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CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25560 (07-2010) 25560-1 (06-2011)
SUBJECT: CANOLA AND RAPESEED LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE
	/S:/ TIM B. WITT 05/25/2011 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed

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

Changes for the Crop Year 2012 (FCIC-25560-1):

- A. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Comments that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc. were incorporated if accepted, but are not listed.
- C. **Subsection 3 D (2) (b):** Added language from the policy for situations when a Federal or State agency has ordered the destruction of the crop.
- D. **Subsection 8 B (5):** Corrected the reference from subsection “B” to subsection “C.”
- E. **Subsection 9 B (7):** Added instructions to refer to Paragraph 67 K of the LAM for PW completion instructions if the AIP determines the claim is to be DENIED.
- F. **Subsection 9 C, item 5 – Cause(s) of Damage:** Deleted statement “If the claim is denied, enter “DC” and refer to the LAM for further instructions.”

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SUMMARY OF CHANGES CONTROL CHART (Continued)

- G. **Subsection 9 C, item 34 – Production Pre QA:** Correct unit of measure to “whole pounds.”
- H. **Subsection 9 C, item 37 – Uninsured Cause:** Added instruction to refer to the LAM for information on how to determine uninsured cause appraisals.
- I. **Subsection 9 C, item 40 b. (3) – Uninsured Cause:** Added instruction to refer to subsection 3 D (1) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.
- J. **Subsection 9 C, Section II - General Information (7) (f):** Added statement to use separate lines for varying types in the same unit.
- K. **Subsection 9 C, Section II - General Information (10):** Added statement to refer to the LAM for special instruction for mycotoxin damage.
- L. **Subsection 9 C, item 58a. - FM %:** Deleted statement “Adjustments for “Dockage” are NOT allowed UNLESS the dockage is due to an insured cause of loss.” Refer to Paragraph 98 of the LAM.
- M. **Subsection 9 C, item 58b. - Factor:** Revise statement to allow the percent of conspicuous admixture and/or dockage. Refer to Paragraph 98 of the LAM.
- N. **Subsection 9 C, item 71 – Allocated Production:** Added instruction to refer to paragraphs 126 C (1-3) and 127 of the LAM.

CANOLA AND RAPESEED LOSS ADJUSTMENT HANDBOOK

SUMMARY OF CHANGES CONTROL CHART (Continued)

Control Chart For: Canola and Rapeseed Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	1-4	1-2	3-4		07-2010	FCIC-25560
			15-16		07-2010	FCIC-25560
			23-24		07-2010	FCIC-25560
			27-32		07-2010	FCIC-25560
			35-36		07-2010	FCIC-25560
			39-44		07-2010	FCIC-25560
Insert	1-4	1-2	3-4.2		06-2011	FCIC-25560-1
			15-16		06-2011	FCIC-25560-1
			23-24		06-2011	FCIC-25560-1
			27-32		06-2011	FCIC-25560-1
			35-36		06-2011	FCIC-25560-1
			39-44		06-2011	FCIC-25560-1
Current Index	1-4	1-2	1-2		06-2011	FCIC-25560-1
			3-4.2		07-2010	FCIC-25560
			5-14		06-2011	FCIC-25560-1
			15-16		07-2010	FCIC-25560
			17-22		06-2011	FCIC-25560-1
			23-24		07-2010	FCIC-25560
			25-26		06-2011	FCIC-25560-1
			27-32		07-2010	FCIC-25560
			33-34		06-2011	FCIC-25560-1
			35-36		07-2010	FCIC-25560
			37-38		06-2011	FCIC-25560-1
			39-44		07-2010	FCIC-25560
				45-55	06-2011	FCIC-25560-1
					07-2010	FCIC-25560

(RESERVED)

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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 section 12 of 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 SP and that is measured on a basis free from foreign material.
Swathed	Severance of the stem and seed pods from the ground and placing into windrows without removal of the seed from the pod.

3. INSURANCE CONTRACT INFORMATION

The AIP 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

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, the Canola/Rapeseed Crop Provisions, and the SP for a complete list.

- (1) The insured must elect to insure all canola and rapeseed with either revenue protection or yield protection by the sales closing date.
- (2) 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 SP or by written agreement:
 - 1 Interplanted with another crop; or
 - 2 Planted into an established grass or legume.
- (3) 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 AIP 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.
- (4) The AIP will not insure any acreage that does not meet the rotation requirements contained in the SP.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the LAM for provisions and procedures not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the **Canola and Rapeseed** Crop or SP, 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.

