

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25560

CANOLA AND

RAPESEED

LOSS

ADJUSTMENT

STANDARDS

HANDBOOK

1998 AND SUCCEEDING CROP YEARS

CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART**

Major Changes: See changes or additions in text which have been **redlined**. Three stars (***) identify information that has been removed.

- 1 Inserts:
 - A Updated loss adjustment standards for canola and rapeseed based on the new Canola and Rapeseed Crop Provisions (98-015).
 - B References to sections (lower case "s") in the handbook and Sections (upper case "S") in the Production Worksheet, as applicable.
 - C References to a five-digit unit number, as applicable.
 - D In section 3 Operating Policy, revised information pertaining to insurance provider and entry-specific standards.
 - E In section 4 Abbreviations, CCC - Commodity Credit Corporation; DF - Discount Factor; FM - Foreign Material; ML - Milliliters; QA - Quality Adjustment; RCP - Regionally Constructed Price, and RIV - Reduction in Value.
 - F In section 5, a new heading entitled: Forms and Procedures and adds revised insurance provider and distribution standards.
 - G In section 6, Definitions, revised definitions for "Canola," "Harvest," "Local Market Price," and "Rapeseed;" and adds a new definition for "Price of Damaged Production."
 - H Section 8, Insurance Contract Information, that lists standards for insurability, unit division, and quality adjustment.
 - I Section 9, Replant Payment Standards, that lists replant payment information with examples.
 - J In section 13, Sample Selection Standards, additional information for selecting representative samples.
 - K In section 14, Plant Types and Stage of Growth, adds information and illustrations of canola and rapeseed growth stages and plant types.
 - L In section 15, Appraisal Methods, a revised "Percent of Yield Loss from Stand Reduction per 10 Feet of Row" table to correct erroneous percentages in the previously issued table.
 - M In section 16, Appraisal Worksheet Entries and Completion Standards, new general information statement.

**CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (cont'd.)**

- N In section 17, Appraisal Calculation Standards, references to form entries; appraisal calculations; and rounding rules.
 - O In section 21, a new heading Claim Form Entries and Calculation Standards, and adds references to and standards for the Production Worksheet used by the insurance industry.
- 2 Deletes:
- A References to the FCI-6 Statement of Facts form and replaces them with references to the Special Report form.
 - B References to the FCI-74 claim form and replaces them with references to the Production Worksheet.
 - C References to sections of the standards handbook that are not applicable to Catastrophic Coverage (NACAT).
 - D The section entitled: CLAIM FORM PRODUCTION ENTRIES AND CALCULATION STANDARDS.
 - E The section entitled: LATE AND PREVENTED PLANTING STANDARDS.

CONTROL CHART FOR: CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25560						
	SC Page(s)	TC Page(s)	Text Pages	Exhibit(s)	Date	Directive Number
Removes	FCIC-25560-1 and replaces it with FCIC-25560					
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(RESERVED)

UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25560
SUBJECT: CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: April 8, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) canola and rapeseed losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the FCIC-25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is an updated loss adjustment standards handbook for canola and rapeseed. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A Insurance Providers. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.
- B Entry-specific Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CANOLA	CAN adian O il L ow A cid
CAT	Catastrophic Risk Protection
CCC	Commodity Credit Corporation
CIH	Crop Insurance Handbook
DF	Discount Factor
FSA	Farm Service Agency
FDA	Food and Drug Administration
FCIC	Federal Crop Insurance Corporation
FGIS	Federal Grain Inspection Service
FM	Foreign Material
FSA	Farm Service Agency
LAM	Loss Adjustment Manual
ML	Milliliters
MPCI	Multiple Peril Crop Insurance
QA	Quality Adjustment
RCP	Regionally Constructed Price
RIV	Reduction in Value
RMA	Risk Management Agency
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the FCIC-24030, Submission Standards Handbook.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

A General. Terms and definitions that are general (not crop-specific) to loss adjustment are identified in the LAM.

B Specific. Terms and definitions specific to canola and rapeseed loss adjustment and this handbook, which are not defined in this section, are identified as they appear in the text.

- | | | |
|-----|-----------------------------|---|
| (1) | Canola | A crop of the genus ' <i>Brassica</i> ' as defined in accordance with the Official United States Standards for Grain - Subpart C - U.S. Standards for Canola. |
| (2) | Harvest | Combining or threshing of seed. A crop that is swathed prior to combining is not considered harvested. |
| (3) | Local Market Price (Canola) | The cash price per pound for U.S. No. 2 grade canola that reflects the maximum limits of quality deficiencies allowable for the U.S. No. 2 grade canola. |
| (4) | Price of Damaged Production | The cash price per pound available if the production were sold for canola that qualifies for quality adjustment in accordance with the Canola and Rapeseed Crop Provisions. |
| (5) | Rapeseed | A crop of the genus ' <i>Brassica</i> ' that contains at least 30 percent of an industrial type of oil as shown in the Special Provisions and that is measured on a basis free from foreign material. |
| (6) | Swath(ed) | Severance of the stem and seed pods from the ground and placing into windrows without removal of the seed from the pod. |

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that required information is provided on the specified forms, printouts, or on a Special Report attached to the appropriate form as specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for canola and rapeseed apply to the insured, and if so, whether they have been complied with by the insured.

8 **INSURANCE CONTRACT INFORMATION**

The insurance provider is to determine that the insured has complied with all provisions of the insurance contract. Canola and rapeseed provisions which are to be considered in this determination include (but are not limited to):

- A Insurability. The crop insured will be all canola and rapeseed in the county for which a premium rate is provided by the actuarial documents.
- (1) In which the insured has a share;
 - (2) That is planted for harvest as seed; and
 - (3) That is not, unless allowed by the Special Provisions, or by written agreement:
 - (a) Interplanted with another crop; or
 - (b) Planted into an established grass or legume.

- B Unit Division. See the insurance contract for unit provisions.
- C Quality Adjustment (QA). QA provisions apply to canola only.

Note: The QA provisions contained in the Special Provisions apply only to counties with fall or spring/fall planting dates. The QA provisions contained in the Canola and Rapeseed Crop Provisions apply only to counties with spring planting dates. Listed below are the affected counties, county-specific planting dates, and applicable QA provisions.

(1) Canola County Programs, Planting Dates, and QA Provisions*

State	County	Planting Dates	QA Provisions
GA	Baker	Fall	Special Provisions
GA	Calhoun	Fall	Special Provisions
GA	Early	Fall	Special Provisions
ID	Lewis	Spring	Crop Provisions
MN	Kittson	Spring	Crop Provisions
MN	Roseau	Spring	Crop Provisions
MT	Glacier	Spring	Crop Provisions
ND	Bottineau	Spring	Crop Provisions
ND	Cavalier	Spring	Crop Provisions
ND	Pierce	Spring	Crop Provisions
ND	Ramsey	Spring	Crop Provisions
ND	Towner	Spring	Crop Provisions
ID	Latah	Fall/Spring	Special Provisions
OR	Umatilla	Fall/Spring	Special Provisions
WA	Whitman	Fall/Spring	Special Provisions

*For counties not listed here, refer to the actuarial documents for the planting date(s) and the applicable QA provisions.

- (2) General standards that apply to all canola that qualifies for QA.
 - (a) DISREGARD CONTRACT PRICES IN QA. Processor or processor-broker prices are considered contract prices and are disregarded for QA.
 - (b) THE QA FACTOR CANNOT BE GREATER THAN 1.000.
 - (c) Document QA information as described in the instructions for the "Narrative" Section of the Production Worksheet (see section 21).
 - (d) For additional QA definitions, instructions, qualifications, and testing requirements - see the LAM and the Official United States Standards for Canola.

