United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDB	OOK	NUMBER: 25560			
SUBJECT:	DATE: July 20, 19	999			
CANOLA AND RAPESEED LOSS ADJUSTMENT	OPI: Product Development Division				
STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS		Waggoner n B. Witt			
	Deputy Administrator, Resea	rch and Development			

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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 redlined. Three stars (***) identify information that has been removed.

Inserts:

- A. A new handbook format. This format complies with the Canola and Rapeseed Crop Provisions (98-015).
- B. In the Table of Contents, section 4 E, a new subsection entitled "Counties with Spring and Fall Planting Dates."
- C. In section 3 D, canola quality adjustment procedure that tracks with the Special Provisions.
- D. In section 4, amended replanting procedure and in subsection 4 E, adds procedure for replanting payments for fall seeded acreage in counties with both fall and spring planting dates.
- E. In section 5 C, 6 B, and 8 B, sample size procedure for broadcast seeded canola and rapeseed.

CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. In section 6 D, a note describing how to do seed count appraisals when the crop is in the swath.
- G. In section 8 B, amended item entries on the apprisal worksheet for stand reduction and plant damage appraisal example.
- H. In section 9 B, ProductionWorksheet section I, item "L," amended quality adjustment procedure to track with the quality adjustment provisions in the Special Provisions. Item 17, procedure for making line entries for varying shares, APH yields, price elections types, etc.
- I. In section 9 B, Production Worksheet section II, General information, items "B"- "D" that refer to conical piles. In item "R," amended quality adjustment procedure to track with the quality adjustment provisions in the Special Provisions. In items "22" "24," procedure for making line entries for varying shares, APH yields, price elections types, etc.
- J. In section 10, TABLE B Percent Stand Reduction, amended the table title; the number of columns; and added new examples with information on extrapolating table figures. In TABLE C Percent Yield Loss From Defoliation, amended table figures for 50, 60, and 70 percent field loss 10 days after flowering.

Removes:

- A. In section 6 C, plant characteristics description that does not apply to broadcast seeded canola and rapeseed.
- B. In section 7, appraisal modification text pertaining to canola and rapeseed damaged in the swath and inserts it (text) in section 6 D.
- C. In section 9 B, Production Worksheet section I, item "H" "NR" text that refers to the combined potential production appraisal and uninsured cause appraisal that totals 90 percent or more of the guarantee for replant claims.

Control Chart For: Canola and Rapeseed Loss Adjustment Standards Handbook								
						Directive Number		
Remove	Entire Handbook							
Current	1-2	1-2	1 - 38	39 - 46	07-1999	FCIC-25560		

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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 provider's 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 that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions that are **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:

DFDiscount FactorFDA Food and Drug AdministrationFGISFederal Grain Inspection ServiceFMForeign MaterialRCP Regionally Constructed PriceRIVReduction 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.
Harvest	Combining or threshing for seed. A crop that is swathed (see 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 for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is planted for harvest as seed; and
 - (c) That is not, unless allowed by the Special Provisions or by written agreement:
 - <u>1</u> Interplanted with another crop; or
 - <u>2</u> 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. See 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 to limited coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

C. UNIT DIVISION

See 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. <u>CANOLA QUALITY ADJUSTMENT</u>

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM regarding contract prices and quality adjustment.
- (2) Document quality adjustment information as described in the instructions for the Narrative section of the claim form or on a Special Report.
- (3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, see the LAM and the Official United States Standards for Grain Subpart C U.S. Standards for Canola.
- (4) 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.
- (5) When due to insurable cause(s), use of quality adjustment for canola is handled by determining separate discount factors, summing them together and subtracting from 1.000 to get the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. See the LAM for examples and guidance in determining RIVs needed to calculate non-chart discount factors.

- (6) If a local market cannot be found for the canola, refer to the Special Provisions and the LAM.
- (7) For canola for which RIVs apply, and which can be conditioned/reconditioned, see the Special Provisions for instructions.
- (8) See the LAM for special instructions regarding mycotoxin infected grain.

