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CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2003 and Succeeding Crop Years

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

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SUBJECT: CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK 2003 AND SUCCEEDING CROP YEARS	DATE: July 10, 2002
	OPI: Product Development Division
	APPROVED: /S:/ Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2003 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2003 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for the Crop Year 2003 (FCIC -25560) issued July 2002:

Page 1, subsection 2 B (3): Removed the abbreviations for Foreign Material (FM) and Regionally Constructed Price (RCP).

Page 2, subsection 2 B (4): Added definitions for "Conspicuous Admixture" and "Dockage."

Page 3, subsection 3 B (3): Revised statement to say that Hail and Fire Exclusion provisions are also not applicable if additional coverage is less than 65/100 or comparable coverage. Added a note to refer to the CIH and LAM for other provisions not applicable to CAT.

Page 4, subsection 3 D (2): Added statement from the policy stating production is eligible for quality adjustment if substances or conditions are present that are injurious to human or animal health. Also added a note adding instruction to refer to the LAM on who can obtain samples and make grade determinations.

Page 5, subsection 4 B (3): Clarified that acreage must have been planted on or after the initial planting date established in the Special Provisions to qualify for a replanting payment.

Page 6, subsection 4 C (3), Examples 1 and 2 - Revised example for clarification.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

Page 9, subsection 6 A: Added the statement "for planted acreage with no emerged seed, and ..." to the instructions for when to use the stand reduction appraisal method.

Page 9, subsection 6 B: Added a "Note" instructing the adjuster to refer to the LAM if the stand reduction is solely due to non-emerged seed due to insufficient soil moisture. Also, added language clarifying when to do stand reduction appraisals.

Page 10, subsection 6 B (3) (b): Subparagraph removed. It was a duplication of subsection 6 B (3) (a).

Page 10, subsection 6 C (1): Clarified when plant damage appraisals are to be done.

Page 11, subsection 6 D (1): Clarified when seed count appraisals are to be done.

Page 11, subsection 6 D (1) (b) and (c): Clarified when to count stems damaged by hail.

Page 14, subsection 8 B; item 10: clarified that the average row width is rounded to the nearest 1/2 inch.

Page 19, subsection 9 A (3) (f): Removed reference to Prevented Planting.

Page 19, subsection 9 A (4): Added statement instruction adjuster to refer to the Prevented Planting Handbook for information on prevented planting.

Page 24, Item E: Revised instructions to clarify to make no entry if there is no rate class listed in the actuarial documents.

Pages 24 and 25, subsection 9 B; items "H" and "I": Changed instructions to refer the adjuster to the Prevented Planting Handbook for information on prevented planting codes and to the LAM for information on gleaning.

Page 28, item "i": Added language to show example.

Page 29, subsection 9 B; item "u": Changed reference to "RCP" (Regionally Constructed Price) to "Local Market Price."

Page 30, subsection 9 B, Section II (7) (c): Changed the term "foreign material" to "conspicuous admixture." Foreign material is not defined in the U.S. Standards for Canola.

Page 33, subsection 9 B; items K₁ and K₂: Changed the term "foreign material" to "conspicuous admixture." Foreign material is not defined in the U.S. Standards for Canola.

Page 33, subsection 9 B; items M₁: Changed instructions to refer adjuster to the LAM for information on determining test weight.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

Page 36, subsection 9 B; Production Worksheet example: Updated the QA factors on the example to reflect the latest Special Provisions statements.

Page 40, **TABLE C** - Percent Yield Loss From Defoliation: Changed some to the factors to match the latest data from the NCIS Crop - Hail procedure.

Control Chart For: Canola and Rapeseed Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-38	39-45	07-2002	FCIC-25560

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to canola and rapeseed loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

CIH Crop Insurance Handbook
DF Discount Factor
FDA Food and Drug Administration
*** **FGIS** Federal Grain Inspection Service
LAM Loss Adjustment Manual
RIV Reduction in Value

(4) Definitions:

