



United States Department of Agriculture



Canola/Rapeseed Crop Insurance

Risk
Management
Agency
rma.usda.gov

Disclaimer

The purpose of the following material is to promote awareness of risk management concepts and to highlight USDA's risk management products, features, benefits and availability.

This material does not change the content or the meaning of current policy provisions, filed actuarial documents or approved procedures.

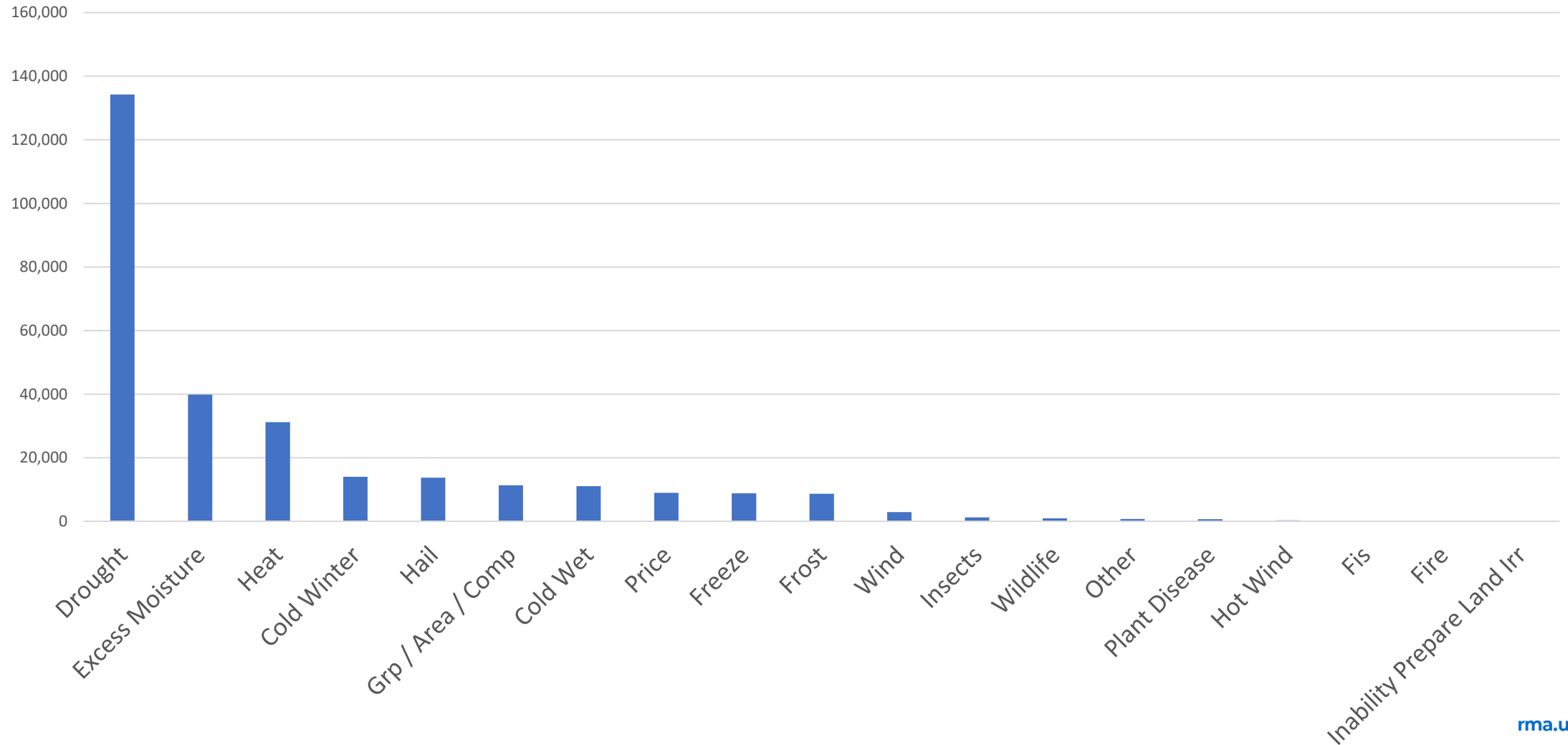


Agenda

- Regional Causes of Loss
- Participation
- PPA Process
- Written Agreements
- Planting Date Changes

Causes of Loss 2014-2023 (Spokane RO)