NOTE: Moisture adjustment is applied prior to any quality adjustment factors such as test weight, kernel damage, etc.

4. REPLANTING PAYMENT PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (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 made 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 not have been planted prior to the "Initial Planting" date if such date has been 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. See the LAM.

(5) Insurance provider has given consent to replant.

NOTE: In the Narrative of the claim form or on a Special Report, 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 = \$15.25. 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 \$15.25, \$24.00, and \$17.50 is \$15.25. Actual lbs. per acre allowed = 153 lbs. ($$15.25 \div 0.10). Enter 153 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 = \$9.00 Price Election = 0.10. 20% of prod. guar. (1200 lbs.) = 240 lbs. x 0.10 (price election) = 24.00×0.500 (share) = 12.00 per acre. 175 lbs. (maximum lbs. allowed in policy) x 0.10 (price election) = 17.50×0.500 (share) = 8.75 per acre. The lesser of 9.00, 12.00, and 8.75 is 8.75. Actual lbs. per acre allowed = 88 lbs. ($8.75 \div 0.10$)

NOTE: Enter 88 lbs. in Section I, "Adjusted Potential" column of the claim form if the share has been applied, or 176 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. <u>REPLANTING PAYMENT INSPECTIONS</u>

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. <u>COUNTIES WITH SPRING AND FALL PLANTING DATES</u>

- (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. It (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. <u>GENERAL INFORMATION</u>

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

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

- (1) Determine the minimum 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) Use as many samples as necessary to accurately determine potential production. The minimum sample requirements are shown in **TABLE A**.

C. SAMPLE SIZE BY APPRAISAL METHOD

- (1) Stand Reduction: 10 feet of row or 3 foot by 3 foot square for broadcasted canola and rapeseed.
- (2) Plant Damage: 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. <u>SAMPLING PROCEDURE</u>

- (1) Determine average stage of growth for canola or rapeseed growth in selected representative samples.
- (2) Establish the stage of growth for sampling based on the most advanced stage of 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) Assess hail damage within 7 to 10 days after occurrence when canola or rapeseed is in the vegetative stage (for freeze damage the adjuster must 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.

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 (see **TABLE F**).
- (2) Plant Types.

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.

Flowering stalks form in the nodes of the crown area. Basal and secondary branching from the main flowering stalk is dependent upon the plant population per field and a favorable growing environment.

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 $1\frac{1}{2}$ inches long, about **c** 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 canola and rapeseed "Types" that are categorized as "Spring Planted" or "Fall Planted" (with High Oleic and/or High Erucic, as applicable).

6. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use			
Stand Reduction	to appraise plants in the vegetative stage; this 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.			
Plant Damage	to appraise plants that are in the flowering stage; this 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.			
Seed Count	to appraise plants that are in the podding-ripening stage; this 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.			

B. STAND REDUCTION APPRAISALS

(1) Damaged plant characteristics for stand reduction appraisals.

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.

(2) Procedure for determining percent yield loss.

See **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.
- (3) 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 on the appraisal worksheet in item 11.

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 plants totally destroyed per 10 feet of row or in a 3 foot by 3 foot square for broadcast seeding. Enter this number on the appraisal worksheet in item 11.
- (c) See **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 stops being considered after the main stem starts elongating approximately 30-45 days after planting.

C. PLANT DAMAGE APPRAISALS

- (1) Damaged plant characteristics for plant damage appraisals.
- *** Plants in a vegetative stage are occasionally injured at the growing point and die. Plants that are not damaged at the growing point will generally 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 more often than not die. Hail damage can destroy a portion of the leaf area or completely defoliate a plant.
 - (2) 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: See TABLE C for factors used to calculate the percent yield loss due to defoliation.

D. <u>SEED COUNT APPRAISALS</u>

- (1) 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 podding-ripening stage when seeds are filling, hail can partially severs the green stems, producing "hangers." These 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. Nevertheless, these stems are still accessible for harvesting and should not be counted as lost because there might be some uninjured pods with mature seeds.
 - (c) 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) 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.