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.
Conspicuous Admixture	All matter other than canola, including but not limited to ergot, sclerotinia, and stones, which is conspicuous and readily distinguishable from canola and which remains in the sample after removal of machine separated dockage. Conspicuous admixture is added to machine separated dockage in the computation of total dockage.
Dockage	All matter other than canola that can be removed from the original sample by use of an approved device according to procedures prescribed in FGIS instructions. Also, underdeveloped, shriveled, and small pieces of canola kernels that cannot be recovered by properly rescreening or recleaning. Machine separated dockage is added to conspicuous admixture in the computation of total dockage.
Harvest	Combining or threshing for seed. A crop that is swathed (refer to definition below) prior to combining is not considered harvested.
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.
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 crop provisions.
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.
Swathed	Severance of the stem and seed pods from the ground and placing (them) into windrows without removal of the seed from the pod.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all canola and rapeseed in the county in which the insured has a share, for which premium rates are provided by the actuarial documents; and
 - (a) That is planted for harvest as seed; and
 - (b) That is not, unless allowed by the Special Provisions or by written agreement:
 - 1 Interplanted with another crop; or
 - 2 Planted into an established grass or legume.
- (2) Any acreage of the insured crop damaged before the final planting date, to the extent that most producers producing the crop on similarly situated acreage in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that is not practical to replant. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.
- (3) The insurance provider will not insure any acreage that does not meet the rotation requirements contained in the Special Provisions.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

NOTE: Refer to the CIH and LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

D. CANOLA QUALITY ADJUSTMENT

- (1) Refer to the LAM for information on contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Canola production will be eligible for quality adjustment if (1) deficiencies in quality (due to insurable causes), in accordance with the Official United States Standards for Grain, result in the canola not meeting the grade requirements for U.S. No. 3 or better (grades U.S. Sample Grade) because of kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor, or (2) substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

NOTE: Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.
- (3) The adjuster must refer to the Special Provisions to determine if production is eligible for quality adjustment as identified in the Canola and Rapeseed Crop Provisions.
- (4) When due to insurable cause(s), use of quality adjustment for canola is handled by determining the appropriate discount factors from the Special Provisions, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). Refer to the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other allowable discounts. Also refer to the LAM for examples and guidance in determining reduction in values (RIV's) to determine non-chart discount factors.
- (5) For canola, for which RIVs apply and which can be conditioned/reconditioned, refer to the Special Provisions for instructions.
- (6) Moisture adjustment is applied prior applying to any qualifying adjustment for quality such as kernel damage, etc. A canola/rapeseed moisture adjustment chart is in **TABLE D**. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 8.5%.
- (7) If a local market cannot be found for the canola, refer to the LAM.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.
- (9) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (subsection 9 B), or on a Special Report.
- (10) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to the LAM and the Official United States Standards for Grain - Subpart C - U.S. Standards for Canola.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) 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 replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) insured crop 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) 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); and

NOTE: Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.

- (5) insurance provider has given consent to replant.

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

C. MAXIMUM REPLANTING PAYMENT

The maximum amount of 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; or

- (3) 20 percent of the production guarantee times applicable price election times the insured's share.

NOTE: Compute the number of pounds per acre allowed for a replanting payment by dividing the insured's cost to replant by the price election, and multiplying this result by the share (if individual insurance provider guidelines require application of insured share prior to entry on the claim form). 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 (100 percent share)

10.0 acres replanted

Actual cost to replant = \$16.00

Price Election = \$0.10

20% of prod. guar. (1200 lbs.) = 240 lbs. x \$0.10 (price election) = \$24.00

175 lbs. (maximum lb. allowed in policy) x \$0.10 (price election) = \$17.50

The lesser of \$16.00, \$24.00, and \$17.50 is \$16.00

Actual lbs. per acre allowed = 160 lbs. ($\$16.00 \div \0.10 - rounded to whole pounds)

Enter 160 lbs. in Section I "Adjusted Potential" column on the claim form.

EXAMPLE 2

Landlord/tenant (both insured) on 50/50 share

10.0 acres replanted

Insured's actual cost to replant = \$8.00

Price Election = \$0.10

20% of prod. guar. (1200 lbs.) = 240 lbs. x \$0.10 (price election) = \$24.00 x .500 (share) = \$12.00 per acre

175 lbs. (maximum lbs. allowed in policy) x \$0.10 (price election) = \$17.50 x .500 (share) = \$8.75 per acre

The lesser of \$8.00, \$12.00, and \$8.75 is \$8.00

Actual lbs. per acre allowed = 80 lbs. ($\$8.00 \div \0.10 - rounded to whole pounds)

NOTE: Enter 80 lbs. in Section I, "Adjusted Potential" column of the claim form if the share has been applied, or 160 lbs. if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the "Narrative" if adjusted potential has/has not been reduced for share on the claim form according to individual insurance provider guidelines.