- (e) If a local market cannot be found for the canola, refer to the Special Provisions and the LAM.
 - (f) See the LAM for special instructions regarding mycotoxin infected grain.
- (3) Special Provision QA standards that apply to counties with spring and/or fall planting dates.
- (a) When due to insurable cause(s), use of QA for canola is handled by determining separate discount factors, summing them together, and subtracting them from 1.000 to get the applicable QA factor (percent of production to count).
 - (b) See the Special Provisions for discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also see the LAM for examples and guidance in determining reduction-in-values (RIVs) needed to calculate non-chart discount factors.
 - (c) For QA canola that RIVs apply, and can be conditioned, refer to the Special Provisions for instructions.
- (3) Canola and Rapeseed Crop Provision QA standards that apply to counties with spring planting dates.

Canola production that is eligible for quality adjustment will be reduced by:

- (a) Dividing the price per pound (in whole cents) of damaged production by the local market price (in whole cents), results rounded to three-decimal places, to determine the QA factor.
- (b) The number of pounds remaining after any reduction due to excessive moisture (the moisture-adjusted gross pounds) of the damaged or conditioned production will then be multiplied by the QA factor to determine the net production to count.

D General Provisions Not Applicable to CAT Coverage:

- (1) Optional Units.
- (2) High Risk Land Exclusion.
- (3) Written Agreements.
- (4) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).
- (5) Replant Payments.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues.

B To qualify for a replanting payment the:

- (1) Canola must be damaged by an insurable cause.
- (2) Insurance provider determines that it is practical to replant.
- (3) Acres must have been planted on or after the initial planting date established by the Special Provisions.
- (4) Appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be at least 90 percent of the production guarantee for the acreage.
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable).
- (6) Insurance provider has given consent to replant.

Note: In the "Narrative" section of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

C The replanting payment per acre will be the LESSER OF:

- (1) The insured's actual replanting cost.
- (2) The product of multiplying the maximum pounds allowed in the policy (175 pounds) by the insured's price election, times the insured's share in the crop.
- (3) 20 percent of the production guarantee times the applicable price election times the insured's share.

Note: Compute the number of pounds per acre allowed for a replanting payment (entered in the "Adjusted Potential" column of the claim form) by dividing the insured's cost to replant by the price election, and multiplying this result by the share. This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the "Narrative" of the claim form or on a Special Report.

EXAMPLE 1

- ❖ Owner/operator and (100 percent share).
- ❖ 10.0 acres replanted.
- ❖ Actual cost of replanting = \$15.25 per acre.
- ❖ The price election = \$0.10 per pound.
- ❖ 20% of the production guarantee (1200 lbs.) = 240 lbs. x \$0.10 (price election) = \$24.00 per acre.
- ❖ 175 lbs. (maximum lbs. allowed by the policy) x \$0.10 (price election) = \$17.50 per acre.
- ❖ The lesser amount of \$15.25, \$24.00, \$17.50 is \$15.25
- ❖ Actual pounds per acre allowed = 153 lbs. ($\$15.25 \div \0.10).
- ❖ Enter 153 pounds in the "Adjusted Potential" column on the claim form.

EXAMPLE 2

- ❖ Landlord and tenant (both insured) on 50/50 share.
- ❖ No agreement exists that allows the tenant to have the landlord's share of the replant payment.
- ❖ 10.0 acres replanted.
- ❖ The actual cost of replanting is \$18.00 per acre.
- ❖ The price election is \$0.10 per pound.
- ❖ 20% of the production guarantee (1200 lbs.) = 240 lbs. x \$0.10 (price election) = \$24.00 x .500 (share) = \$12.00 per acre.
- ❖ 175 lbs. (maximum lbs. allowed by the policy) x \$0.10 (price election) = \$17.50 x .500 (share) = \$8.75 per acre
- ❖ The lesser amount of \$18.00, \$12.00, and \$8.75 is \$8.75
- ❖ Actual pounds per acre allowed = 88 lbs. ($\$8.75 \div \0.10).
- ❖ Enter 88 lbs. in the "Adjusted Potential" column of the claim form.

Note: Enter 88 lbs. in the "Adjusted Potential" if share has been applied or 175 lbs. in the "Adjusted Potential" if share has yet to be applied. (Follow individual company guidelines.)

- D Replant payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in the "Narrative" the date the acreage was replanted to canola (from a completed Certification Form, returned by the insured).
- E Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- F No replanting payments will be made on acreage which a prior replant payment has been made during the current crop year.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

PART 2 CANOLA AND RAPESEED APPRAISALS**12 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) Use the standard appraisal methods contained herein for appraising canola and rapeseed.
- (2) Appraisal methods are listed in order of occurrence during the insurance period.
- (3) ANY DEVIATIONS IN APPRAISAL METHODS REQUIRE FCIC's WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, appraisals are to be made:

- (1) For uninsured causes of loss. Such appraisals will NOT be used for APH purposes. For additional information, contact the insurance provider.
- (2) For damage such as hail, flooding, etc., defer appraisals to later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instructions on deferred appraisals.
- (3) See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS**A Selecting Representative Samples for Appraisals**

- (1) Determine the number of recommended samples for a field or subfield by the field size; the average stage of growth; age (size); general capabilities of the plants; variability of potential production; and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take as many samples as necessary for an accurate appraisal, but use

of fewer than the recommended minimum number of samples shown in subsection B, must be explained in the "Remarks" section of the appraisal worksheet.

B Canola and Rapeseed Minimum Sample Table

Acres in Field	Minimum Number of Samples*
0.1 - 10.0	3
10.1 - 40.0	4

*Add one additional sample for each additional 40.0 acres (fraction thereof) in the field or subfield.

C Sample Size by Appraisal Method

- (1) Stand Reduction: 10 feet of row.
- (2) Plant Damage: 5 damaged plants.
- (3) Seed Count: A representative sample is a 1-square-foot-area hand-harvested sample. For machine-harvested samples, one representative sample is the number of square feet harvested by machine in a representative area.

D Sampling Procedure Standards

- (1) Determine average canola or rapeseed growth stage in selected representative samples.
- (2) Establish the stage of growth as the most advanced stage of development which at least 50% of the plants in the representative sample have reached.
- (3) Use the stage of growth at the date of damage when determining yield loss from defoliation (see section 14 D).
- (4) Assess damage within 3 to 5 days after occurrence when canola or rapeseed is in the vegetative stage for hail (for freeze damage the adjuster should wait 7 to 10 days before appraising crop damage).
- (5) Assess damage 7 to 14 days after occurrence for flowering and podding stage crop damage.

14 PLANT TYPES AND STAGES OF GROWTH

A Applicability. These instructions provide plant type and growth stage information for use when appraising potential canola or rapeseed production during various stages of growth.

B Canola and Rapeseed Comparisons

- (1) Canola is a "quality improved rapeseed" of which there are many varieties.
- (2) Canola is generally grown under contract for seed, which is a source of edible oil. Canola specifically grown for edible oil must contain less than 2% erucic acid and less than 30 micromoles glucosinolate per gram of defatted meal.
- (3) Canola seeds contain about 40 percent oil. After oil extraction, the residual meal contains about 37 percent high quality protein. The seed is somewhat more fibrous than other oilseeds so the protein is slightly less concentrated than some of the competitive meals.

Note: See Exhibit 2 for additional information on canola and rapeseed plant characteristics.

