



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

- **One Big Beautiful Bill Act (OBBBA)**
- **Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO)**
- **Canola Participation**
- **Written Agreements**
- **Policy Date Changes**
- **Planting Date Changes**



One Big Beautiful Bill Act (OBBBA)

Bill passed July 4, 2025.

Includes enhancements to the federal crop insurance program:

- Expanded benefits to beginning farmers and ranchers.
- Increased coverage options.
- Made crop insurance more affordable and accessible.

These changes will be effective for all crops with sales closing dates on or after July 1, 2025.

One Big Beautiful Bill Act (OBBBA) Cont.

Expanded benefits to beginning farmers and ranchers.

Builds upon existing support that waives administrative fees and provides base premium subsidies.

A beginning farmer or rancher is now defined as an individual who has not actively operated and managed a farm or ranch for more than 10 crop years.

Beginning farmers and ranchers will now receive:

- 15 percentage points additional subsidy for the first two crop years
- 13 percentage points for the third crop year
- 11 percentage points for the fourth crop year
- 10 percentage points for years five through ten

One Big Beautiful Bill Act (OBBBA) Cont.

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One Big Beautiful Bill Act (OBBBA) Cont.

Increased coverage options.

WFRP:

- Maximum insurable coverage level increased from 85 to 90 percent.

SCO:

- For 2027, SCO maximum coverage level increases from 86 to 90 percent.
- Farm Service Agency Area Risk Coverage (ARC) elections no longer impacted by SCO.

One Big Beautiful Bill Act (OBBBA) Cont.

Making crop insurance more affordable.

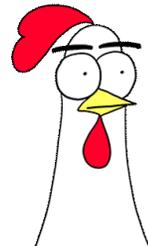
SCO, ECO:

- The premium subsidy for all will be increased from 65 to 80%

Common Crop Insurance Policy – Basic Provisions:

- Premium subsidy increased as shown on the right for 2026

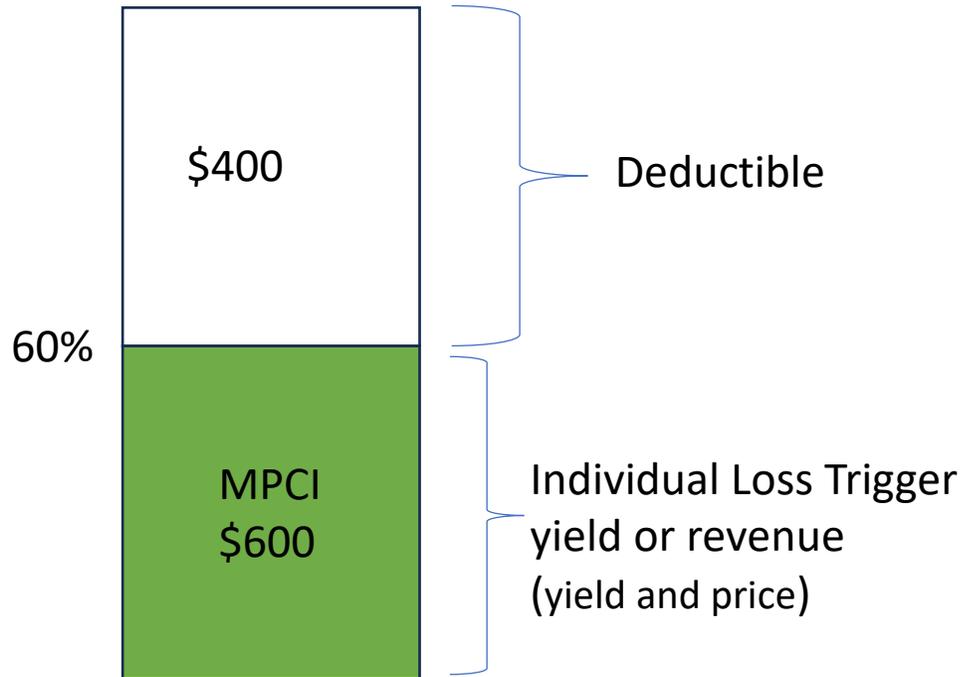
	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Basic Unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
Optional Unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
Enterprise Unit	0.800	0.800	0.800	0.800	0.800	0.770	0.680	0.530