D. REPLANTING PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting-payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

E. COUNTIES WITH SPRING AND FALL PLANTING DATES

- (1) Fall planted canola or rapeseed that is damaged in the fall, and it is practical to replant to the fall type, must be replanted to the fall type. The crop would be eligible for a replanting payment if all other policy requirements are met.
- (2) Fall planted canola or rapeseed that is damaged after it is no longer practical to replant to the appropriate fall type may be appraised, released, and indemnified if all other policy requirements are met, **UNLESS THE SAME ACREAGE** is subsequently reseeded to the appropriate spring type. If the **SAME ACREAGE** is subsequently reseeded to the appropriate spring type, the fall-seeded guarantee would be carried forward and the acreage would be eligible for a replanting payment if all other policy requirements are met. Any production to count would be applied against the fall-seeded guarantee.

5. CANOLA AND RAPESEED APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number of required 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 not less than the minimum number (count) of representative samples required in **TABLE A**.

C. SAMPLE SIZE BY APPRAISAL METHOD

- (1) Stand Reduction: Use 10 feet of row or a 3 foot by 3 foot square for broadcasted canola and rapeseed.
- (2) Plant Damage: **Sample consists of** 5 damaged plants.

- (3) Seed Count:
 - (a) One hand-harvested sample consists of five 1-square foot representative sample areas.
 - (b) One machine harvested sample is the number of square feet harvested by machine in a representative sample area.

D. SAMPLING PROCEDURE

- (1) Determine average stage of growth for canola or rapeseed in selected representative samples.
- (2) Establish the stage of growth for sampling based on the most advanced stage reached by at least 50 percent of the plants in the sample.
- (3) Use the stage of growth at the date of damage when determining yield loss from defoliation.
- (4) Where there is hail or freeze damage, delay appraisals for at least 7 to 10 days after occurrence when canola or rapeseed is in the vegetative stage.
- (5) Where there is hail or freeze damage, delay appraisals for at least 7 to 14 days after occurrence when canola or rapeseed is in the flowering and podding stage.

E. PLANT TYPES AND STAGES OF GROWTH

- (1) Use plant type and growth stage information for appraising potential canola or rapeseed production during various stages of growth (refer to **TABLE F**).
- (2) Plant Types.
 - (a) Canola quality varieties may be developed from either the Polish species (*Brassica campestris*) or the Argentine species (*Brassica napus*) of rapeseed. 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.
 - (b) 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.

- (c) Most of the grain yield is produced from the early-flowering sites on the stem or branches. The yellow flowers are characteristically four-petaled. The pods are normally 1 to 12 inches long, about 1/2 inch wide. Each pod will contain 15 to 40 small round seeds, usually black, although species color varies. Because of the indeterminate growth habit, the plants will bloom and set seed for 5 to 6 weeks.

NOTE: The Special Provisions list “Types” of canola and rapeseed categorized as “Spring Planted” or “Fall Planted” (with High Oleic and/or High Erucic, as applicable).

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction	for planted acreage with no emerged seed, and to appraise plants in the vegetative stage.
Plant Damage	to appraise plants that are in the flowering stage.
Seed Count	to appraise plants that are in the podding-ripening stage.

B. STAND REDUCTION APPRAISALS

NOTE: For spring-seeded canola and rapeseed, if the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

- (1) Stand reduction appraisals are done in the vegetative stage. The vegetative stage usually lasts 30-45 days and is from seedling emergence until flower buds appear at the end of the main stem as it starts to elongate.
- (2) Canola and 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. The crop recovers its yield potential as the remaining seedlings take advantage of reduced competition for light, moisture and nutrients.

- (3) Procedure for determining percent yield loss.

Refer to **TABLE B** 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 non-recoverable condition.

- (4) Procedure for stand reduction appraisals.

- (a) In a representative sample areas with crop damage, count the number of plants totally destroyed per 10 feet of row or in a 3 foot by 3 foot square for broadcast seeding. Enter this number **in item 11 of** the appraisal worksheet.

NOTE: A normal stand is approximately 70 plants per 10 feet of row.

- (b) Refer to **TABLE B** to identify the percent yield loss based on the original stand and the number of plants totally destroyed. Enter percent yield loss, rounded to hundredths on the appraisal worksheet in item 13.

NOTE: Stand reduction usually ends when **flower buds appear at the end of the main stem as it starts to elongate**, approximately 30-45 days after planting.

C. PLANT DAMAGE APPRAISALS

- (1) Plant damage appraisals are done in the flowering stage. The flowering stage usually lasts 14-21 days and 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.