(3) 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 needed for a sample using the formula below.

FORMULA:

<u>12 inches</u> = row length in feet for a sample row width in inches

EXAMPLE:

12 inches = 1.8 row length in feet for sample 6.5 width in inches

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).

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

FORMULA:

<u>Lbs. of canola or rapeseed harvested</u> x 43,560 sq. ft./A = Lbs./A Square feet harvested

EXAMPLE:

5 Lbs. canola harvested x 43,560 sq. ft./A = 1089 Lbs./A 200 sq. ft. harvested

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. <u>DEVIATIONS</u>

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. See the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (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).

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7. **Original Number 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:** 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).
- 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 on the Percent 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 (see **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:** 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:** Item 26 divided by item 27, 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 Code Number, Signature, 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. See the applicable item entries on page 12.
- 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:** Item 24 divided by item 25, in whole pounds.
- 27. 29. See the applicable item entries from the Stand Reduction and Plant Damage Appraisals.

COMPANY CANOLA AND RAPESEED				1 INSURED'S NAME I. M Insured				BER (XXXXX	3 UNIT NUMBE	ER 10100	4 CROP YEAR YYYY	
APPRAISAL WORKSHEET							STAGE				OF PLANTS IN	10 FEET OF ROW
(FOR ILLUSTRATION PURPOSES ONLY)				2	XXXXXXXX			Vegetati ve			70	
STAND REDU	UCTION AND PLANT	DAMAGE APF	PRAISALS					0				
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			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	б	35	35	.12	.88	.65	.16	.14	.74	1300	962
2	A	б	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	.18	.82	.75	.19	.16	.66	1300	858
SEED COUNT	T APPRAISALS					•						
SAMPLE NUMBER 21	SEED LEV CYLINDER 22		POUNDS PER ACRE 23		CANOLA YIELD F ML C		TERMINATION B	ASED ON		SEED COUNT		REDUCTION ANT DAMAGE
1				ML SEED	LB/A	ML SEED	LB/A N	1L SEED LB/A	24 SUB-TOTAL		4	4810
2				1.0	60	8.0	480	15.0 900	30B-TOTAL			
				2.0	120 180	9.0 10.0	540 600	16.0 960 17.0 1020	25 NUMBER OF			5
3				3.0 4.0	240	10.0	660 660	17.0 1020 18.0 1080	SAMPLES			5
				5.0	300	12.0	720	19.0 1140	26			
4				6.0	360	13.0	780	20.0 1200	APPRAISAL			962
5				7.0	420	14.0	840		(Pounds/A)			
Ű				27 REMAR	-							
6				20.0	acres app	raised						
7												
8				1								
28 INSURED	D'S SIGNATURE			DATE	29 A	ADJUSTER'S	S SIGNATURE		CODE	NUMBER	DATI	E
	I.M.	Insured		MM/DI	D/YYYY		I.M. Ad	ljuster	•	XXXXX	M	M/DD/YYYY
											Dama	1 of 1