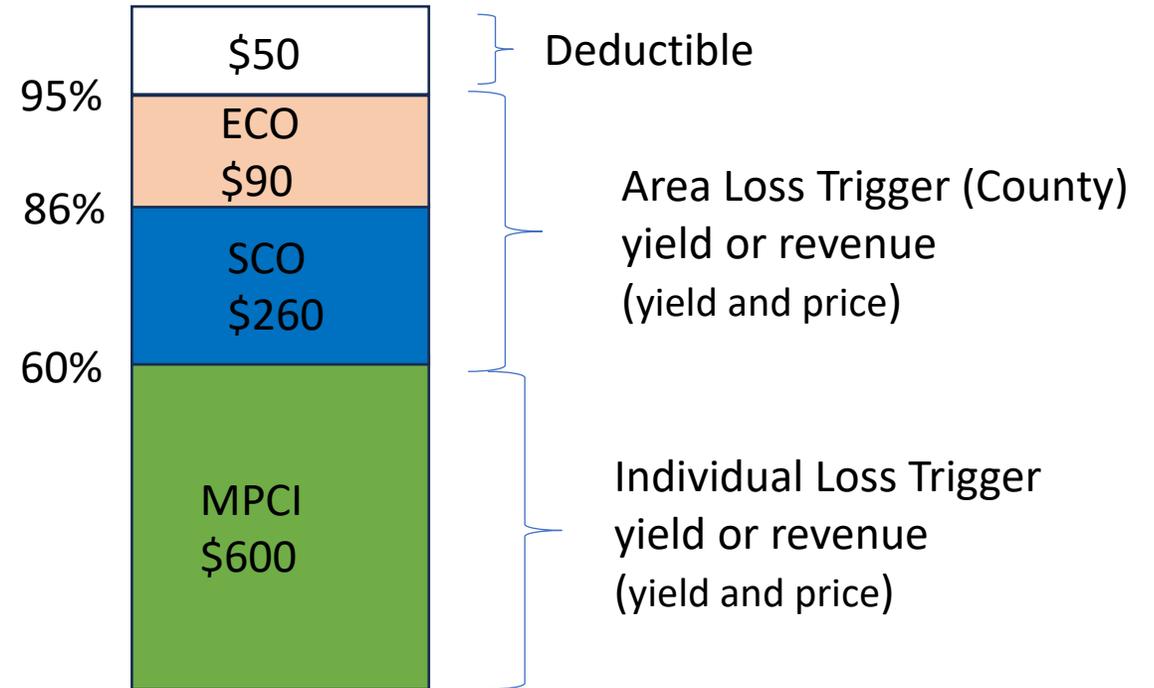
Premium Subsidy Rates by Coverage Level								
	50%	55%	60%	65%	70%	75%	80%	85%
Optional Unit	67%	69%	69%	64%	64%	60%	51%	41%
Basic Unit	67%	69%	69%	64%	64%	60%	51%	41%
Enterprise Unit	80%	80%	80%	80%	80%	80%	71%	56%

Simple Example of SCO and ECO

MPCI Only



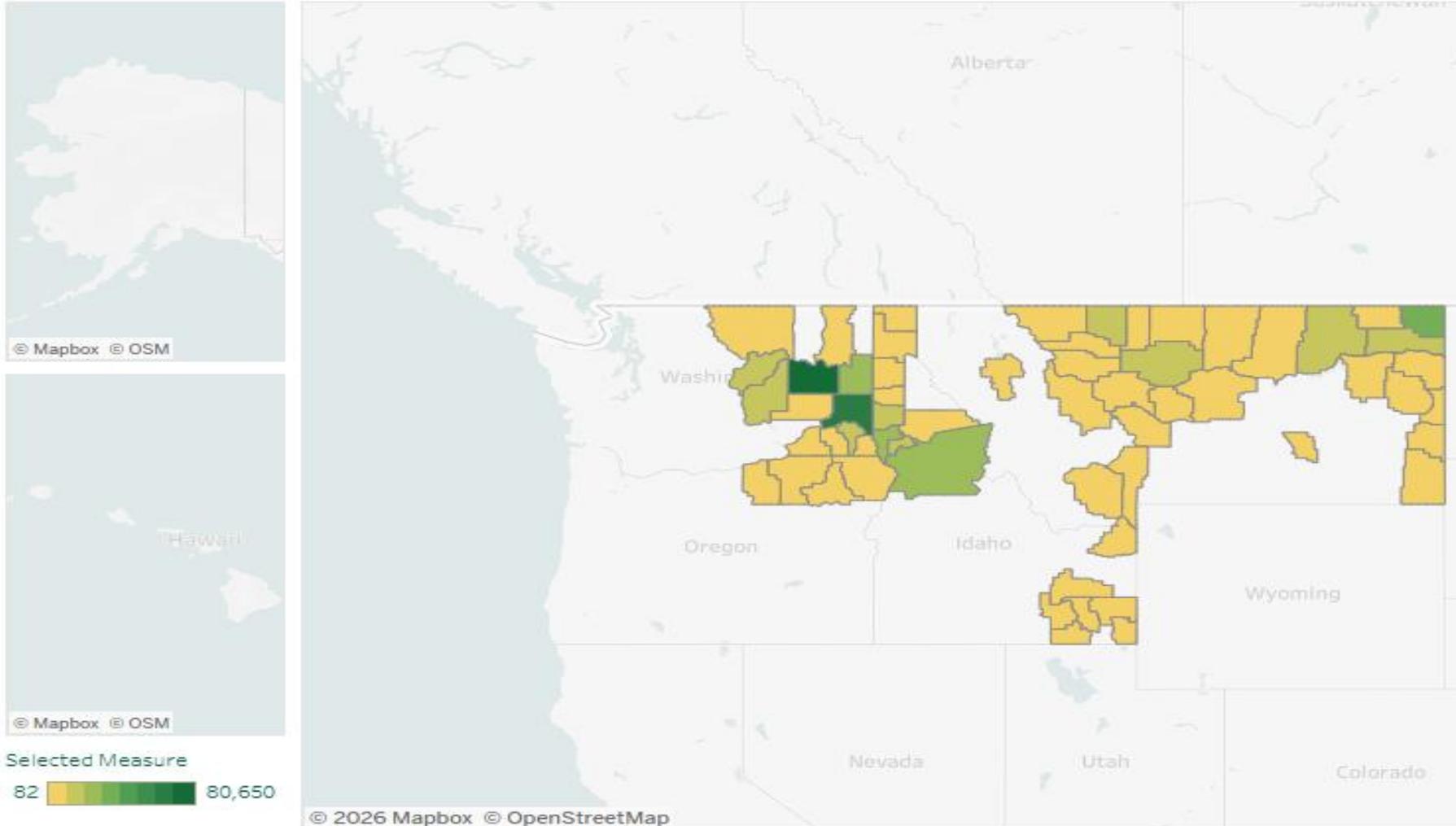
MPCI +ECO+SCO



2025 Participation Map

Net Reported Acreage Heatmap | by County

Click to filter dashboard by County



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, camelina, mustard, or rapeseed, were planted the preceding crop year for Spokane Region.