- (2) Plants in a vegetative stage are occasionally injured at the growing point and die. Plants that are not damaged at the growing point **will** suffer injury to the leaf canopy. Leaves that are only bruised or torn suffer only partial loss while leaves that are bruised on the main vein, torn, broken, and/or wilted will **usually** die. Hail damage can destroy a portion of the leaf area or completely defoliate a plant.

- (3) Canola and rapeseed leaves vary greatly in size; assess the loss of leaf area rather than the number of leaves lost as follows:

- (a) Determine the percent of defoliation from 5 representative sample plants.

- (b) Include only the area removed or affected by a tear or bruise as indicated by browning of the tissue.
- (c) Round the percent of leaf area defoliated to the nearest 5 percent, to determine the percent yield loss.

NOTE: Refer to **TABLE C** for factors used to calculate the percent yield loss due to defoliation.

D. SEED COUNT APPRAISALS

- (1) Seed count appraisals are done in the podding-ripening stage. The podding-ripening stage 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.
- (2) Damaged plant characteristics for seed count appraisals.
 - (a) Loss adjustment in the podding-ripening stage overlaps with the flowering stage. Loss of leaf area is not considered during this stage. When flowering has finished, most leaves will have turned yellow and fallen off the plant. Nourishment for developing seeds is provided by the green stems and the pods.
 - (b) In the early-podding-ripening stage when seeds are filling, hail can partially sever the green stems, producing “hangers.” These breaks should be counted as lost. When stems are yellow and drying due to the injury, the stem will not heal, and seeds above the break will **not** continue to fill.
 - (c) In the late-podding stage, when the pods and stems are yellowing and drying up, if hail partially severs the yellowing stem but they are still accessible for harvesting, they should not be counted as lost. The seed will continue to mature in uninjured pods.
 - (d) 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.
- (3) **Hand Harvested Appraisals:**
 - (a) In each of the representative sample 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).
 - (c) Record seed level in ml for each sample on the appraisal worksheet. Record corresponding yield in whole pounds per acre.

(4) Machine Harvested Appraisals:

If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of the windrowed canola or rapeseed to calculate the yield per acre.

- (a) Calculate the row length in feet **to tenths** needed for a sample using the formula below.

FORMULA:

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

EXAMPLE:

$$\frac{12 \text{ inches}}{6.5 \text{ width in inches}} = 1.8 \text{ row length in feet for sample}$$

NOTE: Row width rounded to the nearest half inch **is** 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).

- (b) Calculate the appraisal in **whole** pounds of per acre using the formula below.

FORMULA:

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

EXAMPLE:

$$\frac{5 \text{ Lbs. canola harvested}}{200 \text{ sq. ft. harvested}} \times 43,560 \text{ sq. ft./A} = 1089 \text{ Lbs./A}$$

NOTE: When canola or rapeseed is damaged in the swath, use the seed count appraisal method to determine production to count in the field. Document all calculations in the Remarks section of the Appraisal Worksheet.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided).
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice. Refer to section 5 for sampling requirements.
- (4) For every inspection complete items 1 through 7 and 24 through 29. For stand reduction and plant-damage appraisals, complete items 9 through 20. For seed-count appraisals complete items 22 through 23.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. Example appraisal worksheets are also provided to illustrate how to complete item entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of insurance provider if not preprinted on the worksheet. (Company Name)

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 Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
5. **Claim Number:** Claim number as assigned by the insurance provider.
6. **Stage:** Determined stage of growth at time of damage (e.g., Vegetative, Flowering, or Podding/Ripening).
7. **Original No. of Plants in 10 Feet of Row:** Original number of canola or rapeseed plants in 10 feet of row for acreage planted in rows or the number of plants in a 3 foot by 3 foot area for broadcast seeding.

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 worksheet for stand reduction and plant damage appraisals versus seed count appraisals.

8. **Sample Number:** MAKE NO ENTRY. Sample identification numbers are on the appraisal form.
9. **Field ID:** Field identification symbol.
10. **Drill Space:** Row width to nearest one-half inch. If broadcast, enter "B." Refer to subsection 5C for row width determination information.
11. **Number of Plants Totally Destroyed:** Number of plants totally destroyed in 10 feet of row or in a 3 foot by 3 foot area for broadcast seeding.

12 **Number of Surviving Plants:** Item 7 minus item 11, in whole plants.

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:** Item 11 divided by item 7. Round to the nearest whole percent **from** the Percent **of Damage from** Stand Reduction on **TABLE B**. Enter the applicable yield loss percent.

14. **Potential Remaining (1.00 - Item 13):** 1.00 minus item 13 entry, to two-decimal places.

