What is Pasture Rangeland Forage Insurance?

Pasture Rangeland Forest (PRF) insurance covers perennial pastures, forage to feed livestock, and rangeland. This insurance operates off a rainfall index to determine precipitation and provides coverage when precipitation is low. PRF is area-based, which means that instead of payments based on a farmer's experience, payments are based on deviation from "normal" weather data within the grid area where the crop is located.

HOW DOES IT WORK?

- Producers must choose at least two, 2-month periods when precipitation is important for forage growth (These are called index-intervals.)
- Review your county's historical precipitation data before choosing the indices
  - **PRF Decision support tool**: Use this online tool to estimate the indices within which you most need coverage
- Intervals cannot overlap
  - Ex: Jan-Feb and Feb-Mar cannot both be chosen because they overlap
- RMA uses the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center data to determine normal and abnormal precipitation
- When the precipitation falls below the average for the interval you chose, a loss payment is triggered (RMA calculates the loss, and your insurance company processes any indemnity payment)
- Losses are based on the grid you're located in, and each grid is a 17x17 mile rectangle
- Became available to all U.S. counties in 2016

WHY SHOULD YOU CARE?

One of the most important factors facing grazing and hay operations is precipitation. It is mandatory that your crops receive rainfall; however, with the changing weather conditions, consistent rainfall is less reliable. This insurance allows you to receive coverage during times when precipitation is below average.

"This program has worked well for hay on our farm when the weather has been dry. It does not help when the weather is too wet. The paperwork is minimal, claims are easy because you don't have to file one. If it's dry, you get your money when you need it."

Scott Myers, Woodlyn Acres Farm (Dalton, Ohio)

Understanding crop insurance can be confusing! If you find yourself in need of support or guidance, please contact our Farmer Services Team at helpline@organicfarmersassociation.org or (833) 724-3834.