2025 Canola Participation by State

Idaho-66,384 acres insured

- 81% of total acres insured

Oregon-3,480 acres insured

- 50% of total acres insured

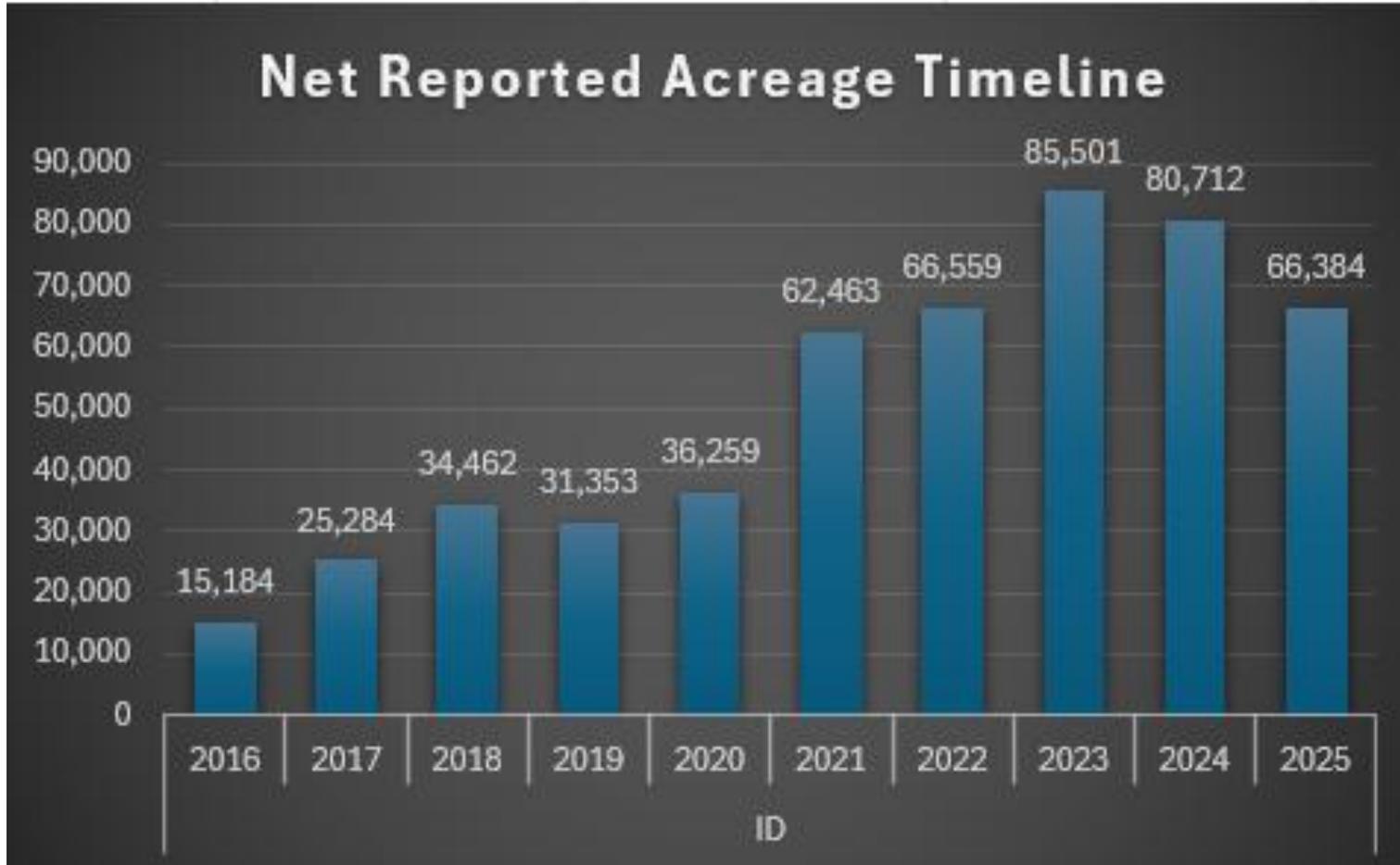
Washington-119,776 acres insured

- 80% of total acres insured

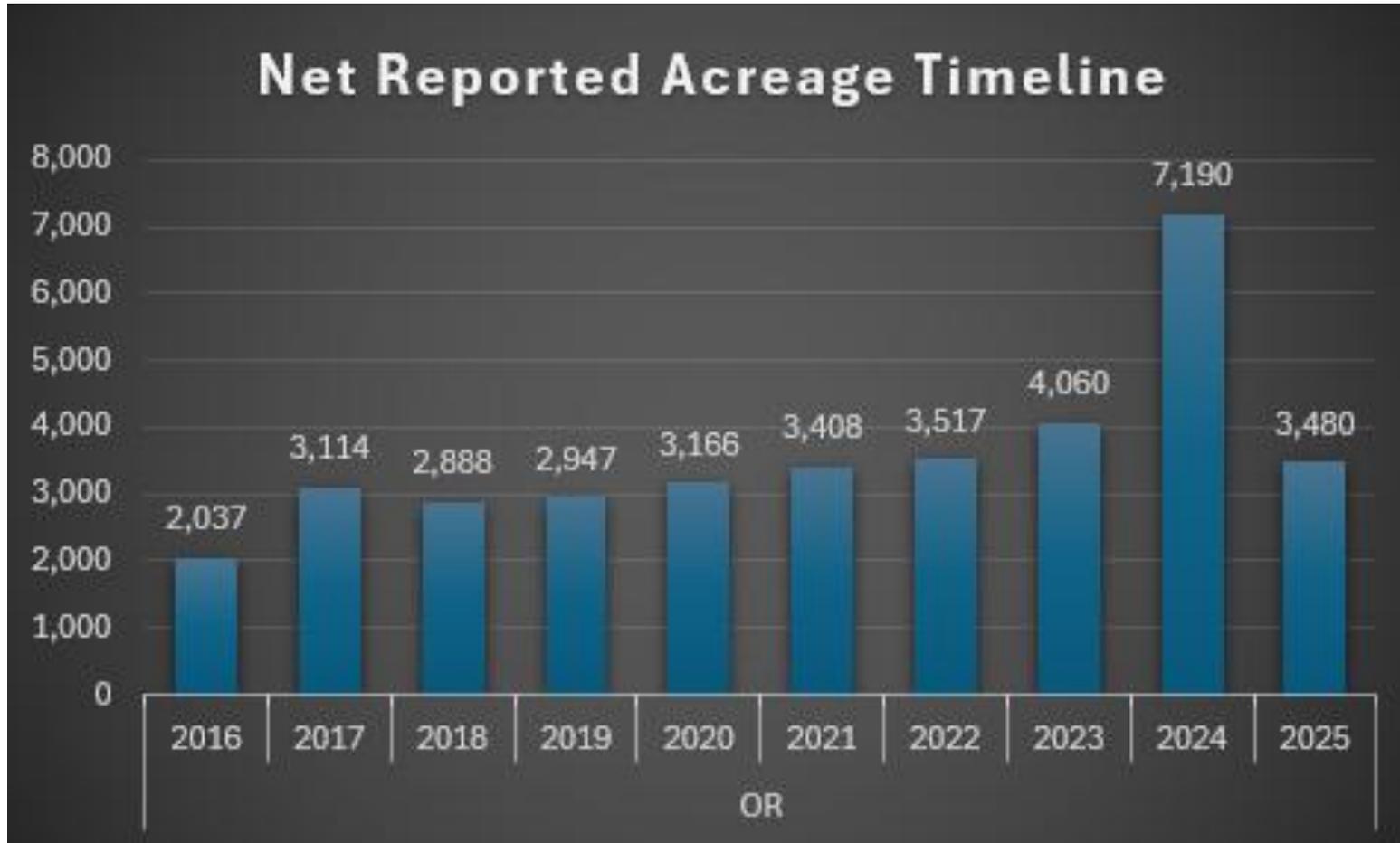
Montana-110,922 acres insured

- 72% of total acres insured

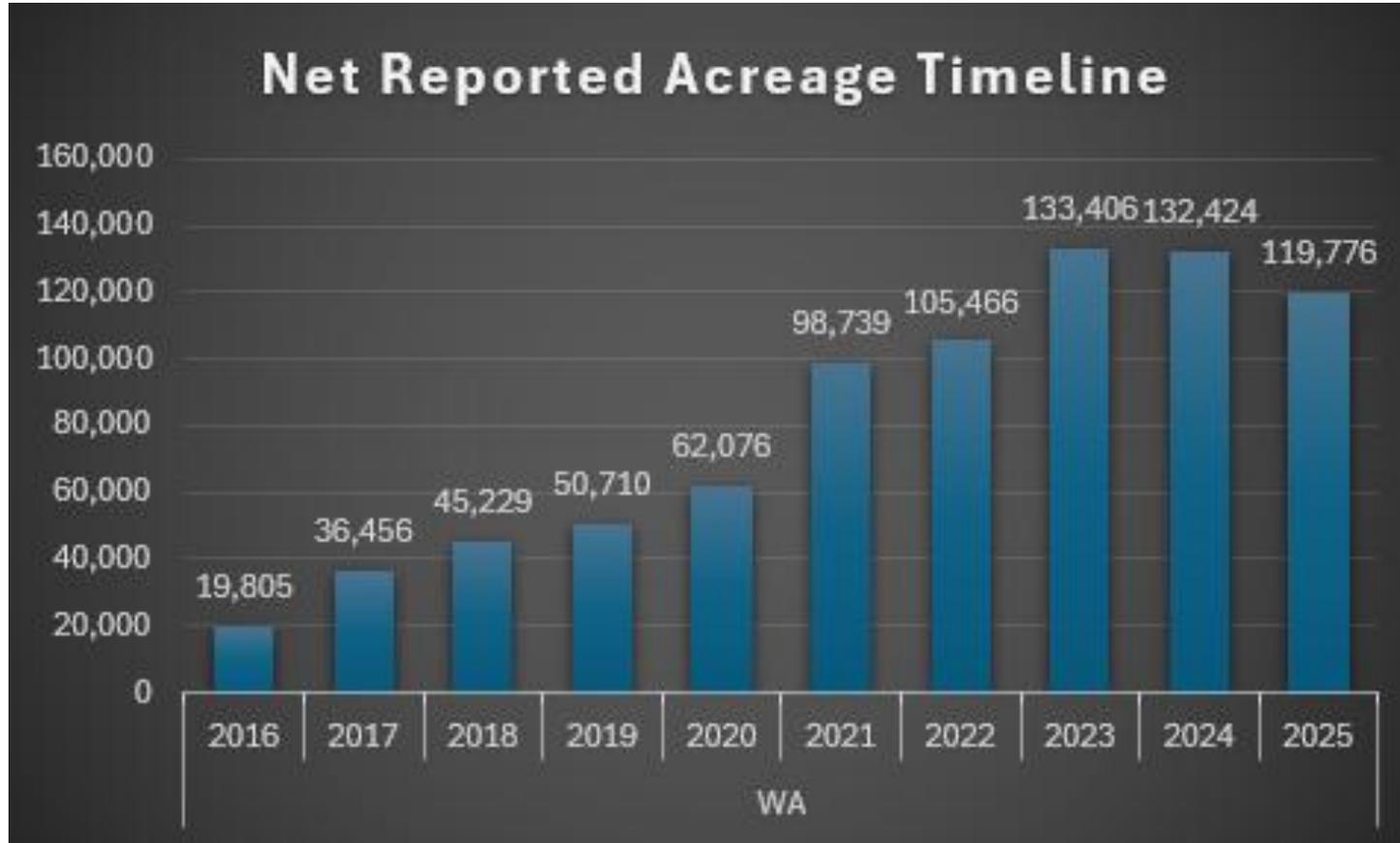