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.

16. **% Damage from Leaf Destruction:** Percent yield loss from defoliation (refer to **TABLE C**).

17. **Net Damage to Leaf Loss:** Item 14 times item 16.

18. **Net Potential Remaining:** Item 14 minus item 17.

19. **APH Yield (Pounds):** Approved APH yield in whole pounds from the APH form.

20. **Total Pounds per Sample:** Item 18 times item 19, in whole pounds.

21.- 23. MAKE NO ENTRY.

24. **Sub-total:** Total all item 20 entries, in whole pounds.

25. **Number of Samples:** Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.

26. **Appraisal (Pounds/A):** Item **24 divided by item 25**, 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 insured's 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 insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if applicable); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.

Page Number: Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

SEED COUNT APPRAISALS

- 1.-7. Refer to the applicable item entries on page 13 and 14.
- 8.-20. MAKE NO ENTRY.
21. **Sample Number:** MAKE NO ENTRY. Sample identification numbers are pre-printed on the appraisal worksheet.
22. **Seed Level in Cylinder (ml):** Seed level in cylinder in milliliters (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 seed to pounds per acre using the chart on the Appraisal Worksheet. Enter the per-acre yield in whole pounds.
24. **Sub-total:** Total all item 23 entries, to whole pounds.
25. **Number of Samples:** Number of samples taken for all Seed Count Appraisals.
26. **Appraisal (Pounds/A):** Item 24 divided by item 25, in whole pounds.
27. - 29. Refer to the applicable item entries from the Stand Reduction and Plant Damage Appraisals.

COMPANY: ANY COMPANY

CANOLA AND RAPESEED APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED-S NAME I.M. Insured	2 POLICY NUMBER XXXXXXXX	3 UNIT NUMBER 00100	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXXXXX	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) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	6	35	35	.12	.88	.65	.17	.15	.73	1300	949
2	A	6	30	40	.09	.91	.70	.18	.16	.75	1300	975
3	A	6	33	37	.11	.89	.60	.15	.13	.76	1300	988
4	A	6	28	42	.07	.93	.60	.15	.14	.79	1300	1027
5	A	6	37	33	.17	.83	.75	.18	.15	.68	1300	884

SEED COUNT APPRAISALS												
SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	POUNDS PER ACRE 23	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	24 SUB-TOTAL		5	
1			1.0	60	8.0	480	15.0	900				
2			2.0	120	9.0	540	16.0	960				
3			3.0	180	10.0	600	17.0	1020				
			4.0	240	11.0	660	18.0	1080				
4			5.0	300	12.0	720	19.0	1140				
			6.0	360	13.0	780	20.0	1200				
5			7.0	420	14.0	840						
6			27 REMARKS									
7			20.0 acres appraised									
8												

28 INSURED-S SIGNATURE I.M. Insured	DATE MM/DD/YYYY	29 ADJUSTER-S SIGNATURE I.M. Adjuster	CODE NUMBER XXXXX	DATE MM/DD/YYYY
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COMPANY: ANY COMPANY

COMPANY CANOLA AND RAPESEED APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED-S NAME I.M. Insured	2 POLICY NUMBER XXXXXX	3 UNIT NUMBER 00100	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXX	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) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1												
2												
3												

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	POUNDS PER ACRE 23	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	1	60	4.0	240	11.0	660	18.0	1080				
5	2	120	5.0	300	12.0	720	19.0	1140	26 APPRAISAL (Pounds/A)	143		
6	3	180	6.0	360	13.0	780	20.0	1200				
7	3	180	7.0	420	14.0	840						
8	2	120	27 REMARKS									
9			6.0 acres appraised									
10												

28 INSURED-S SIGNATURE I.M. Insured	DATE MM/DD/YYYY	29 ADJUSTER-S SIGNATURE I.M. Adjuster	CODE NUMBER XXXXX	DATE MM/DD/YYYY
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (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 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 insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) 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.
- (6) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**REPLANT**" apply to replant inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** “Canola” (0015).

NOTE: Rapeseed is listed as a “Type” of canola on the actuarial documents. Refer to section I item G herein, for type code entry procedures.

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.

4. **Date of Damage:** 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:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim #:** Claim number as assigned by the insurance provider.

10. **Policy #:** Insured’s assigned policy number.

11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: 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, identified as "Non-Loss Units," in the "Narrative" or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- 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.
- 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.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

REPLANT AND FINAL: 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 Policy(s):**

- 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 crop insurance 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 crop insurance 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 crop insurance 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: Refer to 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 farming 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:

**Item
No.**

Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the "Narrative." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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.