In addition to optional units by section, section equivalent **or** FSA farm number and by irrigated and non-irrigated practices, optional units may be by type if the type is designated on the SP.

For information on Enterprise and Whole-Farm units, refer to the LAM.

D. CANOLA QUALITY ADJUSTMENT

Mature canola production may be adjusted for excess moisture and quality deficiencies. Mature rapeseed may be adjusted for excess moisture only.

- (1) Refer to the LAM for information on speculative type contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Canola production, in accordance with the crop provisions, will be eligible for quality adjustment if:
 - (a) 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
 - (b) 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.

Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the claim form enter the factor “.000” in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative in the claim form instructions). Also refer to LAM paragraphs 96 J (2) and 102A for additional information. Otherwise, MAKE NO ENTRY.

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 SP to determine if production is eligible for quality adjustment as identified in the Canola and Rapeseed Crop Provisions. Canola production that is eligible for quality adjustment will be reduced in accordance with the **discount** factors contained in the SP.

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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. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Canola/Rapeseed Appraisal Worksheet for the Stand Reduction and Plant Damage Appraisal Methods, and the Seed Count Appraisal Method. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

- (3) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5, “Canola and Rapeseed Appraisals” for sampling requirements.
- (4) For every inspection complete items 1 through 7 and 24 through 29. For stand reduction and plant-damage appraisals, complete columns 8 through 20. For seed-count appraisals complete items 21 through 23.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection **C**. Example appraisal worksheets are also provided to illustrate how to complete item entries.
- (6) For all zero appraisals, refer to the LAM.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of 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:** Unit number from the Summary of Coverage after it is verified to be correct.
4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
5. **Claim Number:** Claim number as assigned by the AIP.
6. **Stage:** Determined stage of growth at time of damage (e.g., Vegetative, Reproductive, or Podding).
7. **Acres Appraised:** Number of acres being appraised.

- (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 AIP.
 - (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.
 - (7) If the AIP determines the claim is to be DENIED, refer to Paragraph 67 K of the LAM for PW completion instructions.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	<u>Information Required</u>
1.	<p>Crop/Code #: “Canola” (0015).</p> <p>Rapeseed is listed as a “Type” of canola on the actuarial documents. Refer to Section I, column 22 herein, for type code entry procedures.</p>
2.	<p>Unit #: Unit number from the Summary of Coverage after it is verified to be correct.</p>
3.	<p>Location Description: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.</p>
4.	<p>Date(s) of Damage: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p>

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent - 10%.					

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 AIP.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

17. **Multi-Crop Code:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres MAKE NO ENTRY.

19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

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

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

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.

PRELIMINARY AND FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT

20. **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.

21. **Risk:** Three-digit code for the correct "Rate" as specified on the actuarial document **maps**. If a "Rate" or "High-Risk Area" is not specified on the actuarial document **maps**, MAKE NO ENTRY. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“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.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.
“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.

30. **Use of Acreage:** Use of acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Replant”	Acreage replanted and qualifying for replanting payment
“Not Replanted”	Acreage not replanted or not qualifying for a replanting payment
“To Millet”	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.

31. **Appraised Potential:**

REPLANT: Enter the pounds per acre allowed for replanting in whole pounds as determined from the replant calculation documented in the Narrative. Document calculations in the Narrative. (Refer to the Section 4, for qualifications and computations.)

PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to section 6, “Appraisal Methods” for additional instructions.

If there is no potential on UH acreage, enter “0.” Refer to paragraph 85 in the LAM for procedures for documenting zero yield appraisals.

32a. **Moisture %:**

REPLANT: MAKE NO ENTRY.

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

32b. **Factor:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For appraised mature production in excess of 8.5 percent moisture, obtain factor from **TABLE E** (Canola and Rapeseed Moisture Adjustment Factors).

33. **Shell %, Factor, or Value:** MAKE NO ENTRY.

34. **Production Pre QA:**

REPLANT: Enter the result of multiplying column 31 times column 19 to the rounded **whole pounds**. If no entry in column 31, MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, and if applicable, multiplying this result times columns 32b, round result to **whole pounds**. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested production which (due to insurable causes) qualifies for quality adjustment as provided in the Crop Provisions, enter the Quality Adjustment Factor (QAF) as a three place decimal calculated in accordance with the quality Adjustment statement in the SP. Document all calculations in the Narrative of the Production worksheet (or on a Special Report). Include a copy of all supporting documentation in the insured's claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM and the Official United States Standards for the crop. Also refer to the quality adjustment instructions in the "Narrative," herein.

If appraised mature production is determined by the AIP to have zero market value, enter ".000." Refer to the SP and the LAM.

