Why Choose Diversified Crop Insurance Services?

Using our state of the art Ag Profit Oracle™ software, our agents can quickly and simply demonstrate the historical payout PRF would have achieved on our customers’ operation. By being able to test the net payouts for each grid and index interval since 1948, the Ag Profit Oracle™ allows our customers to intelligently make the decision of which coverage levels, productivity factors, and index intervals will give their operation the best coverage on their forage acres and the highest return on investment.

Call your DCIS Agent today and ask them to show you the DS Ag Profit Oracle™ PRF Quoter to find out the historical payouts on your fields!

Together we can achieve the Extraordinary!
What is Pasture, Rangeland, Forage Rainfall Index Insurance?

The Pasture, Rangeland, Forage Pilot Insurance Program (PRF) is a risk management tool for the 588 million acres of pastureland and the 61.5 million acres of hayland in the United States.

PRF Rainfall Index gives forage and livestock producers the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay due to lack of rainfall. PRF is only available in selected States and counties. (See “2013 & Succeeding Crop Years – PRF Availability” map on the right or visit the RMA website at http://www.rma.usda.gov for more information.)

How does Rainfall Index work?

Insurance coverage under the Rainfall Index program is for a single peril – lack of rainfall.

Pure and simple, you purchase a percentage of normal rainfall (expected grid index) for a 2-month interval in a 12x12 mile grid, and when rainfall for the grid and interval is below that coverage level, you get paid.

Rainfall data is collected daily by the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center, and data dates back as far as 1948.

Features of PRF Rainfall Index:

- You can elect to cover 90%, 85%, 80%, 75%, or 70% of normal rainfall (Coverage Level).
- Select between 60% and 150% multiplier of the established value of hayland or grazingland in your county (Productivity Factor).
- Premium is highly subsidized by the United States Government.
- Coverage is based on a grid 0.25 degrees latitude by 0.25 degrees longitude (12 x 12 miles).
- Coverage is based on the experience of the entire grid, and NOT individual farms or ranches or specific weather stations.
- Must select at least two, 2-month time periods (Index Intervals) where rain is important to your operation or shows the highest return on investment.
- At the end of each 2-month interval, indemnity payments are paid if due.
- No production reporting, record keeping, or loss adjustments required.
- Not required to insure all of your acres.
- Must purchase by November 15th.
- Insurance period begins January 1st and ends December 31st.
- Billing Date is September 1st.
- High level coverage affords maximum payments from Government livestock and grain disaster programs.

What Types of Crops are Insurable?

There are two types of crops insurable under the PRF Rainfall Index Policy: Grazingland and Hayland. You may choose to insure Grazingland, Hayland, or both, and you aren’t required to insure 100% of each crop type(s). You can select different coverage levels and productivity factors for each type.

To be insurable, the acreage must:

- Be established acreage for perennial forage.
- Intended for grazing by livestock or for haying.
- Acreage must be suitable for grazing by livestock or for haying.
- Must be planted before July 1st the year prior to coverage starting.
- Overseeding into existing forage crops is acceptable.
- Annually planted forage must be insured with an Annual Forage Insurance Plan.
- The program covers all types of grazing and haying forage (i.e. not just alfalfa).