				1 INSURED'S N	AME		2 POLICY N	UMBER	2		3 UNIT NUMBE	R	4 CROP Y	EAR
COMPANY CANOLA AND RAPESEED			I.M. Insured			XXXXXX				00100			YYYY	
	PPRAISAL			5 CLAIM NUMBE	R		6 STAGE				-	7 ORIGINAL NO.	OF PLANTS IN	10 FEET OF ROV
(FOR	ILLUSTRATIO	N PURPOS	ES ONLY)		XXXXX				Podd	ling			70	
STAND REDUC	CTION AND PLANT	DAMAGE APP	PRAISALS											
SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	NUMBER OF PLANTS TOTALLY DESTROYED 11	NUMBER OF SURVIVING PLANTS 12	6 DAMAGE FROM STAND REDUCTION 13	M POTENTI REMAININ (1.00-iter 13) 14	IG DESTRO	YED	LEAF DES	AGE FROM STRUCTION 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													1
SAMPLE NUMBER 21	SEED LEVE CYLINDER 22		POUNDS PER ACRE 23		CANOLA YIELI ML	D PER ACRE D OF SEED PEF			ED ON			SEED COUNT		REDUCTION
1	3		180	ML SEED	LB/A	ML SEED	LB/A	MLS	SEED	LB/A	24 1140			
2	3		180	1.0	60	8.0	480		5.0	900	SUB-TOTAL			
				2.0	120 180	9.0 10.0	540 600		6.0 7.0	960 1020	25 NUMBER OF	8		
3	2		120	4.0	240	10.0	660 660		7.0 8.0	1020	SAMPLES	0		
4	1		60	5.0	300	12.0	720		9.0	1140	26			
4	1		60	6.0	360	13.0	780	20	0.0	1200	APPRAISAL	143		
5	2		120	7.0	420	14.0	840				(Pounds/A)			
				27 REMARK	s .cres app	maigad								
6	3		180	0.U a	cres app	faised								
7	3		180											
8	2		120											
9														
10				1										
28 INSURED'S	S SIGNATURE			DATE	29	9 ADJUSTER	'S SIGNATU	IRE			CODE	NUMBER	DAT	E
	I.M.	Insured		MM/DD	/YYYY		I.M.	Adj	uster			XXXXX	М	M/DD/YYYY
													Page	1 of1

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (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 and prevented planting.
- (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 "**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 <u>No.</u>	Information Required
1.	Crop/Code #: "Canola" (0015).
	NOTE: Rapeseed is listed as a "Type" of canola on the actuarial documents. See 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 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: See 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: 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 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. See 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.

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REPLANT AND FINAL: MAKE NO ENTRY.

C. **Final Acres:** See 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.

 C_1 Enter the ACTUAL acres for the field or subfield. C_2 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:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. See 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.

STAGE EXPLANATION

- *** "R" Acreage replanted and qualifying for replanting payment.
 - "NR" . . . Acreage not replanted or not qualifying for a replanting payment.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

"P" Acreage 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: See the LAM for proper codes for any eligible prevented planting acreage.

I. Intended or Final Use: Use of acreage. Use the following "Intended Use" abbreviations.

USE EXPLANATION

"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: See the LAM for proper codes for any eligible prevented planting acreage.

J. Appraised Potential:

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

PRELIMINARY AND FINAL: 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 %:

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 any qualifying quality adjustment factors.

K_{2.} 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, see the LAM and the Official United States Standards for Canola. Also see the quality adjustment instructions in the Narrative, herein.

NOTE: There is no quality adjustment for rapeseed. See section 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. (See 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 C_1 " (**actua**l 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.
- Q. **Total:** Column " C_2 " **reported** acres times Column "P" ("C" if acreage is not underreported), to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres (Column "C" or (" C_1 " if there are underreported 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 Rapeseed," 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 see the LAM.

27

- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.

- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B E entries.
- 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.

- 1. 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. See 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. See section 4 herein.
- 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 factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIVs and RCPs used in establishing the quality adjustment factor for mature appraised production. Document any excess transportation costs or

conditioning costs used to determine the quality adjustment factor.

- v. Document field IDs, 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 there is gleaned acreage.
- 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 FCICapproved 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 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, dockage, test weight, value, etc.).

NOTE: Average percent of dockage 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. 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 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.

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. See 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. See 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." See 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." See the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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 "A").

- 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. See 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.

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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 and foreign material 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 " M_1 " (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 foreign material (as applicable), 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.

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. Standards for Canola and the LAM.

- K₂. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."
- L_{1.} **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
- L_{2.} **Factor:** If moisture is more than 8.5 percent, enter the four-place moisture factor for canola or rapeseed from the moisture adjustment table (**TABLE D**).

- M_{1.} **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) after any foreign material is removed.
- M_{2.} **Factor:** MAKE NO ENTRY.

NOTE: The canola or rapeseed has been 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 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. See the example in the LAM.

- P. **Production:** Result of subtracting the entry in column "O" from column "N," to whole pounds.
- Q_{1.} **Value:** When applicable, enter the Reduction in Value (RIV) of the canola determined from a representative sample by contacting local grain dealers and processors where the canola 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.

