$\$10.20$ $\times 90\%$ $\times 120\%$ <b>= \$11.02 per acre</b>
<b>(Trigger grid – final grid)</b> <b>÷ trigger grid</b> <b>= factor</b>	$(90 - 50)$ $\div 90$ <b>= .444</b>
<b>Factor</b> <b>x protection</b> <b>x share</b> <b>= indemnity</b>	$.444$ $\times \$11.02 \text{ per acre}$ $\times 100\%$ <b>= \$4.89 per acre</b>

# 4 CONSIDERATIONS TO MAXIMIZE YOUR PRF COVERAGE

1

PRF does not measure the actual crop production of any farmer or any of the actual crop production within an area. Indemnity payments are earned only when the Final Grid Index is less than the Trigger Grid Index.

2

PRF uses the long-term, historical, gridded precipitation data for the grid ID and index interval. Farmers should carefully review the historical experience of each grid ID and index interval.

3

Selection of the appropriate index interval(s) is critical. Farmers must select the index intervals that include the time period when precipitation is needed to produce grazing and/or haying forage under normal conditions.

4

The gridded precipitation data is an interpolated value for the entire grid and cannot be traced to a single point or reporting station. The precipitation received by a farmer at a specific location may not match the Final Grid Index.



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