Rainfall Index

Why Choose Diversified Crop Insurance Services?

Using our RainAdvantage software in the APO, our agents can quickly and simply create a quote for PRF, unique to each customer's operation.



Ask your DCIS Agent to show you your PRF Quote today!





A Company of LG Enterprises, Inc.

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What is Rainfall Index?

The Rainfall Index is a plan of insurance designed as a risk management tool to insure against a decline in precipitation in a specific "grid." It does not measure, capture, nor use the actual crop production of the producer or consider the crop production within an area.

Each grid covers an area equal to .25 degrees latitude by .25 degrees longitude and is identified by a specific number code, or grid ID. The grids are created by the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC).

The data is collected for 2-month time periods, also known as index intervals. The intervals are as follows:

- January and February
- February and March
- March and April
- April and May
- May and June
- June and July
- July and August
- August and September
- · September and October
- October and November
- · November and December
- December and January* (only available for AF)





Annual Forage (AF) is designed for producers who plant annual forage crops for use such as livestock feed or fodder. This is intended for annual plants. All acreage is required to be insured.



Developed as a safety net for beekeepers, Apiculture (API) is designed to cover the unique precipitation requirements of the different regions across the nation. Apiculture systems consist of different types of plants or crops and often contain mixtures of different species, precipitation requirements, and other climate conditions necessary to maintain plant growth over extended periods of time.



One of the most popular RI plans is Pasture, Rangeland, Forage (PRF). This plan is well-subsidized and affordable for producers. PRF offsets the cost of additional feed expenses during times of drought to help protect your bottom line.



- Follow rainfall progress throughout the intervals
- See how the program would have worked in historically representative years
- Compare historical and average rainfall with current precipitation
- Illustrate how the program would have performed historically
- Choose to see data in index values, indemnity estimates and rainfall in inches
- Monitor return on this policy in years where funds were needed to support supplemental feedings