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

36. **Production Post QA:**

REPLANT: Transfer the entry in item 34.

PRELIMINARY AND FINAL: Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.

37. **Uninsured Cause:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre for yield protection or for revenue protection not less than the amount of production that when multiplied by the harvest price equals the revenue protection guarantee, 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.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 entry for any such acreage

- b. When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.
- 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.
- e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding item 36 and item 37.

39. **Total:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total determined acres (column 19), to tenths.

40. **Quality:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to Table below). Check all qualifying conditions that apply to the unit's appraised and harvested production (refer to the crop provisions and SP).

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty (Grade)
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

a. For all qualifying QA conditions checked, in the Narrative (or on a Special Report):

- (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or
- (2) Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition).

b. If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):

- (1) A description of the qualifying QA condition;
- (2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human and animal health and why.
- (3) Refer to subsection 3 D (2) (b) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.

c. Check "None" if none of the production qualifies for QA.

- v. For production that qualifies for Quality Adjustment (supporting documentation should be included in the insured's claim file):
- (1) Explain any “.000” quality adjustment (QA) factor entered in Section I, column 35 and Section II, column 65.
 - (2) Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed.
 - (3) If mycotoxins are present, document the level based on laboratory test results.
 - (4) If a Federal or State destruction order has been issued, attach to the claim form a copy of the Federal or State destruction order and the insured's completed Certification Form.
 - (5) Document the DFs or the RIV's and Local Market Price, as applicable, used in establishing the QA factor for mature appraised or harvested production.
 - (6) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QA factor.
 - (7) Document all calculations used in determining QA factors.
 - (8) Refer to the LAM for additional documentation requirements.
- w. 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.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – DETERMINED 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.). Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.
- (2) Columns 49 through 52 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 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 49 through 52. Refer to the LAM for acceptable weight tickets.

- (4) For production commercially stored, sold, etc., make entries in columns 49 through 52 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.).

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.
 - (f) Varying types in the same unit. If there are multiple types planted within the same unit, the AIP may complete a separate Production Worksheet for each type in the unit.
- (8) There will generally be no harvested production entries in columns 47 through 66 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 columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.
 - (10) For mycotoxin damage, refer to the LAM for special instructions.

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

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

58a. **FM %:** Make entry to nearest tenth. Refer to Paragraph 98 of the LAM for entry instructions.

Refer to the LAM (EXHIBIT 17) for the FGIS definitions of “FM,” “Conspicuous Admixture, and “Dockage.”

58b. **Factor:** Enter the three-place factor determined by subtracting the percent of conspicuous admixture **and/or dockage** from 1.000, or subtract the entry in 58a from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

59a. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

59b. **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 E - Canola and Rapeseed Moisture Adjustment Factors**).

60a. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP). Refer to the LAM for instructions on determining test weight.

60b. **Factor:** MAKE NO ENTRY.

The canola or rapeseed has been converted to **actual** pounds in column 56 above, no further adjustments are necessary.

61. **Adjusted Production:** Result of multiplying columns 56 times 58b times 59b (**Round to whole pounds**).

The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in column “56” (Refer to column 56 paragraph “c”).

62. **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.”

Make no entry if only the depth for production to count has been entered in column 51, and the depth for production not to count has been entered in the “Narrative” section. Refer to the example in the LAM.

63. **Production Pre-QA:** Result of subtracting column 62 from column 61.

- 64a. **Value:** When applicable, enter the RIV. The RIV will be the reasonable RIV applied by the buyer due to all insurable quality deficiencies. (Refer to the SP and the LAM for further instructions).

MAKE NO ENTRY when the discount factor is obtained from the charts in the SP.

- 64b. **MKT Price:** If an entry is in column 64a enter the Local Market Price for U.S. No. 2 grade canola (refer to the crop provisions). Refer to the LAM for further instructions.

MAKE NO ENTRY when the quality adjustment factor can be obtained from the charts in the SP.

65. **Quality Factor:** For canola production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by:

- a. Subtracting the result of column 64a divided by column 64b from 1.000, **or**
- b. **1.000 minus the sum of the applicable discount factor(s) obtained from the SP.**

Rapeseed is not eligible for quality adjustment.

66. **Production to Count:** Enter result from multiplying column 63 times column 65, rounded to whole pounds.

67. Total of column 63. If no entry in column 63, MAKE NO ENTRY.

FOR ITEMS 68 – 72; WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARE, 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 AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

68. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of column 66 to whole pounds.

69. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column 38 total.

70. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of column 68 and column 69, to whole pounds.