C Plant Types

- (1) Canola quality varieties may be developed from either the Polish species (*Brassica campestris*) or the Argentine species (*Brassica napus*) of rapeseed.
- (2) Both species have winter and spring varieties. Winter canola is grown in the U.S. for its high yield. Spring canola is grown in the northern U.S. and Canada and other areas that have not been able to overcome the problem of winterkill. Winter canola varieties are planted in late summer or early fall so the plants overwinter as a rosette.
- (3) Flowering stalks form in the nodes of the crown area. Basal and secondary branching from the main flowering stalk is dependant upon the plant population per field and a favorable growing environment.
- (4) Most of the grain yield is produced from the early-flowering sites on the stem or branches.
 - (a) The yellow flowers are characteristically four-petaled.
 - (b) The pods are normally 1 to 1½ inches long, about ⅛ inch wide. Each pod will contain 15 to 40 small round seeds, usually black, although species color varies.
 - (c) Because of the indeterminate growth habit, the plants will

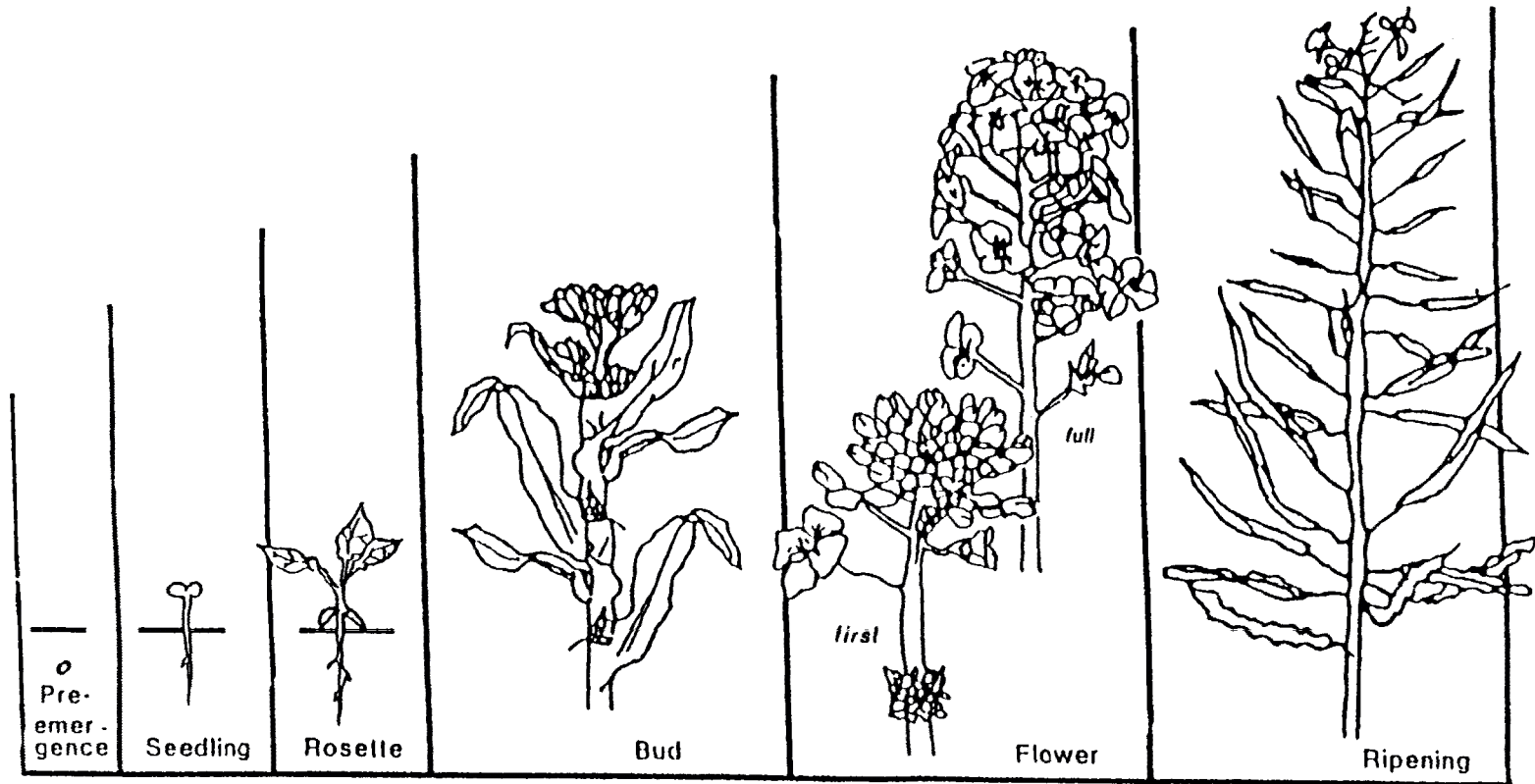
bloom and set seed for 5 to 6 weeks.

Note: The Special Provisions list canola and rapeseed "Types" that are categorized as "Spring Planted" or "Fall Planted" (with High Oleic and/or High Erucic, as applicable).

D Canola and Rapeseed Growth Stages in Relation to Appraisal Methods

Stage	Appraisal Method	Description of Plant Growth Stage
Vegetative: 30-45 days	Stand Reduction	From seedling emergence until flower buds appear at the end of the main stem as it starts to elongate.
Flowering: 14-21 days	Plant Damage	Begins with stem elongation and the opening of the first flower and ends with petal fall of the last flower. Flowering starts at the bottom of the main stem or branch and continues upward. Buds open into flowers and flowers develop into pods. Abortion, a natural occurrence, may occur as only 40-55% of flowers produced develop into productive pods.
Podding- Ripening:	Seed Count	Starts after the first petals drop off and a young pod is visible in the center of the flower that is lowest on the stem or branch.

Canola and Rapeseed Growth Stages



Vegetative Stages

Reproductive Stages

15 APPRAISAL METHODS**A General Information**

- (1) Use the applicable appraisal method contained herein for appraising canola or rapeseed.
- (2) Appraisal methods are listed in order of occurrence during the insurance period.

B Stand Reduction Method

- (1) Damaged Plant Characteristics for Stand Reduction Appraisals.

Canola or rapeseed plants injured in the vegetative stage may have either one or both cotyledons missing, the seedling beaten down, or the stem broken at the soil line. Plants with both cotyledons broken or torn off, and those broken off below the cotyledons, usually do not survive. An average stand of 11 to 13 plants per square foot can be reduced to fewer than 4 plants per square foot before yield losses exceed 10%. The crop recovers its yield potential as the remaining seedlings take advantage of reduced competition for light, moisture and nutrients. As a result, plants grow larger, produce branches and develop more pods and seeds per pod, thereby compensating for lost plants.

- (2) Standards for Determining Percent Yield Loss.

Refer to subsection C chart to determine percent yield loss due to insurable causes. To qualify for stand reduction appraisals, damaged plants in the vegetative stage must:

- (a) be cut off below the cotyledons,
- (b) have both cotyledons removed,
- (c) be dead, or
- (d) be injured to such an extent they are in a non-recoverable condition.

C Percent Yield Loss from Stand Reduction per 10 Feet of Row

		SURVIVING PLANTS																											
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	30	40	50	60	70	80		
ORIGINAL STAND	80	85	61	46	37	31	28	25	22	19	16	15	14	13	13	12	11	10	09	09	07	04	02	01	01	00	00		
	70	85	61	46	37	31	26	23	21	18	16	14	13	12	12	11	10	09	08	08	07	04	02	01	01	00			
	60	85	61	46	37	30	24	21	19	17	15	14	13	12	11	11	10	09	08	07	06	02	01	01	00				
	50	85	61	46	36	30	22	19	18	16	15	13	12	11	10	10	09	08	06	05	06	02	01	00					
	40	85	60	45	35	29	20	18	16	14	13	12	11	11	10	09	08	07	07	06	05	01	00						
	30	85	60	44	34	28	18	16	15	13	12	11	10	09	08	08	07	06	05	04	03	00							
	20	84	59	43	33	26	16	14	13	12	10	09	08	07	06	05	04	03	02	01	00								
	19	84	59	42	32	25	16	14	12	11	09	08	07	06	05	04	03	02	01	00									
	18	84	58	42	31	24	16	13	12	10	08	07	06	05	04	03	02	01	00										
	17	84	58	41	31	24	15	13	11	10	07	06	05	04	03	02	01	00											
	16	84	57	40	30	23	15	13	11	09	06	05	04	03	02	01	00												
	15	84	57	40	29	22	15	13	10	08	05	04	03	02	01	00													
	14	83	56	39	28	21	15	12	09	07	04	03	02	01	00														
	13	83	56	38	27	20	15	12	09	06	03	02	01	00															
	12	83	55	37	27	20	14	12	08	06	02	01	00																
	11	83	55	37	26	19	14	11	08	05	01	00																	
	10	83	54	36	25	18	14	11	07	04	00																		
	9	82	52	33	22	14	11	07	04	00																			
	8	81	50	31	19	11	07	04	00																				
	7	81	48	28	15	07	04	00																					
6	80	46	26	12	04	00																							
5	79	44	23	09	00																								
4	75	38	15	00																									
3	66	28	00																										
2	50	00																											
1	00																												

Note: When there are more than 20 original or surviving plants in ten feet of row, round the number to the nearest whole number contained above (e.g., 23 plants round to 20, and 27 plants round to 30, etc.) to determine % yield loss.