Net Claimed Acres





2023 Canola Participation by State

Idaho-66,378 acres insured

- 98% of total acres insured

Oregon-3,514 acres insured

- 54% of total acres insured

Washington-105,624 acres insured

- 88% of total acres insured

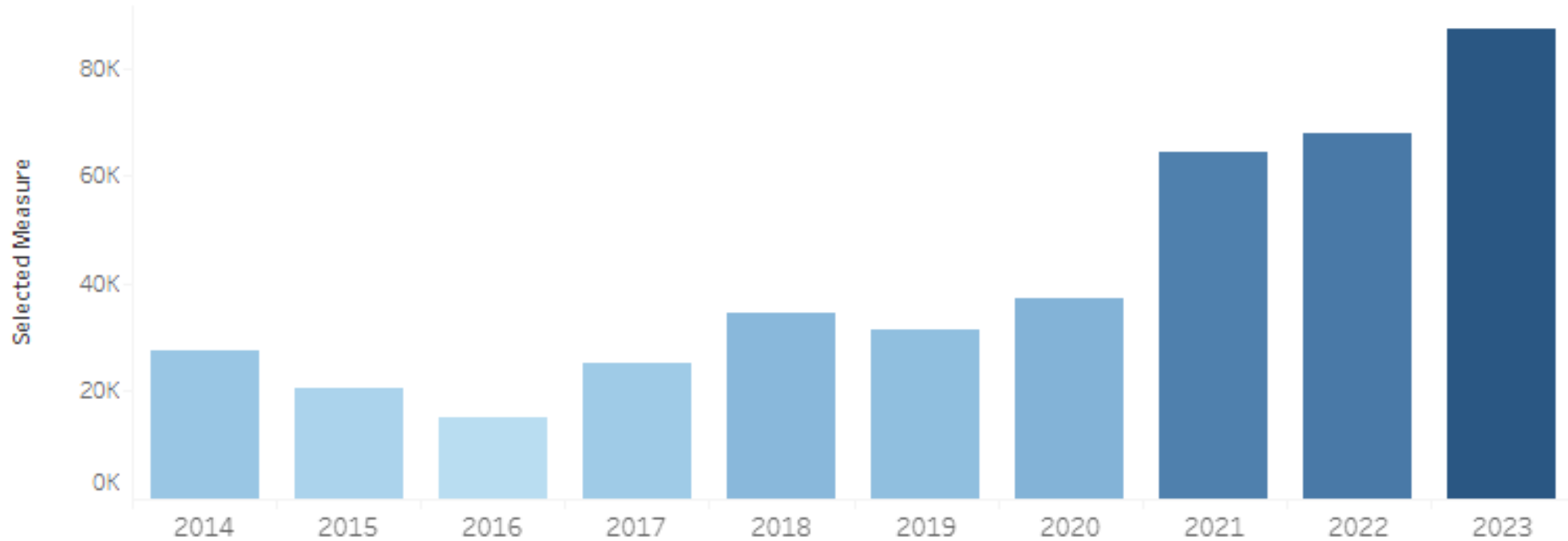
Montana-124,490 acres insured

- 76% of total acres insured

Idaho Participation

Net Reported Acreage Timeline | by Reinsurance Year

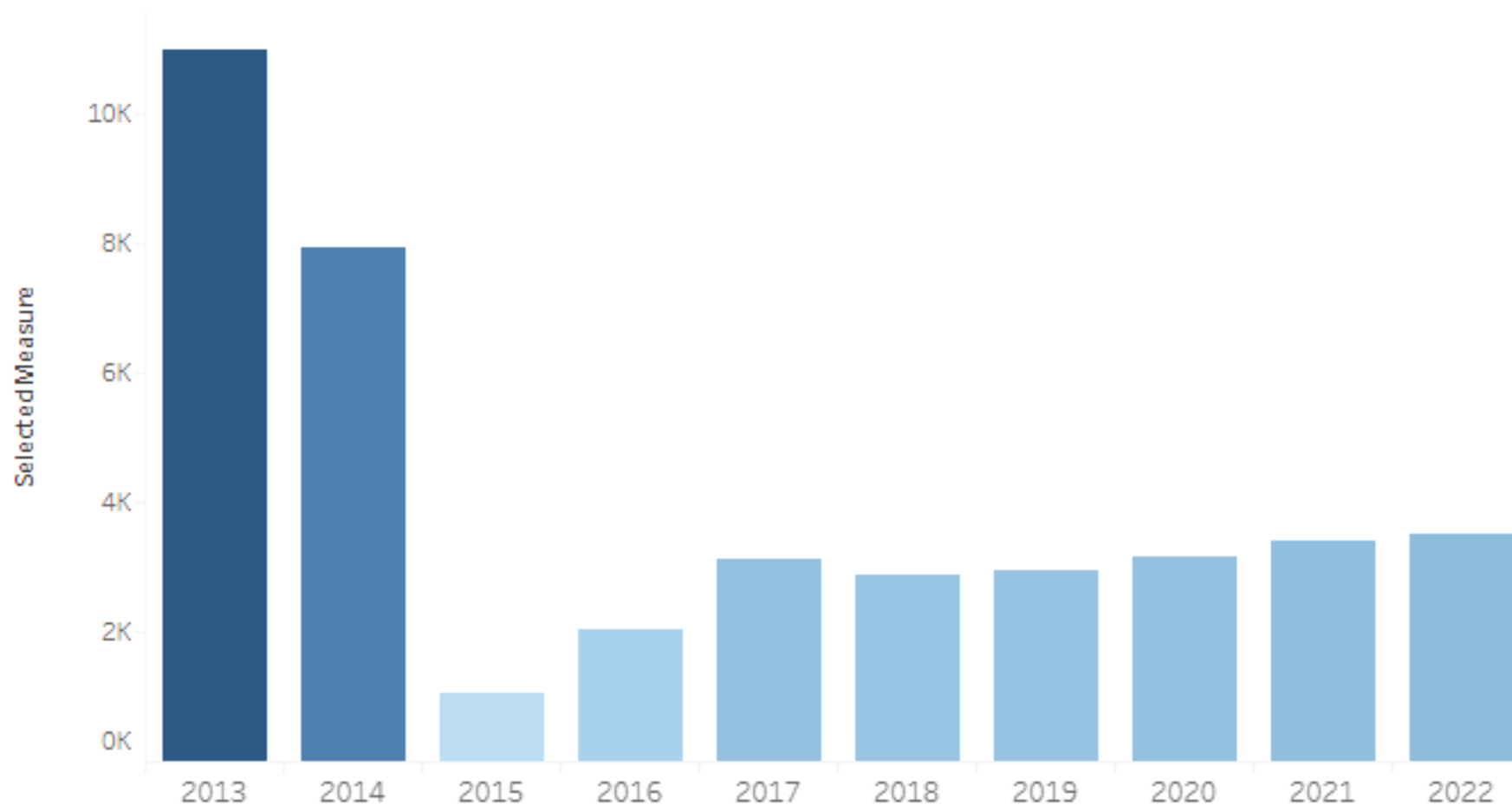
Click a year to filter



Oregon Participation

Net Reported Acreage Timeline | by Reinsurance Year

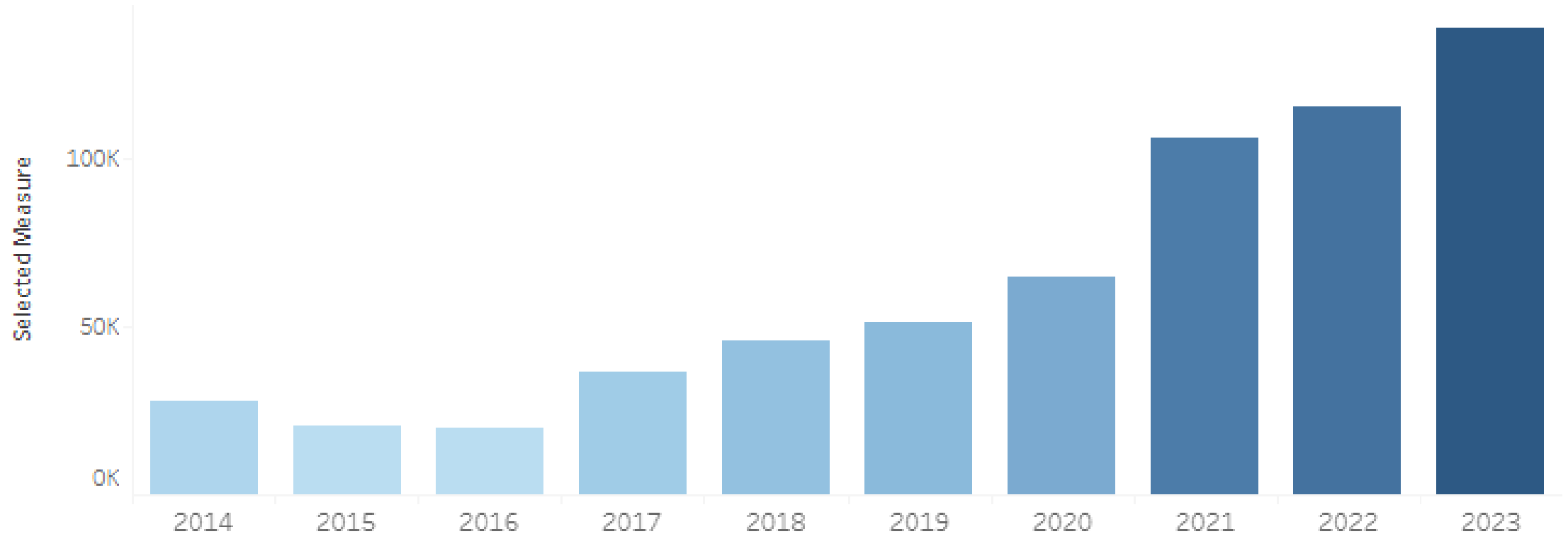
Click a year to filter



Washington Participation

Net Reported Acreage Timeline | by Reinsurance Year

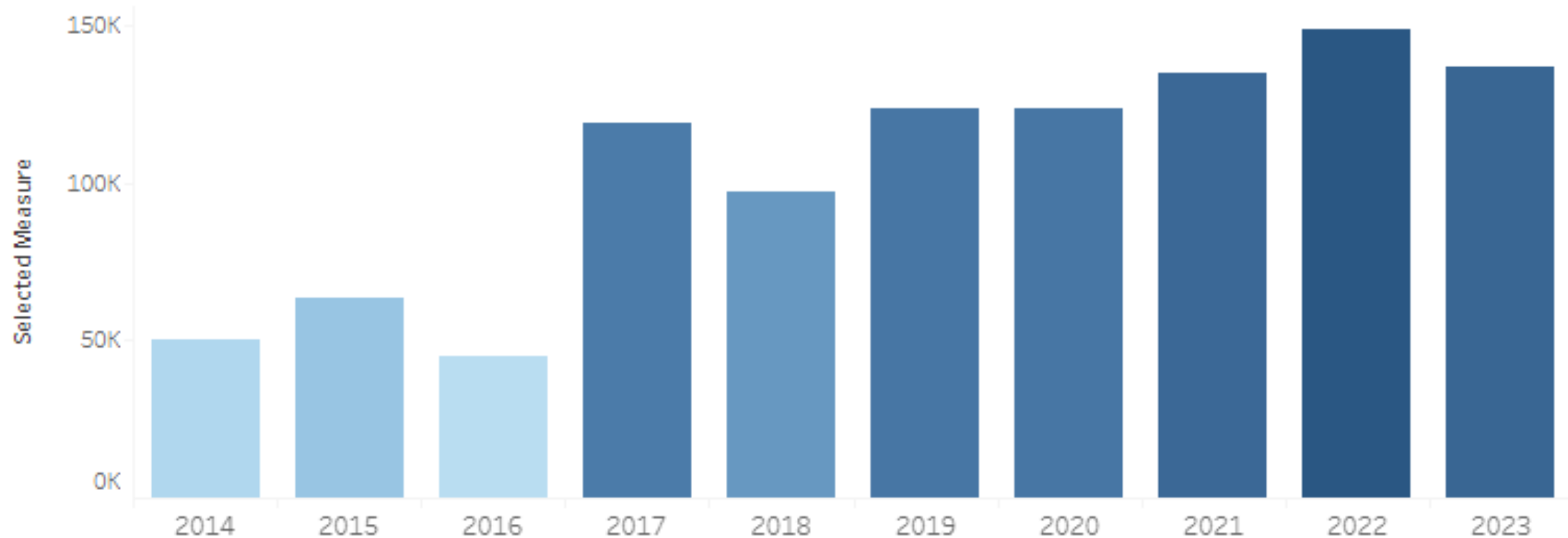
Click a year to filter



Montana Participation

Net Reported Acreage Timeline | by Reinsurance Year

Click a year to filter



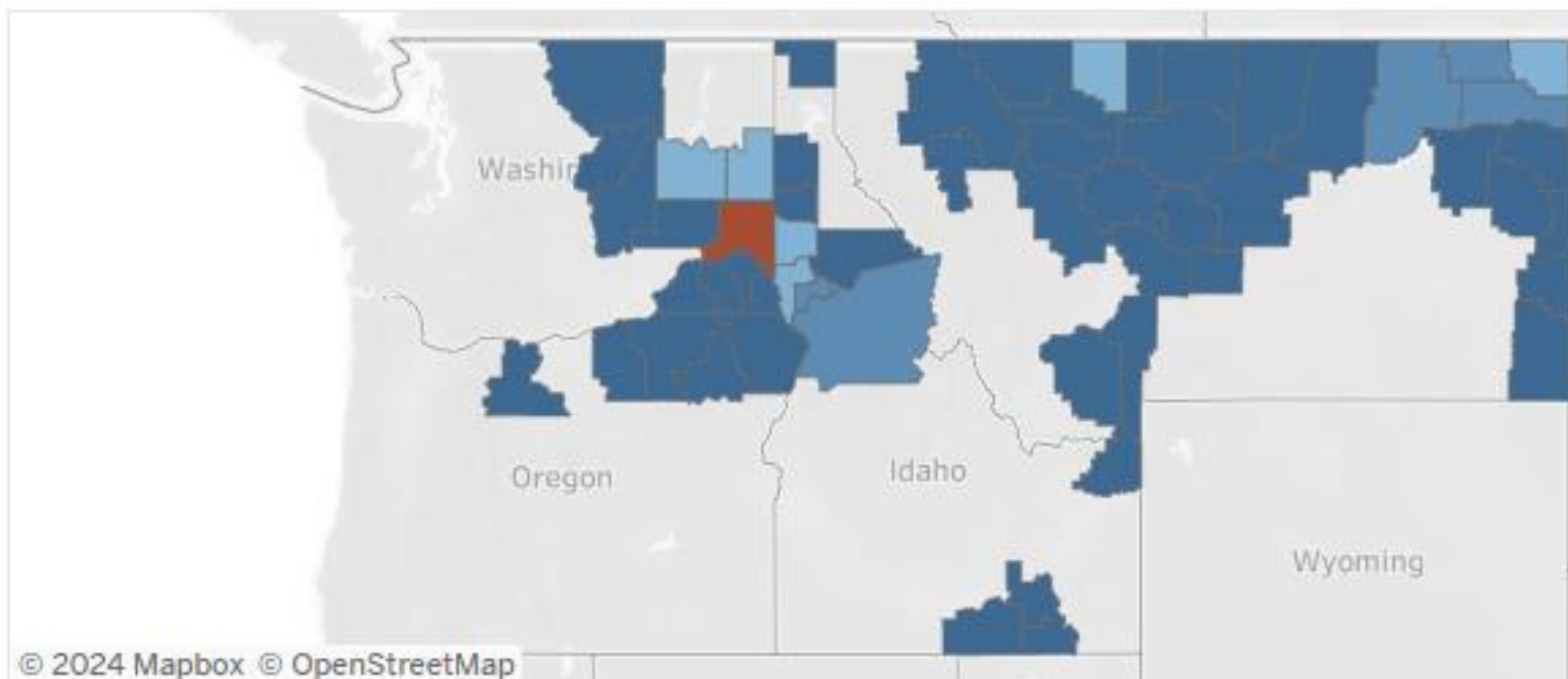
2023 Participation Map

Net Reported Acreage Heat Map | by County

Click a county to filter (Reclick the same county to unselect)



Selected Measure



Canola is Insurable in:

Idaho:

Bannock, Benewah, Bingham, Blaine, Bonner, Bonneville, Boundary, Caribou, Cassia, Clearwater, Fremont, Gooding, Idaho, Jefferson, Jerome, Kootenai, Latah, Lewis, Lincoln, Madison, Minidoka, Nez Perce, Oneida, Power, Teton, Twin Falls

Oregon:

Gillam, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco

Washington:

Adams, Asotin, Columbia, Douglas, Garfield, Grant, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman

Montana:

Blaine, Cascade, Chouteau, Daniels, Dawson, Fergus, Glacier, Hill, Judith Basin, McCone, Liberty, Phillips, Pondera, Richland, Roosevelt, Sheridan, Teton, Toole, Valley, Wibaux

**Coverage may be available by written agreement in other counties. Submit requests to your crop insurance agent.*

Insurance will not attach to any acreage on which canola, mustard, or rapeseed, were planted the preceding crop year for Spokane Region.



Written Agreements

- *Document designed to provide crop insurance for insurable crops when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy.*
- *ROs are authorized to approve, deny, or not accept WA requests on behalf of FCIC.*
- *Work with your Agent on gathering required documentation*

Continuous Cropping(CC) Canola

- Insurable via Written Agreement (T/P)
 - Palouse area thus far
- Still need Canola/Similar Crop History
- Looked into creating this as an insurable Type/Practice



PPA Process

- Every Crop
- Every Regional Office
- Every Six Years
- Evaluate Last 10 Reinsurance Years
 - (2014-2023)
- **Planting Date Review Apart of it**
 - Every 3 years



Date Changes

Three year review cycle

- All counties in ID, OR, and WA
- Look at insured data
- Cross reference yields, risks, planting dates

Recently made changes in 2022

- Met in 2020
- Seven counties had changed Planting Dates

Upcoming review for Crop Year 2024

- Published 2025



Planting Date Review

- **Categorized by Final Planting Date**
 - Same FPD could be in SE ID and Eastern WA
 - Can look at it by region/county when needed
- **24 FPDs for Canola in Spokane RO**
 - 3 times more than any other RO

A photograph of a winter landscape. The foreground and middle ground are covered in a layer of snow, with patches of dry, yellowish-brown grass visible. The background shows a flat horizon under a clear, light blue sky.

