

2026 Checklist to Assist with Rainfall Index Compliance Reviews

When conducting a Compliance Review, the NAU Country reviewer shall verify the insureds:

- **Acreage records** support the amounts certified on the acreage report for the current and prior crop years.
- **Share evidence** matches the share percentage certified on the acreage/colony report for the current crop year
 - If the land is not owned by the insured, documentation such as a lease or lease certification form is required.
 - Land is not insurable if it is not leased or owned, or otherwise not having any documentation verifying share.¹

For Rainfall Index plans, acres and shares are verified independently and may utilize different source documents.

NOTE: An FSA-578 is NOT acceptable documentation by itself for determining shares. FSA programs and PRF/ Annual Forage have different rules/criteria for determining who has a share in a crop, and therefore, may not be appropriate.

PRF – Grazing		
<i>Requires verification of (all 3 are required): share, insurable acres (land), AND insurable interest (ownership) in the livestock</i>		
Share:	<ul style="list-style-type: none"> • The percent of interest in the livestock and can be 100% or less if insured <i>owns land or leases land for cash (fixed dollar amount)</i> • The percent of value gain on livestock grazed and cannot be 100% as the insured <i>leases land for a share (rate of gain)</i> 	
Acceptable Share Records²: Insured Owns the Land <ul style="list-style-type: none"> ○ Deeds (for most recent year) ○ Real Estate Tax Documentation (for most recent year) 		Acceptable Share Records²: Insured Does Not Own the Land (i.e., lease, other arrangement) <ul style="list-style-type: none"> ○ Lease Agreement ○ United States Forest Service (USFS) documentation ○ NAU Lease Certification Form ○ Bureau of Land Management (BLM) documentation
Acceptable Acres/Land Records:		
<ul style="list-style-type: none"> ➤ FSA 578s ➤ CIMS data ➤ Lease Agreement 	<ul style="list-style-type: none"> ➤ Deeds (for most recent year) ➤ Real Estate Tax Documentation (for most recent year) ➤ NAU Lease Certification Form 	<ul style="list-style-type: none"> ➤ Bureau of Land Management (BLM) documentation ➤ United States Forest Service (USFS) documentation ➤ State Grazing Permit documentation
Acceptable Livestock Verification Records:		
<ul style="list-style-type: none"> ✓ Livestock inventories from within state ✓ Documentation of livestock taken in on the gain or for a fee 	<ul style="list-style-type: none"> ✓ Sales documents of offspring (used to verify on farm livestock inventory) ✓ If natural causes require the insured to destock inventory, records demonstrating disposition 	<ul style="list-style-type: none"> ✓ Documentation confirming the insured purchased/owned/bred/raised livestock in the state ✓ Documentation that confirms the insured hauled livestock (in which they have an interest) into the state to graze

PRF – Haying & Annual Forage		
<i>Requires verification of Share <u>and</u> Insurable acres (land)</i>		
Share: The percent of insurable acreage (for PRF-Haying) OR insured (planted) crop (for Annual Forage) and can be 100% or less. If the land is leased, share can be tenant and/or landlord share.		
Acceptable Share Records²: Insured Owns the Land <ul style="list-style-type: none"> • Real Estate Tax Documentation (for most recent year) • Deeds (for most recent year) 		Acceptable Share Records²: Insured Does Not Own the Land (i.e., lease, other arrangement) <ul style="list-style-type: none"> • Lease Agreement: Must be signed by the Lessor (Landlord) • NAU Lease Certification Form
Acceptable Acreage (Land) Records:		
<ul style="list-style-type: none"> ➤ FSA 578s ➤ CIMS data 	<ul style="list-style-type: none"> ➤ Lease Agreement ➤ Deeds (for most recent year) 	<ul style="list-style-type: none"> ➤ NAU Lease Certification Form ➤ Precision Farming Technology System (PFTS) ➤ Real Estate Tax Documentation (for most recent year) ➤ Measurement service (by AIP, FSA, or disinterested third-party)

¹ 2026 Rainfall Index Plan Common Policy, Sec. 6 (g)(2)

² 2026 Rainfall Index Common Policy, Sec. 10(b)(1)