Example: An insured unit's original stand is 70 plants per 10 feet of row. Insured crop damage reduces the stand to 27 plants per 10 feet of row. Using the information above and rounding to 30 surviving plants, this equates to a 4 percent yield loss.

- (3) Standards for Stand Reduction Appraisals.
 - (a) In a representative sample area, determine the number of plants per 10 feet of row in the original stand. Enter this number on the appraisal worksheet in item 7.

Note: A normal stand is approximately 70 plants per 10 feet of row.
 - (b) In representative sample areas with crop damage, count the number of surviving plants per 10 feet of row. Enter this number on the appraisal worksheet in item 12.
 - (c) See subsection E to identify the percent yield loss based on the original stand and the number of surviving plants. Enter percent yield loss, rounded to hundredths on the appraisal worksheet in item 16.
- (4) Stand reduction usually stops being considered after main stem starts elongating approximately 30-45 days after planting (see Exhibit 2).

D Plant Damage Method

- (1) Damaged Plant Characteristics for Plant Damage Appraisals.

Plants in a vegetative stage are occasionally injured at the growing point and lost; however, the major injury is usually to the leaf canopy. Leaves that are only bruised or torn suffer only partial loss, while those that are bruised on the main vein, or torn and broken and wilting will be lost. Leaf area is important for photosynthesis; therefore, leaf area loss will result in reduced seed yield. Defoliation or leaf area destroyed is that of the leaf that has been removed or severely injured by hail. Since canola and rapeseed leaves usually vary greatly in size, it is better to assess the loss of leaf area rather than the number of leaves lost.

- (2) Standards for Defoliation Calculation.

Determine the percent of defoliation from 5 representative sample plants. Include only the area removed or affected by a tear or bruise as indicated by browning of the tissue. Refer to subsection E to determine the percent yield loss. Round the percent of leaf area defoliated to the nearest 5 percent, to determine the percent yield loss.

E Percent Yield Loss from Defoliation

Stage of Growth	Percent Yield Loss																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Vegetative thru Start of Flowering	1	2	3	4	5	6	8	10	11	12	13	15	16	18	19	20	21	22	23	25
5 Days after Flowering	1	2	2	3	4	5	5	6	7	8	9	10	10	11	12	13	13	14	15	16
10 Days after Flowering	0	1	1	2	2	2	2	3	3	3	4	4	5	5	6	6	6	7	7	8

Example: The adjuster determined the stage of growth to be vegetative. The adjuster also determined percent leaf area defoliated was 30%. Use the information in subsection E above, to determine the percent yield loss is 6 percent. Enter 0.06 on the appraisal worksheet in item 16.

F Seed Count Appraisals

(1) Damaged Plant Characteristics for Seed Count Appraisals.

Loss adjustment in the podding-ripening stage (filling period) can overlap to some extent with the flowering stage. Loss of leaf area is not considered at this stage. When flowering has finished, most leaves have yellowed and fallen off the plant. Nourishment for developing seed is provided by the green stems and pods. In the podding-ripening stage when seeds are filling, if hail partially severs the green stems, producing "hangers," breaks should be counted as lost. The stem will not heal and seeds above the break will not continue to fill when stems are yellow and drying and are partially severed. However, they are still accessible for harvesting, and should not be counted as lost. The seed will continue to mature in uninjured pods. Bruising of green pods may result in subsequent splitting as the pods turn brown and dry out. Individual pods which are split or splitting as a result of bruising, partially or completely severed (whether one or both sides are missing), are counted as lost.

(2) Standards for Determining Seed Count Appraisals.

- (a) In each of the representative areas required for the size of field, pick all of the pods from five 1-square-foot areas.
- (b) Shell out each 1-square-foot sample individually, pour each sample into a graduated cylinder and measure level in milliliters (ml). Use table in subsection G to convert ml to pounds per acre.
- (c) On the appraisal worksheet, record seed level in ml for each sample. Record corresponding yield in whole pounds per acre.

- (d) If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of canola or rapeseed to calculate the yield per acre using the formula below.

Note: Document calculations in the "Remarks" section of the appraisal form.

$$\frac{\text{Lbs. of canola or rapeseed harvested}}{\text{Square feet harvested}} \times 43,560 \text{ sq. ft./A} = \text{Lbs./A}^*$$

*Round Lbs./A to the nearest whole pound

Example:

$$\frac{5}{200} = .025 \times \frac{43560 \text{ sq. ft.}}{\text{Acre}} = 1089 \text{ lbs. seed per acre} = 1089$$

- (e) Calculate the row length in feet needed for a sample using the following formula.

$$\frac{12 \text{ inches}}{\text{row width in inches}} = \text{row length in feet for a sample}$$

Note: Row width rounded to the nearest half inch expressed as a decimal (e.g., actual row width is 6.3 inches, round to 6.5 inches, or actual row width is 7.8 inches, round to 8.0 inches).

Example: $\frac{12}{6.5} = 1.8$, Measure 1.8 feet of row for a sample with 6.5 inch row widths.

G Canola and Rapeseed Yield per Acre Determination Based on Milliliters of Seed per Square Foot*

ML of Seeds	Lbs/A	ML of Seeds	Lbs/A	ML of Seeds	Lbs/A
1.0	60	8.0	480	15.0	900
2.0	120	9.0	540	16.0	960
3.0	180	10.0	600	17.0	1020
4.0	240	11.0	660	18.0	1080
5.0	300	12.0	720	19.0	1140
6.0	360	13.0	780	20.0	1200
7.0	420	14.0	840		

* 1 ml of seeds per square foot equals 60 lbs. of canola or rapeseed per acre.

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS**A General Information**

- (1) The canola appraisal worksheet herein contains the required standard items and information required for documenting appraisals. Insurance provider canola appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format canola appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

B Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base yield or farming practice. Refer to subsection 13 B for sampling requirements.

C Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2 Policy Number	Insured's assigned policy number.
3 Unit Number	Five-digit unit number from the acreage report.
4 Crop Year	Crop year, as defined in the policy, for which the claim is filed.
5 Claim Number	Enter the claim number assigned by the insurance provider.
6 Stage	Determined stage of growth at time of damage (e.g., Vegetative, Flowering, or Podding/Ripening).
7 Original Number of Plants in 10 Feet of Row	Original number of canola or rapeseed plants in 10 feet of row. Note: If a field has more than one plant population per 10 feet of row (e.g., half the field is 70 plants per 10 feet of row and the other half is 60 plants per 10 feet of row), divide the field into subfields and complete a separate appraisal for each, as applicable.

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

Note: Complete a separate appraisal form for (1) stand reduction and plant damage appraisals versus (2) seed count appraisals.