2016-2025 Idaho Canola Participation



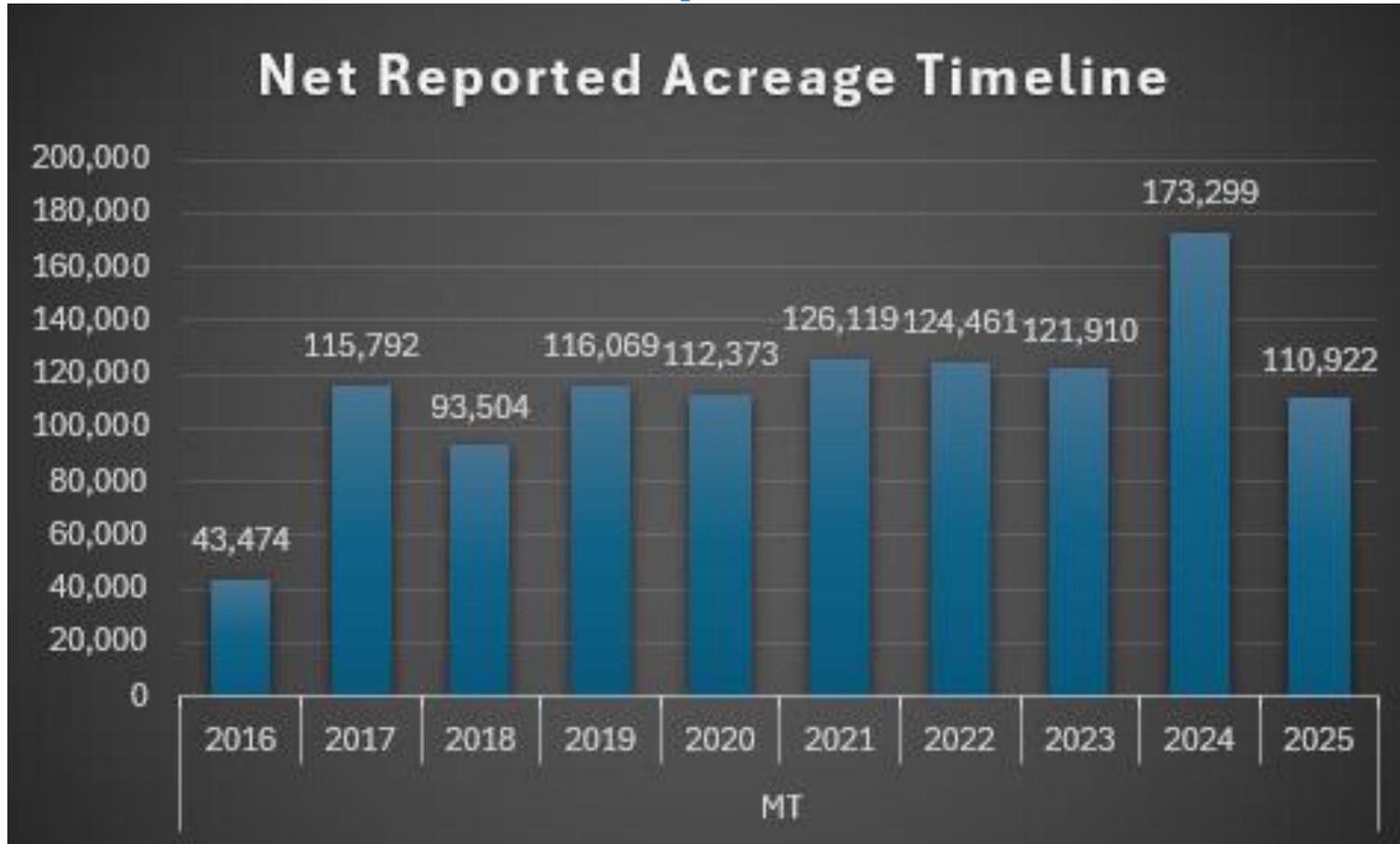
2016-2025 Oregon Canola Participation



2016-2025 Washington Canola Participation



2016-2025 Montana Canola Participation





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)**
 - Have received from Palouse area and Northern Oregon





Camelina

- Currently not insurable in Spokane Region
- Potentially insurable via a Written Agreement (XC)
- Need Camelina or 'Similar Crop' experience
 - Camelina similar crops: Canola or Mustard
- If enough data/history in county, could expand
- *XC-County without actuarial documents*

Canola - Priorities

- **Align the fall sales closing and production reporting date with wheat**

- SCD 8/31 to 9/30
- PRD 10/15 to 11/14



Future changes – maybe?