Q_{2.} **MKT Price:** If there is an entry in item "Q₁," enter the Regionally Constructed Price (RCP) established by the Commodity Credit Corporation for canola for the county where the crop is grown. (See 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 three-digit quality adjustment 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.**

NOTE: When RIVs 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 quality adjustment factor to three decimal places. Explain and enter equation in the Narrative.

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.).

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1 Crop/C (^{ode #} Canola		2 Unit 0010		-	Descripti 96N-30	on W		(for Il	LUSTR	ATION F	PURPOS	ES ONL	_Y)	8 Name of	f Insured				
	0015														9 Claim #			11 (Crop Year	
	f Damage			IN 10				7 Co	ompany		/ Compa	,				XXXXXX			Y۱	/YY
	of Damag			IAIL	_				Agency	An	<u>/ Agency</u>	/			10 Policy #		XXXX		I.E.	- 1
	y Cause % onal Units			100	<u> </u>					-	-				14 Date(s	,		2nd	Fin	
	rod.Per Ac			<u>)200</u> 300							4					_oss MM/E			IV	M/DD/YYY
				300				/ENTS									3)			
ACTUAR				/ (1020, 1	Reper		1.200011				POTEN	TIAL YIELD)						STAGE	GUARANTEE
А	В	С		D	E		F (3	н	I	J	Κ ₁ Κ ₂		L	М	Ν		0	Р	Q
Field ID	Prelim Acres	Final Acres		Interest Share	or Ris	k Pra	ctice Cla	pe ass Sta iety		tended or Final Use	Appraised Potential		Offeri	and/or y Factor	+Uninsured Cause	Adjusted Potential	Tota	al To Count (C x N)	Per Acre	Total (C x P)
A M/D	E20. 0	20.	0	1.00	O RO	3 00	02 28	35 U	H	UH	962					962	1	19240	1300	26000
B M/D	E6. 0	6. 0)	1.00	O RO	3 00	02 28	35 U	H	UH	143					143		858	1300	7800
C M/D		46.	0	1.00	O RO	3 0	02 28	35]	H	Н									1300	59800
	6 TOTAL	72.														17 TOT#		20098		93600
NARRAT	IVE (If m	nore spa	ce is r	needed, a	attach a S	pecial Re	port) Ca	nola st	ored at	Acme E	levator h	as 20.5%	6 kernel	damag	ge, DF =	.448 1.00	0044	48 = .552	2 quality	/
adjustr	nent fac	tor. A	cres	were d	letermin	ed usin	g the MF	CI acre	eage re	oort, acr	eage wo	uld mea	sure with	nin 5 p	ercent.					
SECTIO	NII - HA	RVESTE	D PR	ODUCTI	ON		_				-			-						
	Harvest Co MM/DD/Y		ł		19	Is damag Yes	e similar to X No		ms in the			ment of Inc					r of Right Yes	it To Indemn No X	ity?	
	REMENTS				GROSS F				ADJUS	TMENTS		ESTED PR		Ν			103			
A 1 A 2	в	С	D	E	F	G	Н	I	J	Κ ₁ Κ ₂	L ₁ L ₂	M ₁ M ₂	Ν	C	D	Р	Q 1 Q 2		R	S
Share Field ID	Length or Diameter	Width [Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CW1	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod to C		oduction (N - O)	Value Mkt. Pr	Qua	lity Factor	Production to Count (P x R)
		Acme Ele vtown, A						900			<u>9.8</u> .9844		886			886 -			552	489
	14.0	RND	10.0		1539.4	.8	1231.5	59112				48	59112		5	9112 -				59112
																os. I understa reinsured by		22 Section	on II Total	59601
Federal (crop Insura	ance Cor	poratio	on, an ag	ency of the	United St	ates. Lund	erstand th	nat any fals	se or inacc	urate inform		esult in the	e sanctio	ns outlined i	n my policy a		23 Secti 24 I	on I Total Unit Total	20098 79699
	ter's Signa						Code #		-	Date		26 Insured					I	Date		10000
1st Inspe	ction				I. M. A	djuster	XXXXX			MM/		1st Inspect			I. M. Ins	sured		MM/DD/Y	YYY	
2nd Inspe	ection						XXXXX			MM/	DD/YYYY	2nd Inspec	tion		I. M. Ins			MM/DD/Y	YYY 27	Page
Final Insp	pection	Î			I. M. A	djuster	XXXXX			MM/I	DD/YYYY	Final Inspe	ction		I. M. Ins	sured		MM/DD/Y	YYY	1 of 1