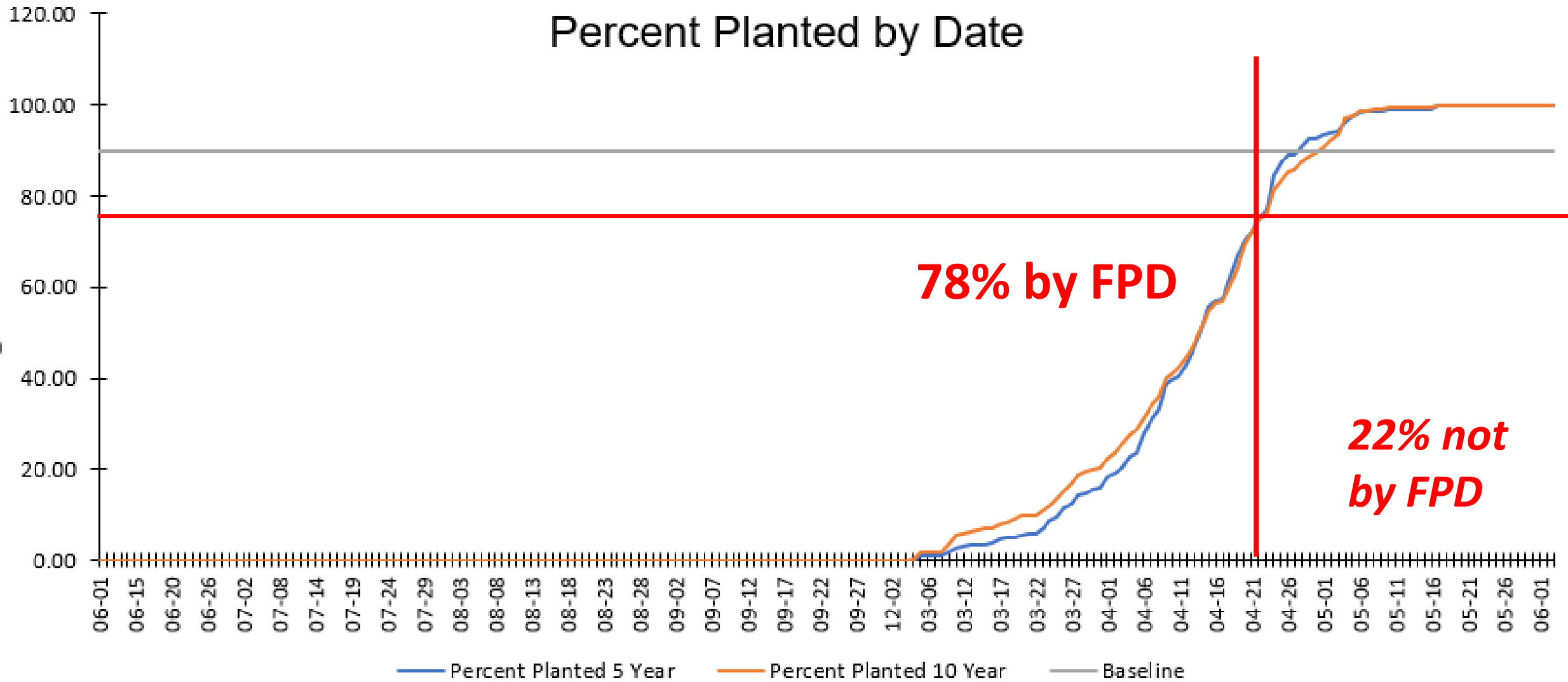
Planting Date Review

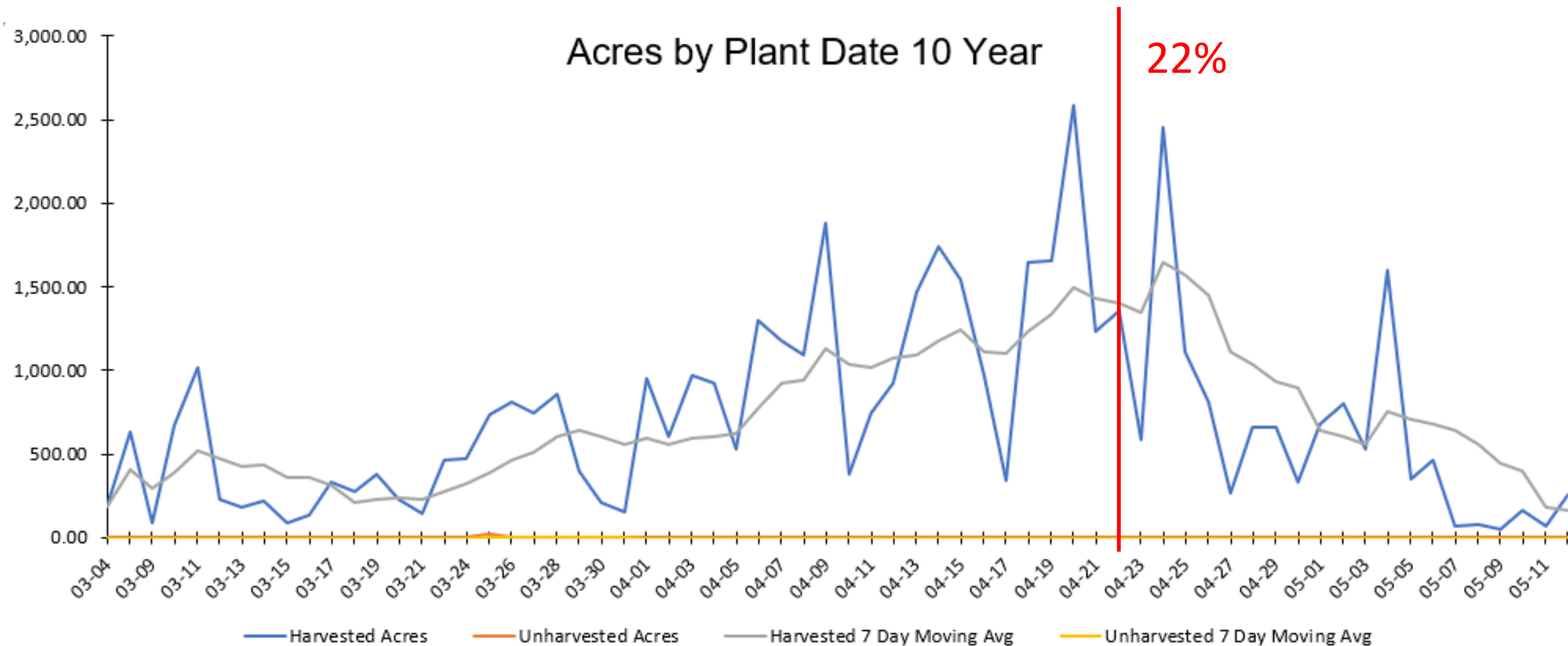
- **WA/Northern ID Spring Final Planting Dates**
 - Industry request
 - Data supported
- **Fall Canola Planting Date changes?**
 - Consider moving later makes Early Planting Date later
- **Where else?**
 - Counties with minimal acreage?
 - Does a FPD prevent you from purchasing insurance?

