



managed grazing for dairy profits

Pasture, Rangeland, and Forage (PRF) Insurance

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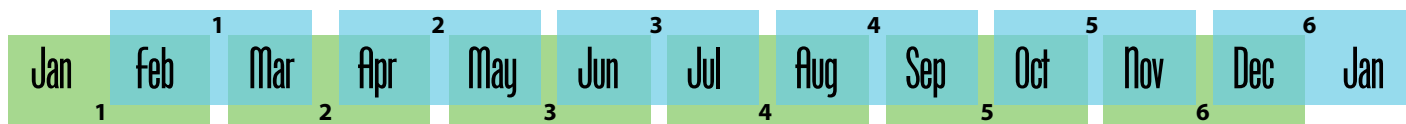
PRF is precipitation insurance. It can cover both rainfall and snowfall.

Don't ignore snowfall! It matters for spring forage growth.

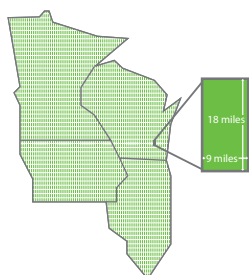
Some farmers have found that February is a good month to insure with PRF.



You decide on your level of insurance, from 70% to 90% of the historical average precipitation for your grid and the months you select.



You choose which 2-month blocks to insure, up to 6 blocks per year. *You can't insure the same month twice*

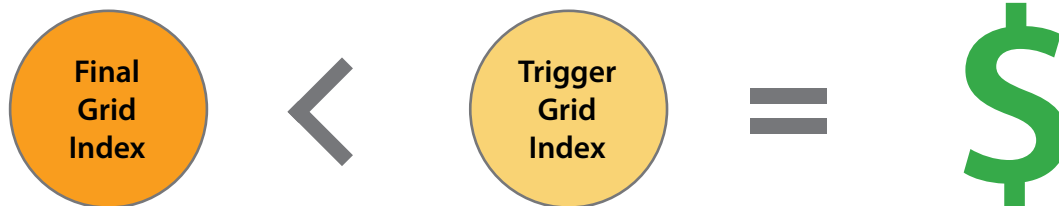
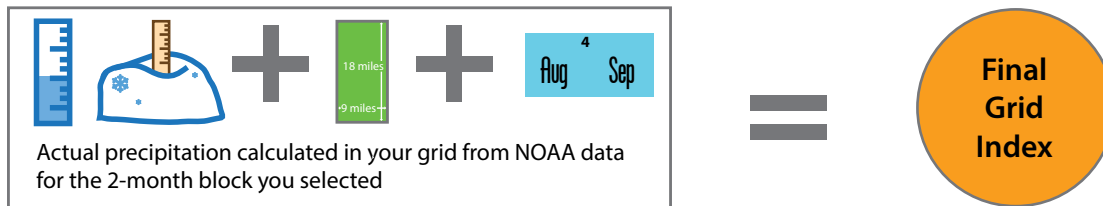
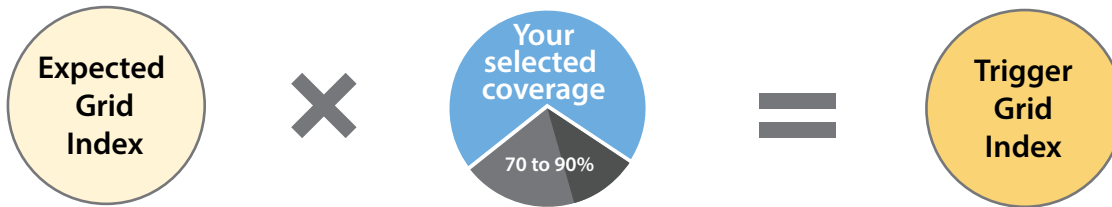


PRF uses a nationwide grid to calculate local values for precipitation, premiums, and payouts. In northern states the grids are about 18 miles north-south and 9 miles east-west.

Your PRF insurance is pretty specific to your location, but rainfall calculated for the whole grid might be a little different from actual rainfall on your farm.

PRF Insurance relies on precipitation averages calculated by the National Oceanic and Atmospheric Administration (NOAA), for each grid nationwide. Your own on-farm rainfall measurements are NOT used by PRF.

Your Individual PRF calculation:



If Final Grid Index is less than Trigger Grid Index you get a payout.

Find an insurance agent:
<https://prodwebnlb.rma.usda.gov/apps/AgentLocator/#/>

More information about PRF insurance:
<https://www.rma.usda.gov/policies/pasturerangeforage/>

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