B. Preliminary Acres:

PRELIMINARY: 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.

REPLANT AND FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent;
- b. Abandoned;
- c. Damaged by uninsured causes;
- d. For which the insured failed to provide acceptable records of production.

REPLANT: 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.

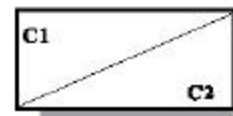
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the "Narrative."
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: 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 insurance provider’s instructions. 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 the 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:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance provider’s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“R”.....	Acres replanted and qualifying for replanting payment.
“NR”.....	Acres not replanted or not qualifying for a replanting payment. Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replant claims.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acres abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“H”.....	Harvested.
“UH”.....	Unharvested or put to other use with consent.

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<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”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

Verify any “Intended Use” entry. If 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.”

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the "Narrative." Refer to section 4.)

PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. Refer to **section 6, "Appraisal Methods"** for additional instructions.

NOTE: If there is no potential on UH acreage, enter “0.”

K₁. **Moisture %:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture percent (if in excess of 8.5 percent) to nearest tenth. Moisture adjustment is applied prior to **applying** any qualifying **adjustment for** quality.

K₂. **Factor:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture factor - For appraised mature production in excess of 8.5 percent, obtain factor from **TABLE D**.

L. **Shell and/or Quality Factor:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested canola which due to insurable causes qualifies for quality adjustment as provided in the Canola and Rapeseed Crop Provisions, enter the quality adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature canola has no value enter "000." For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Canola. Also refer to the quality adjustment instructions in the "Narrative," herein.

NOTE: There is no quality adjustment for rapeseed. Refer to subsection 3 D, Canola Quality Adjustment.

M. **+ Uninsured Cause:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE "NARRATIVE."

a. Hail and Fire exclusion NOT in effect.

- (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 "P" stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (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. 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.

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

d. 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:**

REPLANT: Enter the pounds per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: Column “J” times Column “K₂” times Column “L” plus Column “M,” rounded to whole pounds.

O. **Total to Count:** Column “C or C₁” (actual acres) times Column “N,” rounded to whole pounds.

P. **Per Acre:** Per-acre Guarantee - Enter the per-acre production guarantee from the insured’s policy. **NOTE:** Refer to the LAM for late planting procedure.

Q. **Total:** Column “C₂” (reported acres; “C” if acreage is not under-reported) times Column “P,” to whole pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres [Column “C” or (“C₁” if there are under-reported acres)], to tenths.

NOTE: FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total of column “O” and total of 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. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. 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.
- c. Explain any uninsured causes, unusual, or controversial cases.

- d. 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.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item "I" or item "B" - "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in item 19.
- k. 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.
- l. 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 Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. 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.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."

- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. 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.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. 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.
- u. Explain any ".000" quality adjustment (QA) factor entered in Section I, item "L" and Section II, item "R." Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also, enter the RIV's and Local Market Price used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field ID's, date, and method of destruction of mycotoxin-infested canola if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Document any other pertinent information, including any data to support any factors used to calculate the production.

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, conical pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. 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." Refer to the 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 replanting 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, **conspicuous admixture**, test weight, value, etc.).

NOTE: Average percent of **conspicuous admixture** or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to 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, refer to the LAM.
- (8) There will generally be no harvested production entries in items “A” through “S” for preliminary 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, refer to the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: 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 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 a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested 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 AA@).

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
- a. Length if rectangular or square.
 - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. 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 the 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 (only if structure measurements are entered).
- 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.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Enter the gross production in whole pounds, before deductions for moisture for production:
- a. Weighed and stored on the farm.
 - b. Sold and/or 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.")

- c. Stored in odd-shaped structures. 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.

NOTE: For farm stored production, calculate the pounds as follows: column "H" times column "M₁" (actual test weight) rounded to the nearest whole pound.

NOTE: For mycotoxin-infected canola or rapeseed, enter ALL production even if it has no market value.

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K₁. **FM%:** Make entry to nearest tenth for ONLY "conspicuous admixture" (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged conspicuous admixture on the settlement/summary sheet, refer to the LAM for instructions. Refer to the Official U.S. Standards for Canola and the LAM.

K₂. **Factor:** Enter the three-place factor determined by subtracting the percent of conspicuous admixture from 1.000, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."