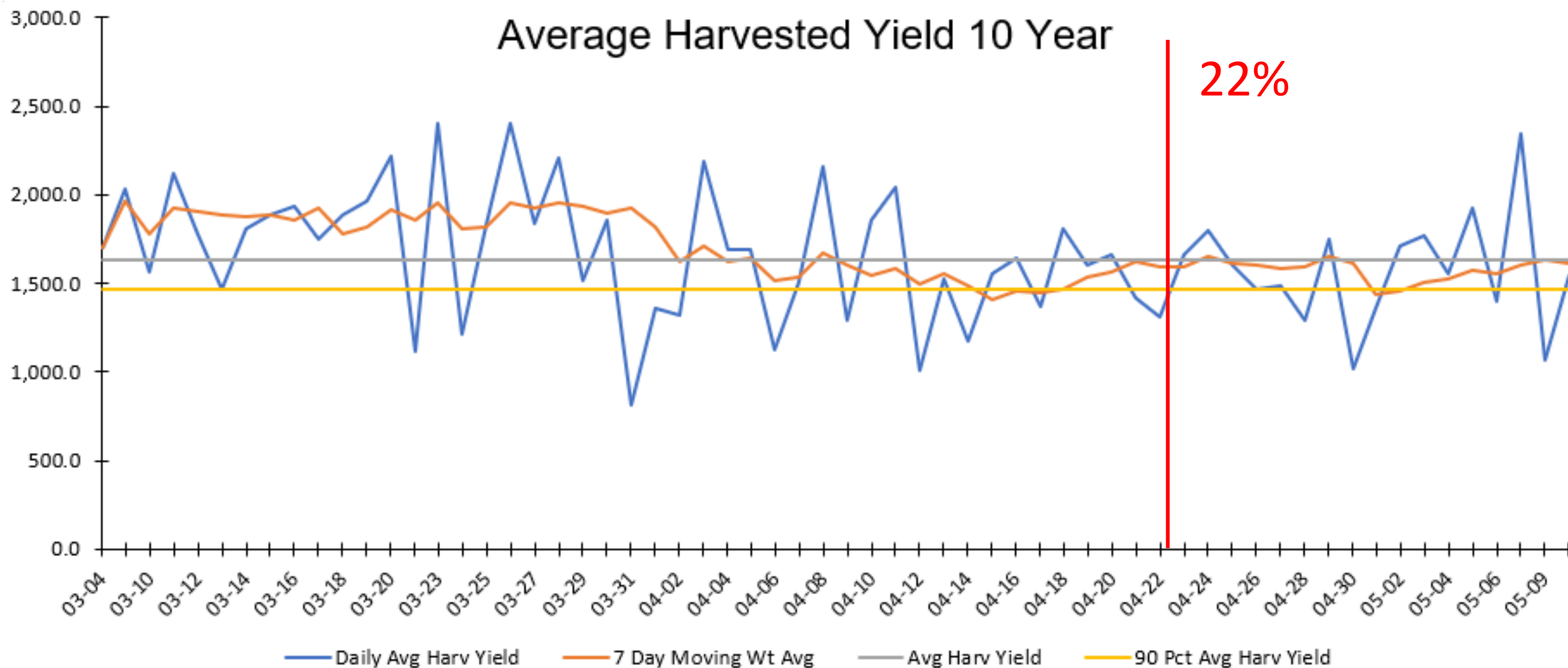


What Do We Look At?

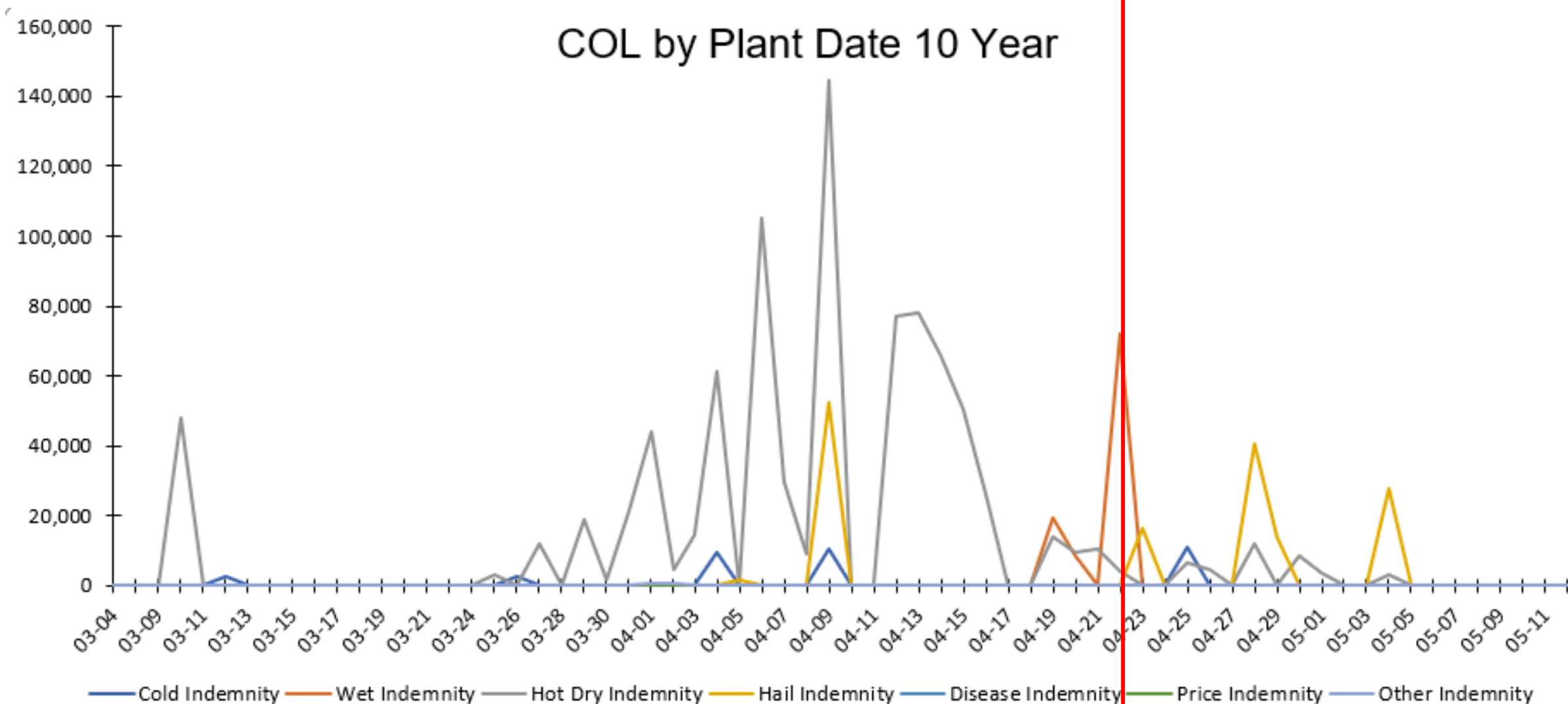
Percent Planted by Date







COL by Plant Date 10 Year



Ideally What We Need: Date Changes

- Location (county/state)
- Type and Practice
 - Fall/Spring, CC/SF,
 - Irr/Non Irr
- Planting Date
- Harvest Date
- Acres
- Yield (lbs/acre)
- Prior Crop
- DATA DOES NOT LEAVE RMA





Thank You

USDA Risk Management Agency

**Spokane Regional Office
11707 E. Sprague Ave, Ste 201
Spokane Valley, WA 99206
509-228-6320
www.rma.usda.gov
1-800-205-9953 Toll Free**



CROP INSURANCE

2024 PNWCA Workshop

Cheryl Lasz-Schmidt Insurance Services

Common Questions

- Why does it matter?
- What can/should I do?
- What's it going to cost?
- When to sign up?
- Where to start?

www.rma.usda.gov



Actuarials/Special Provisions

1	Reinsurance Year:	2024
2	Commodity:	Canola (0015)
3	Commodity Year:	2024
4	Insurance Plan:	Revenue Protection (02)
5	State:	Washington (53)
	County:	Whitman (075)

Types / Practices	Unit Structure	Prices	T-Yield	Yield Exclusion	Dates	Rates	Subsidy Factors	Prevented Planting Coverage Level	Special Provisions	SCO Prices and Yields	SCO Rates	SCO Subsidy Factors
-------------------	----------------	--------	---------	-----------------	-------	-------	-----------------	-----------------------------------	--------------------	-----------------------	-----------	---------------------