- | | | |
|----|---|---|
| 8 | Sample Number | Sample identification numbers are on the appraisal form. If more than 5 samples are needed see section 13 B for minimum sample recommendations. Use additional pages and number the samples 6, 7, 8, etc. |
| 9 | Field ID | The field identification symbol. |
| 10 | Drill Space | Measure across 3 or more rows, and enter average space to the nearest half inch expressed as a decimal (e.g., 3 rows actually measure 18.4 inches; round to 18.5 inches), see Section 13. |
| 11 | Number of Plants Totally Destroyed | Number of plants totally destroyed in 10 feet of row. |
| 12 | Number of Surviving Plants | Item 7, Original Number of Plants in 10 Foot Row minus item 11, Number of Plants Totally Destroyed. |

Note: To minimize errors, percentages in items 13 through 18 are to be entered as 2-place decimals (e.g., .80 for 80 percent, etc.).

- | | | |
|----|--|---|
| 13 | % Damage from Stand Reduction | Percent yield loss from stand reduction for stage of growth at time of damage (see subsection 15 C). |
| | | Note: When there are more than 20 original or surviving plants in ten feet of row, round the number of plants to the nearest whole number contained in subsection 15 C (e.g., 23 plants round to 20, and 27 plants round to 30, etc.) to determine % yield loss. |
| 14 | Potential Remaining | 1.00 minus item 13, % Damage from Stand Reduction. |
| 15 | % Leaf Area Destroyed (Hail Only) | The average percent of leaf area destroyed from five consecutive plants in the representative sample area. This includes parts of plants cut off (see section 15 D (2)). |
| 16 | % Damage from Leaf Destruction | Percent yield loss from defoliation (see section 15 E). |
| 17 | Net Damage to Leaf Loss | Item 14, Potential Remaining times item 16, % Damage from Leaf Destruction, round results to two-decimal places. |
| 18 | Net Potential | Item 14, Potential Remaining minus item 17, Net Damage to |

	Remaining	Leaf Loss.
19	APH Yield	Approved APH yield in whole pounds from the APH form.
20	Total Pounds per Sample	Item 18, Net Potential Remaining times item 19, APH Yield, in whole pounds.
21-23		MAKE NO ENTRY.
24	Sub-total	Total all item 20 entries, Total Pounds per Sample, in whole pounds.
25	Number of Samples	Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.
26	Appraisal	Divide item 24, Sub-total by item 25, Number of Samples, results in whole pounds.
27	Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Note: Enter "Rapeseed" for any rapeseed appraisals, as applicable.
28	Insured's Signature and Date	Insured's (or authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
29	Adjuster's Signature, Code Number and Date	Signature of adjuster, code number, and date signed after the insured (or authorized representative) has signed.
	Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

SEED COUNT APPRAISALS

1-7		Same as Stand Reduction and Plant Damage Appraisals, above.
8-20		MAKE NO ENTRY.
21	Sample Number	Sample identification numbers are pre-printed on the appraisal worksheet.
22	Seed Level in	Seed level in cylinder in milliliters (ml).

	Cylinder (ml)	Note: Use a graduated cylinder to measure seed samples. Adjusters can obtain graduated cylinders, in ml, from most chemical supply stores.
23	Pounds per Acre	Convert ml in cylinder to pounds per acre (see subsection G) and enter the per-acre yield in whole pounds.
24	Sub-total	Total all item 23, Pounds per Acre entries as applicable.
25	Number of Samples	Enter the number of samples taken for all Seed Count Appraisals.
26	Appraisal	Divide item 24, Sub-totals by Item 25, Number of Samples, result in whole pounds.
27-29		Same as Stand Reduction and Plant Damage Appraisals, above.

(FOR ILLUSTRATION PURPOSES ONLY) CANOLA AND RAPESEED APPRAISAL WORKSHEET	1 INSURED'S NAME I.M. Insured		2 POLICY NUMBER XXXXXXX		3 UNIT NUMBER 00100		4 CROP YEAR YYYY	
	5 CLAIM NUMBER XXXXXXX			6 STAGE Vegetative			7 ORIGINAL NO. OF PLANTS IN 10 FEET OF ROW 70	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	NUMBER OF PLANTS TOTALLY DESTROYED 11	NUMBER OF SURVIVING PLANTS 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only)	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16)	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	6	60	10	0.16	0.84	0.55	0.13	0.11	0.73	800	584
2	A	6	69	1	0.85	0.15	0.60	0.15	0.02	0.13	800	104
3	A	6	65	5	0.31	0.69	0.50	0.12	0.08	0.61	800	488
4	A	6	63	7	0.23	0.77	0.65	0.16	0.12	0.65	800	520
5	A	6	55	15	0.11	0.89	0.55	0.13	0.12	0.77	800	616

SEED COUNT APPRAISALS

SAMPLE NUMBER	SEED LEVEL IN CYLINDER (ML)	POUNDS PER ACRE	CANOLA YIELD PER ACRE DETERMINATION BASED ON ML OF SEED PER SQUARE FOOT						SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
			ML SEED	LB/A	ML SEED	LB/A	ML SEED	LB/A		
1								24	5	462
2			1.0	60	8.0	480	15.0	900		
3			2.0	120	9.0	540	16.0	960		
4			3.0	180	10.0	600	17.0	1020		
5			4.0	240	11.0	660	18.0	1080		
6			5.0	300	12.0	720	19.0	1140		
7			6.0	360	13.0	780	20.0	1200		
8			7.0	420	14.0	840				
27 REMARKS										

28 INSURED'S SIGNATURE I.M. Insured		DATE MM/DD/YYYY	29 ADJUSTER'S SIGNATURE I.M. Adjuster		CODE NUMBER XXXXXX	DATE MM/DD/YYYY
--	--	--------------------	--	--	-----------------------	--------------------

(FOR ILLUSTRATION PURPOSES ONLY) CANOLA AND RAPESEED APPRAISAL WORKSHEET	1 INSURED'S NAME I.M. Insured		2 POLICY NUMBER XXXXXX		3 UNIT NUMBER 00100		4 CROP YEAR YYYY	
	5 CLAIM NUMBER XXXXXX			6 STAGE Podding			7 ORIGINAL NO. OF PLANTS IN 10 FEET OF ROW 70	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS												
SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	NUMBER OF PLANTS TOTALLY DESTROYED 11	NUMBER OF SURVIVING PLANTS 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only)	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16)	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1												
2												
3												
4												

SEED COUNT APPRAISALS												
SAMPLE NUMBER	SEED LEVEL IN CYLINDER (ML)	POUNDS PER ACRE	CANOLA YIELD PER ACRE DETERMINATION BASED ON ML OF SEED PER SQUARE FOOT						SEED COUNT	STAND REDUCTION OR PLANT DAMAGE		
			ML SEED	LB/A	ML SEED	LB/A	ML SEED	LB/A				
1	3	180							24 SUB-TOTAL	1140		
2	3	180	1.0	60	8.0	480	15.0	900				
3	2	120	3.0	180	10.0	600	17.0	1020	25 NUMBER OF SAMPLES	8		
			4.0	240	11.0	660	18.0	1080				
4	1	60	5.0	300	12.0	720	19.0	1140	26 APPRAISAL (Pounds/A)	143		
			6.0	360	13.0	780	20.0	1200				
5	2	120	7.0	420	14.0	840						
6	3	180	27 REMARKS									
7	3	180										
8	2	120										
9												
10												

28 INSURED'S SIGNATURE I.M. Insured			DATE MM/DD/YYYY		29 ADJUSTER'S SIGNATURE I.M. Adjuster			CODE NUMBER XXXXXX		DATE MM/DD/YYYY	
--	--	--	--------------------	--	--	--	--	-----------------------	--	--------------------	--

17 APPRAISAL CALCULATION STANDARDS

See section 16, Appraisal Worksheet Entries and Completion Standards for form entries; appraisal calculations; and rounding rules.

18 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

When canola/rapeseed is damaged in the swath, refer to the appraisal method in Section 15 F for determining production to count in the field.