- **Add a winter cover endorsement to canola**
- **Separate enterprise units by type**
 - Fall and Spring



Fall Date Changes

All Fall Oleic and High Erucic Canola had the following date changes to match wheat dates at the request of canola growers:

Date Type	New Date
Premium Billing	8/15/2026
Cancellation	9/30/2025
Termination	11/30/2026
Sales Closing	9/30/2025
Production Reporting	11/14/2025
Insured's Production Reporting Date	11/14/2026

Spring Date Changes

All Spring Oleic and High Erucic Canola had the following date changes to match wheat dates:

Date Type	New Date
Premium Billing	8/15/2026
Cancellation	9/30/2025
Termination	11/30/2026

Canola Final Planting Date Changes

2025 Date Changes due to Planting Date Review in 2024

- Benewah, Bonner, Boundary, Kootenai, Latah/ID; Spokane/WA
 - Spring FPD changed from 5/10 to 5/20
- Morrow, Umatilla/OR; Walla Walla/WA
 - Irrigated Spring FPD changed from 3/15 to 4/1
- Union, OR
 - Irrigated Spring FPD changed from 4/30 to 5/5
- Nez Perce/ID Map Area 2
 - Non-Irrigated Spring FPD changed from 5/10 to 5/20

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 and 2025

- Met in 2020
- Received feedback in 2024 for 2025 changes

Upcoming review for Crop Year 2027

- Published 2028



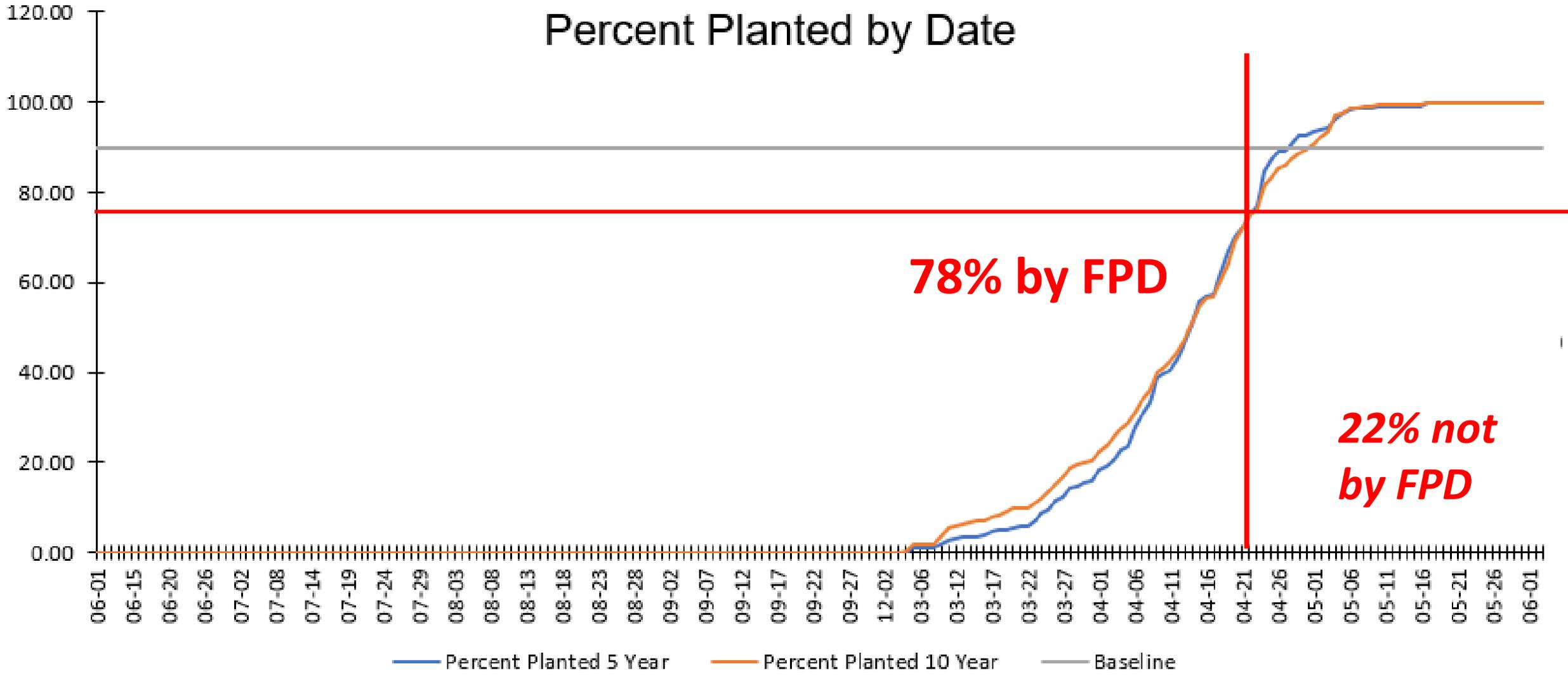
Planting Date Review

- **24 FPDs for Canola in Spokane RO**
 - 3 times more than any other RO



What Do We Look At?

