

## **Insuring Carinata 2016 Crop Year**

### **Is carinata insurable?**

In the Billings Region, spring-planted carinata is insurable by written agreement. Producers must submit written agreement requests to their crop insurance agent. RMA must approve carinata written agreements before insurance coverage can begin.

### **Which crop insurance policy covers carinata: canola or mustard?**

The Canola and Rapeseed Crop Provisions cover carinata. Carinata is not insurable under the Mustard Crop Provisions.

### **What type of written agreement is required?**

If canola is insurable in the county, producers must submit a TP written agreement request, which is used to establish coverage for an unrated type or practice. If canola is not insurable in the county, producers must submit an XC written agreement request, which establishes all the terms of insurance for a crop that would otherwise be uninsurable. Producers are encouraged to speak with their crop insurance agent or insurance company to learn the right written agreement type for their needs.

### **What deadlines do I need to know for insuring my carinata crop?**

The sales closing date for purchasing carinata insurance is **March 15**. If producers do not currently have a canola policy, they must purchase one and elect a coverage level, a price election, and an insurance plan by this date. If carinata producers are submitting an XC type written agreement request, they must sign it and deliver it to their crop insurance agent by **March 15**. The insurance company must transmit the XC request to RMA by **April 5**. If carinata producers are submitting a TP type written agreement request, they must sign it and deliver it to their crop insurance agent by **July 15**. The insurance company must transmit the XC request to RMA by **August 5**.

### **Do I need a contract?**

Yes. Producers need to submit an executed processor contract with their written agreement request for insurance coverage. The contract must include the producer's commitment to plant, grow, and deliver the production to the processor; the processor's commitment to purchase all production stated in the contract; and a base contract price in U.S. dollars.

### **What insurance plans are available?**

Yield Protection, Revenue Protection, and Revenue Protection with Harvest Price Exclusion plans are available with the Canola and Rapeseed Crop Provisions. All canola, rapeseed, or carinata producers must insure their crops under the same insurance plan, at the same coverage level, and with the same percent of price elected. The 2014 Farm Bill provided one exception to this rule. Irrigated production may now be insured at a different coverage level than non-irrigated production.

### **Does the carinata crop qualify for separate optional units?**

The Canola and Rapeseed Crop Provisions allow separate optional units by type, if the type is designated in the special provisions. A statement in the written agreement will specify that carinata must be combined with rapeseed units if producers elect optional units.

## **What price is used to establish my guarantee?**

The price offered in producers' written agreements is the contract price on the executed contract.

## **What planting dates are required for coverage?**

Carinata uses the same earliest and final planting dates as canola in the Billings region. April 15 is the earliest planting date and, depending on the county, the final planting dates range from May 15 to June 5. Producers are encouraged to refer to the actuarial documents for their county or speak with their crop insurance agent to learn which final planting date applies to their crop in their county. The late planting period ends 15 days after the final planting date. Producers must report their carinata acreage on their acreage report by July 15.

## **Are there any crop rotation considerations?**

The rotation requirements for carinata are similar to canola. Insurance coverage does not begin on any acreage on which canola, crambe, chickpeas, dry beans, mustard, rapeseed, or sunflowers have been planted in either of the preceding two crop years. A crop is not considered planted if it was planted and then all plant growth was terminated by chemical or mechanical means before June 15, for rotational purposes only.

## **What production practices are insurable?**

Irrigated, non-irrigated, and organic practices are insurable.

## **If I have a loss, how will my loss be determined?**

RMA determines producers' losses by unit. The only quality adjustment allowed for mature carinata is excess moisture. Moisture adjustments may cause a reduction in

production-to-count of 0.12 percent for each 0.1 percent of moisture that exceeds 8.5 percent. Producers' insurance companies must be permitted to obtain samples of the production to determine the moisture content.

## **How do I find more information about insuring carinata?**

For more information about insuring carinata, please go to your [regional office's website](#) and review the canola fact sheet for your state or talk to your crop insurance agent. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can use the [RMA Cost Estimator](#) to get a premium amount estimate of their insurance needs online.

## **Contact Information**

For more information, contact [RMA Public Affairs](#).