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Apiculture <ul style="list-style-type: none">• Requires verification of colony ownership (share) <u>and</u> acreage/location to place the colonies.• Insured colonies in the current crop year cannot exceed the highest number of insurable colonies in the previous 3 years (unless documentation supports the number of colonies requested to be insured).	Colony Ownership (Share): The percent of interest in the <u>colonies</u> and can be 100% or less									
	Acceptable Share Records³:	<ul style="list-style-type: none">• FSA reports• Bill of sales• Queen bee purchases• Pollination contracts• Tax records (not applicable for CA)• Transportation invoices• Purchase agreements• Federal/State reporting systems that capture location of the colonies								
	Acceptable Records for Acreage / Location to Place the Colonies⁴:	<ul style="list-style-type: none">○ Insured <u>owns the land</u>: Deeds or Real Estate Tax Documentation (for most recent year)○ Insured <u>leases the land</u>: Lease Agreement: <i>Must be signed</i> by the Lessor (Landlord)○ Insured <u>leases the land</u>: NAU Apiculture Verification Form: If NOT signed by Lessor, requires same additional documentation as Lease Certification Form (below)○ Insured <u>leases the land</u>: Lease Certification Form <i>which is unsigned</i> by the Lessor (Landlord). Additional documentation is required including:<ul style="list-style-type: none">➤ Photos with latitude/longitude markers that also show the colonies with ownership identification➤ Trucking logs➤ Written documentation, such as an email/text from landowner granting permission to place colonies➤ Compensation receipts (may include but are not limited to):<table><tr><td>✓ Cash</td><td>✓ Proceeds</td><td>✓ Share of insured crop</td></tr><tr><td>✓ Honey</td><td>✓ Labor</td><td>✓ Services Contract (i.e., pollination)</td></tr></table>			✓ Cash	✓ Proceeds	✓ Share of insured crop	✓ Honey	✓ Labor	✓ Services Contract (i.e., pollination)
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Records Required for Insurable Colonies:	<ul style="list-style-type: none">• Schedule of insurance OR Acreage Report from prior 3 years• Documentation that supports the number of colonies to insure									

Additional Requirements & Information

- Days to complete a review – Reviews that are required in accordance with the SRA Appendix IV, Section III(b)(3)(D) must be initiated within 120 days after the acreage/colony reporting date for the crop and completed within 150 days of the acreage/colony reporting date.
For the 2026 crop year, the acreage reporting date for PRF and Apiculture is 12/1/25. Therefore, the reviews need to be completed by 4/30/26. In order to adhere to this requirement, we will need your assistance gathering the required information to complete a review. You will be notified when the review begins and the Compliance Advisor will contact you to obtain the required documents.
For High Dollar claims (>\$200,000) and Conflict of Interest reviews, the review is initiated based on the projected interval payment. The 120-day requirement does not apply to these types of reviews.
- All leases must comply with the policy provisions definition and the AIP must independently verify the terms of the lease. If any of this information is missing, it may delay any potential claim payments as NAU is required to verify this information prior to releasing the funds. In addition, if a lease certification form is used and the information cannot be verified, no indemnity will be due for the crop year in which such failure occurred, and premium is still owed⁵.
- RMA's memorandum COM-21-004 contains information regarding field inspections for Rainfall Index policies. PRF and Apiculture policies do not require a field inspection unless the required verifications cannot be completed through documentation and online tools. NAU Country uses online resources, such as Web Soil Survey, to verify the required information.
Note that for an Annual Forage policy, a field inspection of the planted crop is required for each growing season.
- If any acreage is reported as organic certified or organic transitional, a copy of the organic certificate or the organic system plan, or documentation that a written request has been made for written certification or an organic system plan is required.
- Specific to PRF Grazing only, the livestock records must be for CY2026, not prior crop years. For CY2026, the Acreage Reporting Date is 12/1/2025. Therefore, compliance can accept any livestock records dated after the ARD of 12/1/2025. If livestock records from the current crop year are unavailable, the livestock records from the prior crop year (i.e., 12/1/2024 - 11/30/2025) may be accepted, if approved by the Compliance Manager.
- Specific to PRF and Apiculture:** Leases, including Lease Certification Forms (LCF) and supporting documentation for land not owned, must be effective as of 12/1/2025. Written leases must be signed as of 12/1/2025. Leases and LCFs must be submitted to AIP or Agent by 4/1/2026.⁶

³ 2026 Rainfall Index Handbook, Para. 18 B

⁴ 2026 Rainfall Index Handbook, Exhibit 7

⁵ 2026 Rainfall Index Common Policy, Sec. 16 (a)(4)

⁶ NAU Announcement dated 11.13.2025 – Ref. #: 321-25