71. **Allocated Prod.:** Refer to paragraphs 126 C (1-3) and 127 of the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** Result, rounded to whole pounds, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the Production Worksheet example below.

73. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

74. **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.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

75. **Page:**

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 # 0001-0001 BU	3. Location Description SW1-96N-3W	7. Company Agency	ANY COMPANY ANY AGENCY		8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10	AUG					9. Claim # XXXXXXXXX
5. Cause(s) of Damage HAIL	DROUGHT					11. Crop Year YYYY
6. Insured Cause % 40	60					10. Policy #
12. Additional Units						14. Date(s) Notice of Loss
13. Est. Prod. Per Acre						1st MM/DD/YYYY
						2nd MM/DD/YYYY
						Final MM/DD/YYYY
						15. Companion Policy(s) NONE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A	NS		20.0	.500		286					002		UH	UH	764			15,280		15,280		15,280
B	NS		6.0	.667		286					003		H	H								
C	NS		90.0	1.000		286					002		H	H								
39. TOTAL			116.0	40. Quality: TW <input type="checkbox"/> KD <input checked="" type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>												42. TOTALS		15,280		15,280		15,280

NARRATIVE (If more space is needed, attach a Special Report) This is an enterprise unit. Acres were determined using permanent field measurements. Canola from field B stored at Acme Elevator. Had 20.5 kernel damage. DF = .514 + .053 (Sample Grade) = .567 DF. 1.000 - .567 = .433 QAF. Field C production stored on farm had 28% kernel damage due to drought and remains unsold 60 days after the Calendar date for the EOIP. QAF = .500. See documentation included in the claim file.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton Lbs CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
.667 B	NS	ACME ELEVATOR ANYTOWN, ANY STATE							900			9.8 .9844		886		886		.433	384				
1.000 C	NS	14.0	RND	2.0		307.9	.8	246.3	11,822				48	11,822		11,822		.500	5,911				
1.000 C	NS	14.0	RND	10.0		1,539.4	.8	1,231.5	59,112				48	59,112		59,112		.500	29,556				
67. TOTAL																	71,820	68. Section II Total		35,851			
																		69. Section I Total		15,280			
																		70. Unit Total		51,131			
																		71. Allocated Prod.					
																		72. Total APH Prod.		51,131			

PRODUCTION WORKSHEET

1. Crop/Code # CANOLA 0015	2. Unit # 0001-0001 BU	3. Location Description SW1-96N-3W	7. Company Agency	ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 40	12. Additional Units	13. Est. Prod. Per Acre	9. Claim # XXXXXXXX
					11. Crop Year YYYY
					10. Policy # XXXXXXXXXX
					14. Date(s) Notice of Loss
					1st MM/DD/YYYY
					2nd MM/DD/YYYY
					Final MM/DD/YYYY
					15. Companion Policy(s) NONE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage
A			20.0	1.000		286					002		R	REPLANTED
B			6.0	1.000		286					002		NR	NOT REPLANTED
C			90.0	1.000		286					002		NR	NOT REPLANTED

B. POTENTIAL YIELD

31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
175			3500		3500		3500

39. TOTAL

116.0

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes ☐

42. TOTALS

3500

3500

3500

NARRATIVE (If more space is needed, attach a Special Report) The example above shows allowance when the maximum allowance in the policy is less than 20 % of the production guarantee. The production guarantee (1300 lbs. APH x 75%) = 975 lbs. x 20% = 195 lbs. Maximum allowed by the policy is 175 Lbs. The lesser of 195 lbs. and 175 lbs. is 175 lbs. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements. 975 lbs. guarantee X 90% = 878 lbs. Appraisal = 764 lbs.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage
A			20.0	.500		286					002		R	REPLANTED
B			6.0	.500		286					002		NR	NOT REPLANTED
C			90.0	.500		286					002		NR	NOT REPLANTED

B. POTENTIAL YIELD

31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
88			1760		1760		1760

39. TOTAL

116.0

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes ☐

42. TOTALS

1760

1760

1760

NARRATIVE (If more space is needed, attach a Special Report) The example above shows allowance when the maximum allowance in the policy is less than 20 % of the production guarantee. The production guarantee (1300 lbs. APH x 75%) = 975 lbs. x 20% = 195 lbs. x .500 share = 98 lbs. Maximum allowed by the policy is 175 Lbs. x .500 share = 88 lbs. The lesser of 98 lbs. and 88 lbs. is 88 lbs. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements. 975 lbs. guarantee X 90% = 878 lbs. Appraisal = 764 lbs.

[illegible]