19 (RESERVED)

20 (RESERVED)

(RESERVED)

(RESERVED)

(RESERVED)

PART 3 CANOLA/RAPSEED CLAIMS**21 CLAIM FORM ENTRIES AND CALCULATION STANDARDS**

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, legality, or availability of the FCIC-required information.

A Instructions

- (1) The claim form, (hereafter referred to as a "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeds the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.

- (6) Instructions labeled "R" apply to replant inspections only.
- (7) Instructions labeled "F" apply to final inspections only.
- (8) Instructions not labeled apply to ALL inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Crop/Code	<p>"Canola" (0015).</p> <p>Note: Rapeseed is listed as a TYPE of canola in the Special Provisions (see Section I, item "G" for type entries).</p>
2 Unit No.	Five-digit unit number from the acreage report after it is verified to be correct (e.g., 00100).
3 Legal Description	Section, township, and range numbers or other legal description that identifies the location of the unit.
4 Date of Damage	Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5 Cause of Damage	<p>Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If it is evident that no indemnity is due, enter "None."</p> <p>If an insured cause of loss is coded "Other," explain in the "Narrative."</p> <p>Note: See the Basic Provisions and the Canola and Rapeseed Crop Provisions for information pertaining to insured and uninsured causes of loss.</p>
6 Primary Cause Percent	<p>P MAKE NO ENTRY.</p> <p>R&F Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.</p>
7 Company/ Agency	Company name and agency name.

8	Name of Insured		Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9	Claim Number		Enter the claim number as assigned by the insurance provider.
10	Policy Number		Insured's assigned policy number.
11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P&R	MAKE NO ENTRY.
		F	Enter the unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. Note: If more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report identified as "Non-Loss Units."
13	Estimated Production Per Acre	R&P	MAKE NO ENTRY.
		F	Enter the estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.
14	Date(s) of Notice	P	<p>a Enter the date the notice of damage was given for the unit in item 2.</p> <p>b A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.</p> <p>c Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.</p>

- R&F Adjusters: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "Final" inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.
- 15 **Companion Policies**
- a If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
- (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

Note: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or practices;
- (2) APH yields;
- (3) Appraisals;

- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if hail and fire exclusion is in effect.

Verify or make the following entries:

Standard Items

Information Required

A	Field ID	<p>The field identification symbol from a sketch map or an aerial photo. See the "Narrative." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</p> <p>Note: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.</p>
B	Preliminary Acres	<p>P The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.</p> <p>R&F MAKE NO ENTRY.</p>
C	Final Acres	<p>See the LAM for definition of acceptable determined acres used herein.</p> <p>Determined acres to tenths for acreage:</p> <ul style="list-style-type: none"> a Put to other use without prior consent; b Abandoned; or c Damaged by uninsured causes. <p>R Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.</p>

- a Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the "Narrative."
- b ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

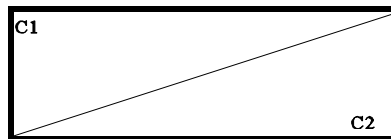
F Determined acres to tenths.

Note: Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the "Narrative."

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual company policy. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

C₁ Enter the ACTUAL acres for the field or subfield.

C₂ Enter the REPORTED acres for the field or subfield.



D **Interest or Share** Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E **Risk** The correct rate class from the actuarial documents. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report.

Note: Unrated land is uninsurable without a written agreement.

F **Practice** Practice, entered as a 3-digit code number exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

	Use		abbreviations.																		
			<table border="0"> <thead> <tr> <th style="text-align: left;"><u>USE</u></th> <th style="text-align: left;"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>"Replant"</td> <td>Acreage replanted and qualifying for replant payment.</td> </tr> <tr> <td>"Not Replanted"</td> <td>Acreage not replanted or not qualifying for a replant payment.</td> </tr> <tr> <td>"To Millet," etc.</td> <td>Use made of the acreage</td> </tr> <tr> <td>"WOC"</td> <td>Without Consent</td> </tr> <tr> <td>"SU"</td> <td>Solely uninsured</td> </tr> <tr> <td>"ABA"</td> <td>Abandoned without consent</td> </tr> <tr> <td>"H"</td> <td>Harvested</td> </tr> <tr> <td>"UH"</td> <td>Unharvested</td> </tr> </tbody> </table>	<u>USE</u>	<u>EXPLANATION</u>	"Replant"	Acreage replanted and qualifying for replant payment.	"Not Replanted"	Acreage not replanted or not qualifying for a replant payment.	"To Millet," etc.	Use made of the acreage	"WOC"	Without Consent	"SU"	Solely uninsured	"ABA"	Abandoned without consent	"H"	Harvested	"UH"	Unharvested
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"UH"	Unharvested																				
			<p>Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."</p> <p>PREVENTED PLANTING: See the LAM for proper codes for any eligible prevented planting acreage.</p>																		
J	Appraised Potential	R	MAKE NO ENTRY.																		
		P&F	Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)																		
			Note: If there is no potential on UH acreage enter "0."																		
K ₁	Moisture %	R	MAKE NO ENTRY.																		
		P&F	Enter moisture percent (if in excess of 8.5 percent) to nearest tenth.																		
			Note: For canola only, moisture adjustment is applied prior to any qualifying QA factors.																		
K ₂	Factor	R	MAKE NO ENTRY.																		
		P&F	Moisture factor - For appraised mature grain production in excess of 8.5 percent, obtain factor from Exhibit 1.																		
L	Shell and/or	R	MAKE NO ENTRY.																		

Quality Factor	P&F	For mature unharvested canola which due to insurable causes qualifies for QA:	
		a as provided in the Canola and Rapeseed Crop Provisions, enter the QA factor (three place decimal) calculated in dividing the price of damaged production by the local market price. If appraised mature canola has no value enter ".000."	
		b as provided in the Special Provisions, the QA factor is 1.000 minus the sum of the applicable Discount Factors(DF) expressed as a three-place decimal.	
		c For additional QA definitions, instructions, qualifications and testing requirements, see the LAM and the Official United States Standards for Grain. Also see the QA instructions in the "Narrative," herein.	
		Note: There is no QA for rapeseed.	
M	Uninsured Causes	R	MAKE NO ENTRY.
		P&F	EXPLAIN IN THE NARRATIVE.
		a	<p>Hail and Fire exclusion NOT in effect.</p> <p>(1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any acreage:</p> <ul style="list-style-type: none"> (a) abandoned without consent; (b) put to other use without consent; (c) damaged SOLELY by uninsured causes; or
		Note: On preliminary inspections, advise the insured to keep the	

harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (d) for which the insured failed to provide acceptable records of production.

Note: When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds, for any such acreage.

b **Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.**

c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

Note: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N	Adjusted Potential	R	Enter the pounds per acre allowed for replanting. (See section 9 for qualifications and computations.)
		P&F	Column "J" times column "K ₂ " times column "L" plus column "M," results in whole pounds.
O	Total to Count		Column "C ₁ " (actual acres) times column "N " results in whole pounds.
P	Per Acre		Per acre guarantee - Enter the production guarantee from the insured's policy.
Q	Total		Column "C ₂ " (reported acres) times column "P" ("C" if acreage is not under-reported).
16	Total Acres	P	MAKE NO ENTRY.
		R&F	Total actual acres (column "C" or ("C ₁ " if there are under reported acres)), rounded to tenths.
17	Totals	P	MAKE NO ENTRY.

R&F Totals of Column "O" and Column "Q."