ECO Prices and Yields	ECO Rates	ECO Subsidy Factors	Links
---------------------------------------	---------------------------	-------------------------------------	-----------------------

1 of 1 100% Find | Next

Dates

Selection Criteria

Year: 2024	Commodity: Canola (0015)	State: Washington (53)
Data: Released	Plan: Revenue Protection (02)	County: Whitman (075)

Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04	T/P 05	T/P 06	T/P 07	T/P 08
Type	Spring Oleic Canola 286	Fall Oleic Canola 285	Spring Oleic Canola 286	Fall Oleic Canola 285	Spring High Erucic Rapeseed 288	Fall High Erucic Rapeseed 287	Spring High Erucic Rapeseed 288	Fall High Erucic Rapeseed 287
Practice	Non-Irrigated 003	Summerfallow 005	Irrigated 002	Irrigated 002	Non-Irrigated 003	Summerfallow 005	Irrigated 002	Irrigated 002
Base County Dates								
Sales Closing Date	03/15/2024	08/31/2023	03/15/2024	08/31/2023	03/15/2024	08/31/2023	03/15/2024	08/31/2023
Cancellation Date	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023	08/31/2023
Earliest Planting Date	03/01/2024	07/15/2023	03/01/2024	08/01/2023	03/01/2024	07/15/2023	03/01/2024	08/01/2023
Final Planting Date	05/15/2024	09/20/2023	05/01/2024	09/20/2023	05/15/2024	09/20/2023	05/01/2024	09/20/2023
End of Late Planting Period Date	06/09/2024	10/15/2023	05/26/2024	10/15/2023	06/09/2024	10/15/2023	05/26/2024	10/15/2023
Acreage Reporting Date	07/15/2024	12/15/2023	07/15/2024	12/15/2023	07/15/2024	12/15/2023	07/15/2024	12/15/2023
Premium Billing Date	08/01/2024	08/01/2024	08/01/2024	08/01/2024	08/01/2024	08/01/2024	08/01/2024	08/01/2024
End Of Insurance Date	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
Termination Date	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
Contract Change Date	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024	06/30/2024
Production Reporting Date	04/29/2024	10/15/2023	04/29/2024	10/15/2023	04/29/2024	10/15/2023	04/29/2024	10/15/2023
Insured Production Reporting Date	04/29/2025	10/15/2024	04/29/2025	10/15/2024	04/29/2025	10/15/2024	04/29/2025	10/15/2024



Actuarials/Special Provisions

 United States Department of Agriculture
Risk Management Agency [Information Tools](#) > [AIB](#) > [Crop](#) > [Commodity Report](#)

1	Reinsurance Year:	2024
2	Commodity:	Canola (0015)
3	Commodity Year:	2024
4	Insurance Plan:	Revenue Protection (02)
5	State:	Washington (53)
	County:	Whitman (075)

Types / Practices	Unit Structure	Prices	T-Yield	Yield Exclusion	Dates	Rates	Subsidy Factors	Prevented Planting Coverage Level	Special Provisions	SCO Prices and Yields	SCO Rates	SCO Subsidy Factors
ECO Prices and Yields	ECO Rates	ECO Subsidy Factors	Links									

<

>

1 of 1

↺

↻

100%

⏏

⏏

Find

Next

T-Yield Selection Criteria		
Year: 2024	Commodity: Canola (0015)	State: Washington (53)
Data: Released	Plan: Revenue Protection (02)	County: Whitman (075)

Types / Practices		T/P 01	T/P 02	T/P 03	T/P 04	T/P 05	T/P 06	T/P 07	T/P 08
Type	Practice	Spring Oleic Canola 286	Fall Oleic Canola 285	Spring Oleic Canola 286	Fall Oleic Canola 285	Spring High Erucic Rapeseed 288	Fall High Erucic Rapeseed 287	Spring High Erucic Rapeseed 288	Fall High Erucic Rapeseed 287
		Non-Irrigated 003	Summerfallow 005	Irrigated 002	Irrigated 002	Non-Irrigated 003	Summerfallow 005	Irrigated 002	Irrigated 002
		-	-	-	-	-	-	-	-
Transitional Yields									
Sub County	Year	LBS	LBS	LBS	LBS	LBS	LBS	LBS	LBS
	2024	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00
	2023	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00
	2022	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00	1,817.00	2,091.00
	2021	1,483.00	2,258.00	1,785.00	2,258.00	1,483.00	2,258.00	1,785.00	2,258.00
	2020	1,483.00	2,258.00	1,785.00	2,258.00	1,483.00	2,258.00	1,785.00	2,258.00
	2019	1,483.00	2,258.00	1,785.00	2,258.00	1,483.00	2,258.00	1,785.00	2,258.00
	2018	1,348.00	2,167.00	1,694.00	2,167.00	1,348.00	2,167.00	1,694.00	2,167.00



Actuarials/Special Provisions

1	Reinsurance Year:	2024
2	Commodity:	Canola (0015)
3	Commodity Year:	2024
4	Insurance Plan:	Revenue Protection (02)
5	State:	Washington (53)
	County:	Whitman (075)

Types / Practices Unit Structure Prices T-Yield Yield Exclusion Dates Rates

ECO Prices and Yields ECO Rates ECO Subsidy Factors Links

1 of 1 100%

Unit Structure Selection Criteria

Year: 2024 Commodity: Canola (0015) State: W
Data: Released Plan: Revenue Protection (02) County: W

Types / Practices	T/P 01	T/P 02
Type	Spring Oleic Canola 286	Fall Oleic Canola 285
Practice	Non-Irrigated 003	Summerfallow 005
Unit Availability		
Optional Unit Allowed Flag	Y	Y
Basic Unit Allowed Flag	Y	Y
Enterprise Unit Allowed Flag	Y	Y
Whole Farm Unit Allowed Flag	Y	Y

1	Reinsurance Year:	2024
2	Commodity:	Canola (0015)
3	Commodity Year:	2024
4	Insurance Plan:	Revenue Protection (02)
5	State:	Washington (53)
	County:	Whitman (075)

Types / Practices Unit Structure Prices T-Yield Yield Exclusion Dates Rates

ECO Prices and Yields ECO Rates ECO Subsidy Factors Links

0.70	1.08400000	1.093000
0.75	1.17100000	1.186000
0.80	1.25800000	1.293000
0.85	1.34800000	1.416000

Optional Coverage Rate(s)

Insurance Option	Rate Method		
(CP) Contract Pricing	M		
(LP) Coverage Level by Irr Prac	M	1.0000	1.0000
(EI) EU by Irrigation Prac	M	1.0000	1.0000
(HF) Hail & Fire Exclusion	M	0.8600	0.8600
(MC) Multi-County EU	M	1.0000	1.0000
(PF) Prevented Planting +5%	M	1.0200	
(QL) Quality Loss	M	1.0000	1.0000
(YA) Yield Adjustment 60%	M	1.0000	1.0000
(YC) Yield Cup	M	1.0000	1.0000
(YE) Yield Exclusion	M	1.0000	1.0000



Prices

Prices

Announcements Harvest Prices **Historical** Projected Prices

Historical Commodity Pricing

Generate up to a ten year price history for projected and harvest prices. A dynamic chart will display for your crop and county.