L₁. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

L₂. **Factor:** If moisture is in excess of **8.5 percent**, enter the four-place moisture factor for canola or rapeseed from the moisture adjustment table (**TABLE D**).

M₁. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

M₂. **Factor:** MAKE NO ENTRY.

NOTE: The canola or rapeseed has been converted to **actual** pounds in column I above, no further adjustments are necessary.

N. **Adjusted Production:** Result of multiplying "I" x "K₂" x "L₂" (**Round to whole pounds**).

NOTE: The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in column "I" (Refer to column "I" paragraph "c").

O. **Prod. Not to Count:** 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 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" section. Refer to the example in the LAM.

P. **Production:** Result of subtracting the entry in column "O" from column "N," to whole pounds.

Q₁. **Value:** When applicable, enter the Reduction in Value. RIV must be limited to amounts that are usual, customary, and reasonable. (Refer to 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.

Q₂. **MKT Price:** If an entry is in item "Q₁," enter the Local Market Price for U.S. No. 2 grade canola (refer to the crop provisions). Refer to 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.

R. **Quality Factor:** For canola production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q₁ divided by Q₂ from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.

*** **NOTE:** Rapeseed is not eligible for quality adjustment.

S. **Production to Count:** Enter result from multiplying column "P" times column "R" round to whole pounds.

NOTE: FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of column "S," to whole pounds.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column "O" total.

24. **Unit Total:**
- PRELIMINARY AND REPLANT: MAKE NO ENTRY.**
- FINAL:** Total of “22” and “23,” to whole pounds.
25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s 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.
- NOTE:** Final indemnity inspections and final replant payment inspections should be signed on bottom line.
26. **Insured’s Signature and Date:** Insured’s (or insured’s 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.
- NOTE:** Final indemnity inspections and final replant payment inspections should be signed on bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.
- REPLANT AND FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

1 Crop/Code # Canola 0015	2 Unit # 00100	3 Legal Description SW1-96N-30W	(FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. Insured			
4 Date of Damage JUN 10	5 Cause of Damage HAIL	6 Primary Cause % 100	7 Company Any Company				9 Claim # XXXXXXXX		11 Crop Year YYYY	
12 Additional Units 00200	13 Est. Prod.Per Acre 800				Agency Any Agency				10 Policy # XXXXXXXX	
14 Date(s)		1st	2nd	Final		Notice of Loss		MM/DD/YYYY		MM/DD/YYYY
15 Companion Policy(s)										

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTIARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture %	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	E20.0	20.0	1.000		002	285	UH	UH	965				965	19300	1300	26000
B M/D	E6.0	6.0	1.000		002	285	UH	UH	143				143	858	1300	7800
C M/D		46.0	1.000		002	285	H	H							1300	59800
16 TOTAL		72.0											17 TOTALS	20158		93600

NARRATIVE (If more space is needed, attach a Special Report) **Canola stored at Acme Elevator has 20.5% kernel damage, DF = .517 + .218 (Sample Grade) = .735 DF 1.000 - .735 = .265 quality adjustment factor. Acres were determined using permanent field measurements.**

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											
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S	
A ₂	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) CWT	Shell/Sugar Factor	FM %	Moisture Factor	Test WT Factor	Adjusted Production (H ₁) x J x K ₂ x L ₂ x M ₂	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production To Count (P x R)	
	Acme Elevator							900			9.8								
	Anytown, Any State										.9844		886		886			.265	235
	14.0	RND	10.0		1539.4	.8	1231.5	59112				48	59112		59112				59112

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. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. ' ' 1006 and 1014, 7 U.S.C. ' 1506, 31 U.S.C. ' 3729 and 3730 and other federal statutes.

22 Section II Total | **59347**
23 Section I Total | **20158**
24 Unit Total | **79505**

25 Adjuster's Signature		Code #	Date	26 Insured's Signature		Date
1st Inspection		I. M. Adjuster XXXXX	MM/DD/YYYY	1st Inspection		MM/DD/YYYY
2nd Inspection				2nd Inspection		
Final Inspection		I. M. Adjuster XXXXX	MM/DD/YYYY	Final Inspection		MM/DD/YYYY

27 Page
1 of 1

PRODUCTION WORKSHEET

1 Crop/Code # Canola 0015	2 Unit # 00100	3 Legal Description SW1-96N-30W	(FOR ILLUSTRATION PURPOSES ONLY)	8 Name of Insured I.M. Insured
4 Date of Damage JUN 10			7 Company Anv Companv	9 Claim # XXXXXXXX 11 Crop Year YYYY
5 Cause of Damage HAIL			Agency Anv Agencv	10 Policy # XXXXXXXX
6 Primary Cause % 100%				14 Date(s) 1st 2nd Final Notice of Loss MM/DD/YYYY MM/DD/YYYY
12 Additional Units				15 Companion Policy(s)
13 Est. Prod. Per Acre				