Narrative:

If more space is needed, document on a Special Report and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replant payment have been met. See section 9.
- b If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- c Enter "No Acreage Released," adjuster's initials, and date if no acreage is released on the unit.
- d If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- e Explain any uninsured causes, unusual, or controversial cases.
- f If there is an appraisal in section I, item "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- g State that there is "No Other Fire Insurance" when fire damages or destroys the insured canola or rapeseed crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- h Explain any errors found on the acreage report.
- i Explain any commingled production. See the LAM.
- j Explain any entry for "Production Not to Count" and/or any production not included in Section II, item "I" or item "B" -"E" entries.
- k Explain any ".000" QA factor entered in items "L" and "R." Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed. Also enter the RIVs and RCPs used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- l Explain a "NO" circled in item 19.
- m Attach a sketch map or aerial photograph to identify the total unit:

- (1) If consent is or has been given to put part of the unit to another use or to replant;
- (2) If acreage has been replanted to a practice uninsurable as an original practice;
- (3) If uninsured causes are present; or
- (4) For unusual or controversial cases.

Note: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- n Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the form for signature.
- o Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- p Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- q Document field IDs, date, and method of destruction of mycotoxin-infested canola or rapeseed if it has no market value. For further documentation instructions, refer to the LAM.
- r Explain any delayed notices or delayed claims as instructed in the LAM.
- s Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YYYY."
- t Document the method and calculation used to determine acres for the unit. See the LAM.
- u Document any other pertinent information, including any data to support any factors used to calculate the production.
- v Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

SECTION II - HARVESTED PRODUCTION

General Information:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns "B" through "E" are for structure measurements entries (rectangular, round, square, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" or "Conical Pile" if production is stored in an odd shaped structure or conical pile. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." See LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items "B" through "E" as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (5) There will be no "Harvested Production" entries for replant payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

Note: The average percent of dockage and moisture can be entered when the elevator has calculated the average on the summary sheet, separate line entries are not otherwise required, and when the determined average is acceptable to the adjuster. See the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, see the LAM.

- (8) There will generally be no harvested production entries in items "A" through "S" for preliminary or replant inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by type or practice. If production has been commingled, see the LAM.
- (10) For mycotoxin damage, see the LAM for special instructions.
- (11) If a correction is necessary in items "A" through "S," strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside "A." Make corrected entries on a new line.

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>	
18	Date Harvest Completed	P	MAKE NO ENTRY.
		R&F	a Enter the date the ENTIRE acreage on the unit was either: <ul style="list-style-type: none"> (1) totally destroyed, or (2) a combination of destroyed, put to other use, or harvested.
			b Enter the date from the Certification Form, if the case involves a Certification Form, when the entire unit is replanted, put to another use, etc. See the LAM.
			c Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested.
			d Enter "No Harvest" if none of the acreage was harvested nor will be harvested.
19	Similar Damage	P	MAKE NO ENTRY.
		R&F	Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to

		the experience of other farms in the area. If "No" is checked, explain in the "Narrative."
20	Assignment of Indemnity	Check "YES" only if an assignment of a canola or rapeseed indemnity is in effect for the crop year; otherwise check "No." Refer to the LAM.
21	Transfer of Right to Indemnity	Check "YES" only if an transfer of right to a canola or rapeseed indemnity is in effect for the unit for the crop year; otherwise check "No." Refer to the LAM.
A1	Share	Enter ONLY VARYING SHARES on SAME unit to three-decimal places.
A2	Field ID	<p>a If only one practice and/or type of harvested canola/rapeseed production is listed in Section I, MAKE NO ENTRY.</p> <p>b If more than one practice and/or type of harvested canola or rapeseed production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").</p>
B	Length or Diameter	<p>Internal measurement in feet to tenths of structural space occupied by crop.</p> <p>a Length if rectangular or square.</p> <p>b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p>
C	Width	Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter "RND."
D	Depth	Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If there is production in the storage structure from other units or sources, refer to the LAM.
E	Deductions	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.
F	Net Cubic Feet	Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

- G **Conversion Factor** Enter Conversion Factor as .8.
- H **Gross Production** Multiply column "F" times column "G," rounded to tenths of a bushel.
- Note:** This entry (column "F" times column "G," equals the amount of gross BUSHELS in the bin. Bushels must be converted to whole pounds by multiplying by the actual test weight (see item "I d" Bu., Ton, Lbs., Cwt.).
- I **Bu., Ton, Lbs., Cwt.** Circle "Lbs.," production in whole pounds, before deductions for grain moisture and foreign material for production:
- a Weighed and stored on the farm.
 - b Sold - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the "Narrative.")
 - c Stored in commercial storage - obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the "Narrative.")
 - d Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin. The adjuster must compute the amount of gross production. Refer to the LAM for cubic footage and production computations. A copy of ALL production calculations must be left in the file folder.
- CALCULATE THE PRODUCTION AS FOLLOWS:
 column "H" times column M₁ (actual test weight), rounded to the nearest whole pound.
- e For mycotoxin-infected canola/rapeseed, enter ALL production even if it has no market value.
- J **Shell/Sugar** MAKE NO ENTRY.

	Factor	
K ₁	FM%	<p>Make entry to nearest tenth for foreign material (as applicable), for foreign material ONLY, which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged foreign material on the settlement/summary sheet, see the LAM for instructions.</p> <p>The terms "dockage" and "foreign material" are often used by buyers to describe the same non-grain material depending on the geographic area of the country. See the Official U.S. Grain Standards Handbook and the LAM.</p>
K ₂	Factor	<p>Enter the three-place factor determined by subtracting the percent of FM from 1.000. Example: For 4 percent, enter ".960." Subtract the entry in K₁ from 100 and divide by 100.</p>
L ₁	Moisture %	<p>Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying QA factors.</p>
L ₂	Factor	<p>If canola or rapeseed moisture is more than 8.5 percent, enter the four-place moisture factor from the canola and rapeseed moisture adjustment table (Exhibit 1).</p> <p>Note: For canola only apply moisture adjustment prior to any adjustment for quality.</p>
M ₁	Test Wt.	<p>Test weight after removal of dockage, rounded to the nearest WHOLE pound from a representative sample (ONLY when structure measurements are entered in "B" through "E."), OTHERWISE MAKE NO ENTRY.</p>
M ₂	Factor	<p>MAKE NO ENTRY.</p> <p>Note: Do not enter a factor when there are bin measurements. The grain has been converted to actual pounds in column "I" above, therefore, no further adjustment is necessary. Column "H" instructions require bushels to tenths.</p>
N	Adjusted Production	<p>Result of multiplying "I" x "K₂" x "L₂" round results to whole pounds.</p>
O	Production Not to Count	<p>Net production NOT to count in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than</p>

the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

Note: Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the "Narrative." See example in the LAM.

P Production

Result of subtracting the entry in column "O" from column "N," results in whole pounds.

Q₁ Value

a For Special Provisions QA: when applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed (see the Special Provisions and the LAM for further instructions).

Note: DO NOT make an entry when the Quality Adjustment factor can be obtained from the charts in the Special Provisions.

b For Canola and Rapeseed Crop Provisions QA: enter the price received for damaged canola production in whole cents per pound.

Q₂ Market Value

a For Special Provisions QA: if an entry is in item Q₁, enter the Regionally Constructed Price (RCP) established by the Commodity Credit Corporation for U.S. Grade No. 2 canola for the county where the crop is grown. (See the LAM for further instructions).

Note: DO NOT make an entry when the QA factor can be obtained from the charts in the Special Provisions.

b For Canola and Rapeseed Crop Provisions QA: enter the local market price in whole cents per pound.

R	Quality Factor	a	<p>For Special Provisions QA: for production eligible for QA, enter the 3-digit QA factor determined by subtracting the result of Q_1 divided by Q_2 from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.</p> <p>Note: When RIV's are used in conjunction with Discount Factors (DF Chart), add the RIVs together and divide the sum by the Regionally Constructed Price (RCP) to obtain the non-chart Discount Factor. Then subtract from 1.000, the chart discount factors and non-chart discount factors. The result is the QA factor to three decimal places. Explain and enter the equation in the "Narrative."</p>
		b	<p>For Canola and Rapeseed Crop Provisions QA: for production eligible for QA, divide entry in column Q_1 by Q_2, results to three-decimal places.</p> <p>Note: Rapeseed is not eligible for QA.</p>
S	Production to Count		Enter result from multiplying column "P" times column "R" in whole pounds.
22	Section II Total	F	Total of Column "S" in whole pounds.
23	Section I Total	F	Enter figure from Section I column "O" total.
24	Unit Total	F	Total of 22 and 23 in whole pounds.
25	Adjuster's Code Number and Signature	P	Signature of adjuster, code number, and date signed after the insured (or authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.
		R&F	Final inspection should be signed on bottom line.
26	Insured's Signature and Date	P	Insured's (or authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may

not be readily understood.

