

PM-25-054: Rainfall Index - Pasture, Rangeland, Forage Crop Provisions and Rainfall Index Plan Common Policy, Basic Provisions Changes Effective for the 2026 and Succeeding Crop Years

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Date

August 29, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flournoy, Deputy Administrator /s/ Richard H. Flournoy

Subject

Rainfall Index - Pasture, Rangeland, Forage Crop Provisions and Rainfall Index Plan Common Policy, Basic Provisions Changes Effective for the 2026 and Succeeding Crop Years

BACKGROUND:

The Risk Management Agency (RMA) revised the Rainfall Index (RI) Plan Common Policy, Basic Provisions and the Pasture, Rangeland, Forage (PRF) Crop Provisions for 2026 and succeeding crop years for the August 31, 2025, contract change date and for the 2027 crop year for insurance plans with a contract change date prior to August 31, 2025. The changes include:

PRF Crop Provisions:

- Clarify insured contiguous acres that cross into an adjoining state must be insured in the state where most of the contiguous acres are located, unless the

contiguous acres are separated out.

RI Basic Provisions:

- Clarify land is not insurable if it is not owned, leased, or if there is no documentation verifying the share;
- Clarify insurance can continue through the end of the year if a lease is ended after the acreage reporting date due to a decision of the landlord;
- Require leases or lease certification forms to be signed and submitted on or before the acreage reporting date and must be effective for the crop year;
- Revise the definition of beginning farmer or rancher and update the subsidy percentages to conform with the One Big Beautiful Bill Act;
- Allow for a single payee for an assignment of indemnity; and
- Clarify what happens if the information provided for the policy and acreage report cannot be verified or is false or inaccurate

RI Handbook:

- Add procedure and examples for leases terminated or modified by the landowner, leases terminated or modified by insured, acreage without leases, and interval selection based on lease terms.
- Clarify grazing permits and added document types for specific agencies issuing grazing permits along with additional examples.

ACTION:

The following materials will be available by close of business today on the RMA website at www.rma.usda.gov/policy-procedure/general-policies/rainfall-index:

- Rainfall Index Plan Common Policy, Basic Provisions (26-RI)
- Pasture, Rangeland, Forage Crop Provisions (26-RI-PRF)
- Rainfall Index Insurance Standards Handbook (FCIC-18150)

Approved insurance providers must notify policyholders of these changes at least 30 days prior to the cancellation date, as required by the policy.

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the RMA website at www.rma.usda.gov/tools-reports/agent-locator.

Questions regarding these modifications may be directed to rma.kcviri@usda.gov.

DISPOSAL DATE:

December 31, 2026