Percent Planted by Date

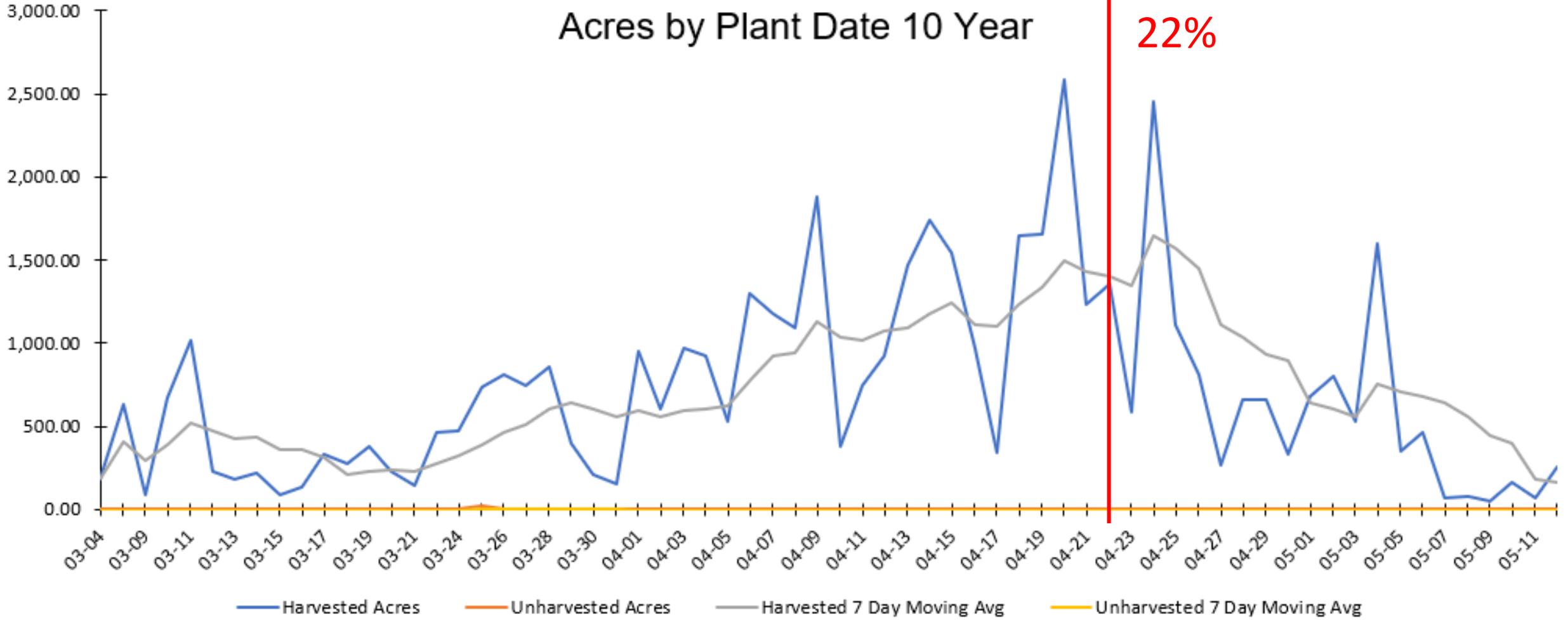


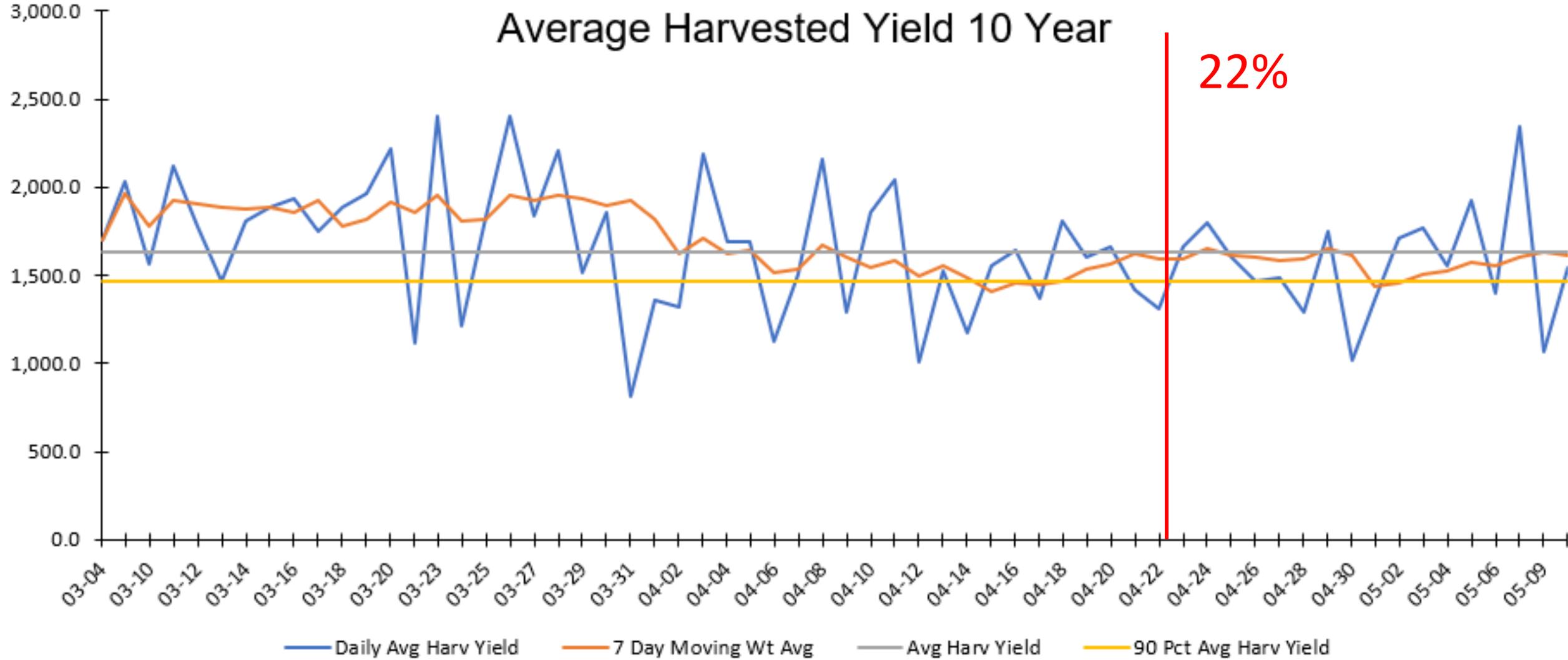
78% by FPD

22% not by FPD

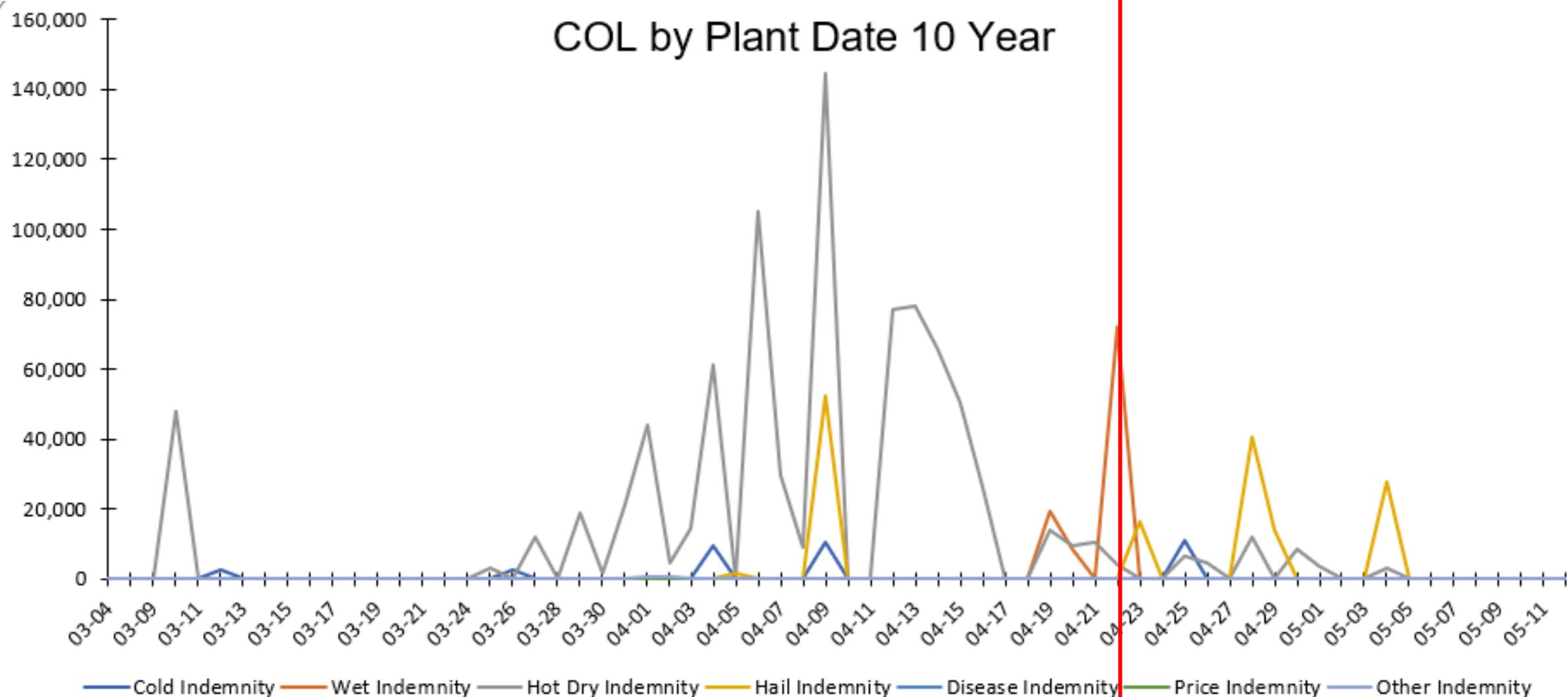
Acres by Plant Date 10 Year

22%





COL by Plant Date 10 Year



Ideally What We Need: Date Changes

- Location (county/state)
- Type and Practice
 - Fall/Spring
 - Irr/Non Irr, SF
- Planting Date
- Harvest Date
- Acres
- Yield (lbs/acre)

- **DATA DOES NOT LEAVE RMA**





Thank You

USDA Risk Management Agency

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