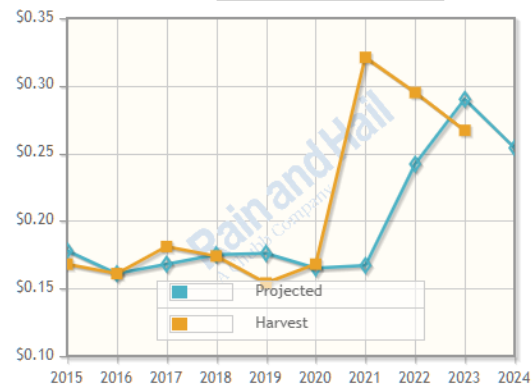
State: WASHINGTON

County: WHITMAN

Crop: CANOLA

Insurance Plan: REVENUE PROTECTION

Category: FALL



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Projected	0.18	0.16	0.17	0.17	0.18	0.17	0.17	0.24	0.29	0.25
Harvest	0.17	0.16	0.18	0.17	0.15	0.17	0.32	0.29	0.27	
Volatility	0.19	0.18	0.16	0.14	0.10	0.12	0.11	0.36	0.26	0.21

Prices

Announcements Harvest Prices **Historical** Projected Prices

Historical Commodity Pricing

Generate up to a ten year price history for projected and harvest prices. A dynamic chart will display for your crop and county.

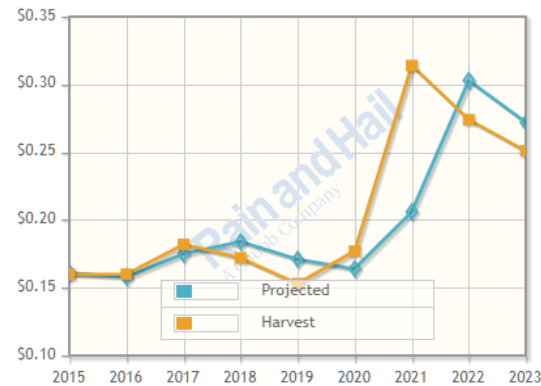
State: WASHINGTON

County: WHITMAN

Crop: CANOLA

Insurance Plan: REVENUE PROTECTION

Category: SPRING



	2015	2016	2017	2018	2019	2020	2021	2022	2023
Projected	0.16	0.16	0.17	0.18	0.17	0.16	0.21	0.30	0.27
Harvest	0.16	0.16	0.18	0.17	0.15	0.18	0.31	0.27	0.25
Volatility	0.13	0.11	0.10	0.08	0.06	0.08	0.13	0.17	0.15



Quote

STATE	WASHINGTON				CROP	0015 - CANOLA				YIELD	2,091
COUNTY	WHITMAN				PRACTICE	0050 - Summerfallow				ACRES	100.0
ID #	1.0				TYPE	2850 - Fall Oleic Canola				SHARE	1.000
PLAN	LEVEL	OPTION	PRICE	TRIGGER	ACRE GUARANTEE	ACRE COVERAGE	ACRE PREMIUM	TOTAL GUARANTEE	TOTAL COVERAGE	TOTAL PREMIUM	PRODUCER PREMIUM
YP _{ou}	75	QLYAYC	0.2540	1,568.3	1,568	398.27	8.55	39,827.20	39,827	1,899	855
YP _{ou}	80	QLYAYC	0.2540	1,672.8	1,673	424.94	11.89	42,494.20	42,494	2,286	1,189
YP _{ou}	85	QLYAYC	0.2540	1,777.4	1,777	451.36	16.90	45,135.80	45,136	2,726	1,690

60% plug not applied (YA)
T Yield = 2,091

QLYAYC Adjusted Yield = 2,091, Non-Adjusted Yield = 2,091
Rate Yield: 2,091.0

STATE	WASHINGTON				CROP	0015 - CANOLA				YIELD	2,091
COUNTY	WHITMAN				PRACTICE	0050 - Summerfallow				ACRES	100.0
ID #	1.0				TYPE	2850 - Fall Oleic Canola				SHARE	1.000
PLAN	LEVEL	OPTION	PRICE	TRIGGER	ACRE GUARANTEE	ACRE COVERAGE	ACRE PREMIUM	TOTAL GUARANTEE	TOTAL COVERAGE	TOTAL PREMIUM	PRODUCER PREMIUM
RP _{ou}	75	QLYAYC	0.2540	1,568.3	398.27	398.27	13.93	39,827.20	39,827	3,096	1,393
RP _{ou}	80	QLYAYC	0.2540	1,672.8	424.94	424.94	19.71	42,494.20	42,494	3,791	1,971
RP _{ou}	85	QLYAYC	0.2540	1,777.4	451.36	451.36	28.45	45,135.80	45,136	4,588	2,845

RP Price Volatility Factor: 0.21
60% plug not applied (YA)
T Yield = 2,091

QLYAYC Adjusted Yield = 2,091, Non-Adjusted Yield = 2,091
Rate Yield: 2,091.0



Private Insurance

- Crop Hail
- Field Grain Fire
- Additional coverages available depending on AIP (carrier)



Reminders

- Beginning Farmer Rancher (BFR)
- Veteran Farmer Rancher (VFR)
- Conservation Compliance
 - AD-1026



Best Practices

- Timely Notice of Loss
- Good record keeping
- Meeting dates/deadlines
- COMMUNICATION



A low-angle shot of a field of yellow rapeseed flowers. The flowers are in the foreground and middle ground, reaching towards the sky. The sky is a vibrant blue with scattered white clouds. The text 'THANK YOU!' is centered in the upper half of the image.

THANK YOU!