PRODUCTION WORKSHEET

PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Le	gal Des	criptic	n		(FO	R	ILLU	STR	ATION PURPOSES ONLY)
Canola	00100	SW	1-96N	-30\	N	 	、 -		_	-	,
0015						 					
4 Date of Damage	JUN 10						7 Compa	ny	'	Any	Company
5 Cause of Damage	HAIL						Age	ncy	ý	Any	Agency
6 Primary Cause %	100%										
12 Additional Units											
13 Est. Prod. Per Acre]

	I.M. Ir	ารนเ	ed	
9 Claim #			11 Crop Y	ear
XXX	XXXXX			YYYY
10 Policy #			XXXXXX	X
14 Date(s)	1st	2nd		Final
Notice of Loss	MM/DD/YYYY			MM/DD/YYYY 6-
15 Companion	Policy(s)			

EXAMPLE 1: (100% SHARE) SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

TUARIAL								POTENTIAL	YIELD					STAGE G	UARANTEE
A B	С	D	E	F	G	н	I	J	Κ ₁ Κ ₂	L	М	Ν	0	Р	Q
Field Prelim ID Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture <u>%</u> 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	R03	002	285	R	Replanted					153	1530	1200	12000
	15.0	1.000	R03	002	285	NR	Not Replanted							1200	18000
16 TOTAL	25.0								-			17 TOTALS	1530		30000

 $\$15.25 \div \$0.10 = 153$ lbs. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements.

EXAMPLE 2: (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUAR	IAL								POTENTIA	L YIELD					STAGE (GUARANTEE
А	В	С	D	E	F	G	н	I	J	Κ ₁ Κ ₂	L	М	Ν	0	Р	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	R05	002	285	R	Repl anted					88	880	1200	12000
		40.0	. 500	R05	002	285	NR	Not Repl anted							1200	48000
16	TOTAL	50. 0											17 TOTALS	880		60000
NARRA	TIVE (If	more space is n	eeded, attach	a Special F	Report)											

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered.

Insured's actual cost to replant: \$9.00/acre, Price election: \$0.10. Maximum allowed - \$8.75 (175 x \$0.10 x 50%)

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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 subfield.	40.0 acres (or fraction thereof) in the field or

TABLE B - PERCENT STAND REDUCTION

Original Number of				Ре	rcent S	tand Lo	SS			
Plants in Sample Area	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

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 x 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

		Percent Yield Loss																		
Stage of Growth	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	4	4	5	5	6	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 55% (from 5 consecutive plants, see section 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 13 percent. Enter .13 in item 16 on the appraisal worksheet.

				TENTH	S OF PEF	RCENT - M	IOISTURE				
		.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
IRE	17	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
WHOLE PERCENT MOISTURE	18	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
Γ MO	19	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
CEN	20	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512
PER	21	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
OLE	22	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
МН	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

TABLE D - CANOLA AND RAPESEED MOISTURE ADJUSTMENT FACTORS

TABLE E - COMPARISON OF BRASSICA CAMPESTRIS AND BRASSICA NAPUS

Characteristi c:	B. campestris	B. napus
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

B. campestris	B. napus	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.

(Polish types - *B. campestris*, Argentine types - *B. napus*)

TABLE F - CANOLA AND RAPESEED GROWTH STAGES (Continued)

B. campestris	B. napus	Stage	Descriptio n	Narrative
14-21 Days	40-60 Days (continued)	Repro- ductive	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.

