

## **MGR-25-008: Implementation of Rainfall Index Lease Requirements**

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Date

November 4, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Patricia Swanson, Administrator /s/ Patricia Swanson

Subject

Implementation of Rainfall Index Lease Requirements

### **BACKGROUND:**

The Risk Management Agency (RMA) made several changes to the Rainfall Index Plan Common Policy (RI Basic Provisions) effective August 31, 2025, for the 2026 crop year.

Notably, RMA updated sections 6(d)(3) and 9(d) of the RI Basic Provisions to clarify that insurable land must be owned or leased, and that leases or lease certification forms must be signed and submitted on or before the acreage/colony reporting date (ARD) and must be effective for the crop year.

The ARD for 2026 Pasture, Rangeland, and Forage and Apiculture policies is December 1, 2025.

RMA recognizes that not all leases are written and as such, the RI Basic Provisions allow insureds who do not have written leases to certify those using a document known as a lease certification form (LCF).

## **ACTION:**

To reduce administrative burden and avoid an unintended punitive impact on insureds during the implementation of this change, RMA is providing the following guidance.

1. RMA reminds all Approved Insurance Providers (AIPs) that the required elements for an LCF are contained in Exhibit 3 of the Rainfall Index Insurance Standards Handbook (RI Handbook).

Notably, the RI Handbook requires an insured to identify the leased land using either an address, a Farm Service Agency (FSA) Farm Number, a legal description, or Latitude and Longitude. An insured only needs to provide one of these descriptors to meet the requirement.

Note: For a multi-year or continuous lease, the lease or LCF does not need to be resubmitted annually at ARD during the life of the lease unless the policy is canceled or terminated and a new policy is established. If the lease expires or is changed and a new lease is established, a new lease or LCF should be signed and submitted.

2. For insureds that choose to use an LCF to certify their lease agreements, a multipage lease certification form that allows a producer to certify all their applicable leases with a single signature is acceptable, however, page numbering must be clear and verify that all leases are timely submitted.

For example, an insured can choose to prepare individual LCFs for each lease agreement, then attach all LCFs to a cover LCF that states “see attached,” and sign the cover LCF (once) to affirm the accuracy and validity of all attached LCFs.

Another method would be for an insured to prepare one consolidated LCF with an exhibit of all lease agreements held and sign the single consolidated LCF certification to affirm all leases in the attached exhibit. However, each lease must be clearly delineated in the exhibit, with all LCF-required information/elements for each lease/line item included.

To ensure completeness and prevent the loss or omission of any pages, when combining multiple LCFs or adding an exhibit, the document must have clearly numbered pages and indicate the total number of pages included with the signed

LCF in accordance with the Document and Supplemental Standards Handbook (DSSH) 401D.

3. For the 2026 crop year only, for policies using the RI Basic Provisions with a contract change date of August 31, 2025, the deadline to submit leases or LCFs is extended to April 1, 2026.

Insureds that report leased acreage on their acreage report must submit all required lease information by April 1, 2026. Failure to do so will result in full premium owed and no indemnity payable in accordance with section 16(d) of the RI Basic Provisions.

Note: RMA is not extending the ARD for these policies. This bulletin does not change the requirements for when a lease must be in place. Leases must be in writing or verbally agreed upon by the December 1, 2025, ARD for the insured to have an insurable interest. The bulletin also does not change any requirements related to documentation requested for a review by the AIP or RMA.