PM-26-053: Rainfall Index Crop Insurance Policy Changes Effective for the 2027 and Succeeding Crop Years

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Date

September 8, 2026

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 (RI) Crop Insurance Policy Changes Effective for the 2027 and Succeeding Crop Years

BACKGROUND:

On August 20, 2026, the Federal Crop Insurance Corporation (FCIC) Board of Directors approved modifications to the Pasture Rangeland Forage (PRF) Crop Provisions and the PRF Hawaii Crop Provisions, beginning with the 2027 crop year.

Changes include:

- Add the requirement for the intended use of grazing to have an insurable interest in enough livestock that would equate to at least 25 percent of an average stocking rate for the insured acres;
- Clarify stocking rate records must be maintained for 3 years after the end of the crop year; and
- Limit the percent of value for the January-February interval to 25 percent.

The Risk Management Agency (RMA) also made the following revisions, effective beginning with the 2027 crop year for all crops, except for crops insurable under the Annual Forage Crop Provisions, the changes to the Rainfall Index (RI) Plan Common Policy, Basic Provisions are effective beginning with the 2028 crop year:

PRF Crop Provisions:

- Clarify acreage is not insurable if the land management agency has not issued crop year authorization allowing use or for which the agency has assigned zero use acres.

Apiculture Crop Provisions:

- Clarify insurable colonies are not limited to the number of active colonies on the colony reporting date.

RI Plan Common Policy, Basic Provisions:

- Add automatic permission for spouses to sign;
- Remove references to National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center (CPC) and replace it with NOAA National Center for Environmental Information (NCEI); and
- Add new definitions and strengthen penalties for prohibited premium adjustments and premium funding agreements.

RI Insurance Standards Handbook:

- Clarify insurable colonies are not limited to the number of active colonies on the colony reporting date because the colony reporting date is earlier than active colonies are known for the crop year;
- Add a new substantive statement for PRF to certify knowledge of the livestock and stocking rate requirement on grazing acres: and
- Add new subparagraphs to cover stocking rates and the documentation needed.

ACTION:

The following materials are available on the RMA website at www.rma.usda.gov/Policy-and-Procedure/Insurance-Plans/Rainfall-Index:

- Rainfall Index Plan Common Policy, Basic Provisions (27.1-RI)
- Pasture, Rangeland, Forage Crop Provisions (27-RI-PRF)
- Pasture, Rangeland, and Forage Hawaii Crop Provisions (27-RI-PRF Hawaii)
- Apiculture Crop Provisions (27-RI-API)
- Rainfall Index Insurance Standards Handbook (FCIC-18150-1)

Approved Insurance Providers (AIPs) 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/Information-Tools/Agent-Locator.

DISPOSAL DATE:

December 31, 2026