EXAMPLE 1: (100% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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)	
M/D A	10.0	10.0	1.000		002	285	R	Replanted					160	1600	1200	12000	
		15.0	1.000		002	285	NR	Not Replanted							1200	18000	
16 TOTAL		25.0											17 TOTALS		1600		30000

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 \$16.00 per acre with a price election of \$0.10
 $\$16.00 \div \$0.10 = 160 \text{ lbs.}$ Acreage was determined using wheel measurements. **Maximum allowed = \$24.00 (20% x 1200 lbs x \$0.10)**. See attached Special Report for wheel measurements.

EXAMPLE 2: (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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)	
M/D A	10.0	10.0	.500		002	285	R	Replanted					80	800	1200	12000	
		40.0	.500		002	285	NR	Not Replanted							1200	48000	
16 TOTAL		50.0											17 TOTALS		800		60000

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

Example above shows allowance when the actual cost is less than the maximum allowance when share is considered.
 Insured's actual cost to replant: \$8.00/acre, Price election: \$0.10. Maximum allowed - \$12.00 (20% x 1200 lbs x \$0.10 x 50%)

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Field or Subfield	Minimum Number of Samples*
0.1 - 10.0	3
10.1 - 40.0	4
*Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

TABLE B - PERCENT OF DAMAGE FROM STAND REDUCTION

Original Number of Plants in Sample Area	Percent Stand Loss									
	10	20	30	40	50	60	70	80	90	100
30 +	0	0	4	7	12	27	47	72	90	100
0 - 29	10	20	30	40	50	60	70	80	90	100
Percent of Damage from Stand Reduction										

EXAMPLE: The original stand is 70 plants per 10 feet of row (or 3' by 3' square for broadcast). Insured crop damage destroyed 46 plants per sample area. So, $46 \div 70 = 66$ percent stand reduction. To interpolate for 66%. 66 is .6, the difference between 60 and 70. $.6 \times 20$ (20 is calculated as follows: $47 - 27 = 20$) = 12. Then, add 12 plus 27 (the value for 60% stand reduction) = 39% loss due to stand reduction.

NOTE: Interpolation is not necessary when the original number of plants in a sample area are between 0 – 29. This is because stand reduction is on a one for one basis. (i.e., 40% stand reduction equals 40% loss, 45% stand reduction equals 45% loss, etc.).

TABLE C - PERCENT YIELD LOSS FROM DEFOLIATION

Stage of Growth	Percent Defoliation																			
	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	14	15	17	18	19	20	21	22	24	25
5 Days after Flowering:	1	2	3	3	4	5	6	6	7	8	9	10	11	11	12	13	14	14	15	16
10 Days after Flowering:	1	1	2	2	2	2	3	3	4	4	5	5	6	6	6	6	7	7	8	8
	Percent Yield Loss																			

EXAMPLE: The adjuster determined the stage of growth to be vegetative. The adjuster also determined percent leaf area defoliated was 55% (from 5 consecutive plants, refer to subsection 6 C). Enter 55 percent (e.g., .55) in item 15 on the appraisal worksheet. Use the table above to determine the percent yield loss is 14 percent. Enter .14 in item 16 on the appraisal worksheet.

TABLE D - CANOLA AND RAPESEED MOISTURE ADJUSTMENT FACTORS

TENTHS OF PERCENT - MOISTURE										
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
WHOLE PERCENT MOISTURE	8					1.000	.9988	.9976	.9964	.9952
	9	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844
	10	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724
	11	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604
	12	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484
	13	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364
	14	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244
	15	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124
	16	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004
	17	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884
	18	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764
	19	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644
	20	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524
	21	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404
	22	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284
	23	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164
	24	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044
	25	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924
	26	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804
	27	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684
	28	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564
	29	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444
	30	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324
	31	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204
	32	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084
	33	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964
	34	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844
	35	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724

TABLE E - 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)

TABLE F - CANOLA AND RAPESEED GROWTH STAGES

(Polish types - <i>B. campestris</i> , Argentine types - <i>B. napus</i>)				
<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.

TABLE F - CANOLA AND 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.

TABLE F - CANOLA AND RAPESEED GROWTH STAGES (Continued)