- | | | |
|----|---------------------|--|
| 27 | Page Numbers | <p>R&F Final inspection should be signed on the bottom line.</p> <p>P Page numbers "1," "2," etc., at the time of inspection.</p> <p>F Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.).</p> |
|----|---------------------|--|

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Canola 0015	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage JUN		
5 Cause of Damage HAIL		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 800		

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		20.0	1.000	R03	002	285	UH	To Gr.Sorg.	464				464	9280	1300	26000
B		6.0	1.000	R03	002	285	UH	Plowed	143				143	858	1300	7800
C		46.0	1.000	R03	002	285	H	H							1300	59800
16 TOTAL		72.0												17 TOTALS	10138	93600

NARRATIVE (If more space is needed, attach a Special Report) Canola stored at Acme Elevator had 20.5% kernel damage DF = .448
1.000 - .448 = .552 QA factor. Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity? Yes No 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Hor1)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
1.000	Acme Elevator Anytown, State							900					886		886		.552	489
	14.0	RND	10.0		1539.0	0.8	1231.2	61560			48		61560		61560			61560

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total 61560
 23 Section I Total 10138
 24 Unit Total 71698

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	Mr. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Canola 0015	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage JUN		
5 Cause of Damage HAIL		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 800		

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXXXX			
14 Date(s)	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	10	10.0	1.000	R03	002	285	R	Replanted					153	1530	1300	13000
		15.0	1.000	R03	002	285	NR	Not Replanted							1300	19500
16 TOTAL		25.0												17 TOTALS	1530	32500

NARRATIVE (If more space is needed, attach a Special Report)

The example above shows allowance when the actual cost is less than the maximum allowance. The insured's actual cost to replant was \$15.25 per acre with a price election of \$0.10 $\$15.25 \div \$0.10 = 153$ lbs. Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity? Yes No 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Horiz. x K2 x L2 x M2)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total
23 Section I Total
24 Unit Total

25 Adjuster's Signature and Code Number			Date	26 Insured's Signature			Date
1st Inspection	Mr. Adjuster 12345		MM/DD/YYYY	1st Inspection	I.M. Insured		MM/DD/YYYY
2nd Inspection				2nd Inspection			
Final Inspection	Mr. Adjuster 12345		MM/DD/YYYY	Final Inspection	I.M. Insured		MM/DD/YYYY

(RESERVED)

(RESERVED)

CANOLA/RAPESEED MOISTURE ADJUSTMENT FACTOR TABLE

TENTHS OF PERCENT - MOISTURE

Whole Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
8						1.000	.9988	.9976	.9964	.9952
9	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844	.9832
10	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724	.9712
11	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604	.9592
12	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484	.9472
13	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364	.9352
14	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244	.9232
15	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124	.9112
16	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004	.8992
17	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
18	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
19	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
20	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512

CANOLA/RAPESEED MOISTURE ADJUSTMENT FACTOR TABLE

TENTHS OF PERCENT - MOISTURE

Whole Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
21	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
22	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
23	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164	.8152
24	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044	.8032
25	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924	.7912
26	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804	.7792
27	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684	.7672
28	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564	.7552
29	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444	.7432
30	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324	.7312
31	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204	.7192
32	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084	.7072
33	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964	.6952
34	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844	.6832
35	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724	.6712

Comparison of *Brassica campestris* and *Brassica napus*

Characteristic	<i>B. campestris</i>	<i>B. napus</i>
Names	Polish rape, field mustard, summer turnip, rape	Argentine Rape, Colza, Swede
Seeds	Small 150,000-227,000/lb.	Large 100,000-130,000/lb.
Cotyledons	Spiny and wrinkled on underside	Smooth on underside
Rosettes	Small, 3-5 yellow-green leaves	Larger, up to 6 waxy, blue-green leaves
Branches	Up to 20 per plant with no apparent main stem	4-6 per plant on average
Flowers	Smaller and darker yellow, relies on cross-pollination, compact bud clusters, buds held below uppermost open flowers	Self-pollinating, buds borne above open flower, more uniform, later flowering
Leaves	Leaf blade clasps stem completely	Leaf blade only partially clasps stem
Height	50-125 cm	Taller, 75-175 cm less branched, distinct main stem
Edible	Yes	Yes
Pods	Smaller, shorter, long beak, smaller seeds, more pods	Large, medium length beak, fewer pods, larger seeds
Yields	Lower yielding	Higher yielding
Shattering	Resistant	Easily shattered
Maturity	Early (66-111 days)	Late (74-140 days)

<p style="text-align: center;">Canola/Rapeseed Growth Stages (Polish types - <i>B. campestris</i>, Argentine types - <i>B. napus</i>)</p>				
<i>B. campestris</i>	<i>B. napus</i>	Stage	Description	Narrative
30-50 Days	40-60 Days	Vegetative	Pre-emergence	Comprises the period of development from seeding, through elongation of the seedling stem, to the emergence of the cotyledons (first pair of leaves).
			Seedling	Commences with the emergence of the cotyledons from the soil to the unfolding of the first true leaves and occasionally the second one, partially expanded and quickly show signs of age. The growing point is above the soil between the two cotyledons.
			Rosette	Begins when the first true leaf is unfolded and terminates when the stem begins to lengthen or elongate. Four to seven leaves attached by slender stalks to the stem unfold at this stage. Stem length remains essentially unchanged although stem thickness increases.
			Bud	Begins with elongation of the stem and ends when the first flower opens. The flower cluster visible at the center of the rosette rises as the stem lengthens. The remaining leaves attached to the main stem unfold. The flower stalk lengthens separating the small stalks of the first few flowers. The main stem reaches 30 to 60% of its maximum length by the end of this stage.

Canola/Rapeseed Growth Stages (Continued)				
<i>B. campestris</i>	<i>B. napus</i>	Stage	Description	Narrative
14-21 Days	40-60 Days (continued)	Reproductive	Flowering	Begins with the opening of the first flower on the elongated stem and ends with petal fall of the last flower on the tip of the stem. Flowering generally progresses from the bottom to the top of the flower stalk. In Argentine types, the buds are generally at a higher level than the flowers just opened. In Polish types, the buds can be at a lower level than the flowers just opened. There is a moderate increase in plant height. Secondary stems may grow from the growth buds of upper leaves and occasionally from some of the lower leaves of the main stem. The secondary stems develop one to four leaves and a flower cluster or terminal bud. In exceptional circumstances, where stands are sparse or flea beetles have caused early, severe damage, the growth buds of the lower leaves may develop into flowering branches. When environmental conditions are favorable, flowering on the secondary stems will continue for some time after flowering has finished on the main stem. The lower pods start to fill and when flowering is complete, the seeds have enlarged to nearly full size.
		Podding	Ripening	Begins with visible elongation of pods which would be lowest on the main stem or branches and petal fall from the last-formed flower, and ends when all seeds of the plant have attained their maximum size and mature color. Pods form within 3 days of full flower after which petals drop. Therefore on one stem or branch can be pods, flowers and buds which are yet to open. Ripening progresses with seeds in the lower pods reaching full size-translucent in color, changing to green, then a mottled green-brown and finally a brown color. Finally, seeds in all pods become brown and the plant dies. Swathing should be started when 25% of the seeds have begun to turn from green to brown.

(RESERVED)