

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25290

ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

ONION LOSS ADJUSTMENT STANDARDS HANDBOOK
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.

1 Inserts:

- A The Onion handbook has been converted to a "Standard" format.
- B The following general provisions do not apply to **CAT**:
 - (1) **Optional Units.**
 - (2) High Risk Land Exclusion.
 - (3) **Written Agreements.**
 - (4) Hail and Fire exclusion provisions (also applicable to limited buy-up).
 - (5) **Replant Payment.**
- B Policy provisions contained in the Onion Crop Provisions (98-013) and the Catastrophic Risk Protection Endorsement (97-CAT).
- C Crop code "(0013)" is to be used along with "Onions" on the claim form to identify the crop. The unit number has been extended to five digits.
- D A new claim form and completion instruction which resembles a production worksheet used by the private insurance industry.
- E Additional instructions for appraisals with a hail/fire exclusion for the new rate classes in the Actuarial Table.
- F **The Production Guarantees progresses in stages: 1st, 2nd and Final stage.**
- G **Grade Standards are now applicable.**

2 Removes:

- A Claim form examples.
- B General Crop Insurance Policy and Onion Endorsement.

**ONION LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (continued)**

| Control Chart For: Onion Loss Adjustment Standards Handbook FCIC-25290 | | | | | | |
|--|--|---------------|-----------------|-------------------------|------|---------------------|
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(RESERVED)

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

| | | |
|--|---|---------------|
| FEDERAL CROP INSURANCE HANDBOOK | | NUMBER: 25290 |
| SUBJECT: ONION LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS | DATE: March 24, 1998 | |
| | OPI: Product Development Division | |
| | APPROVED: Deputy Administrator, Research and Development | |

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) onion losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the FCIC-25010 Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for onions. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

A Insurance Providers. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with these standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.

B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

| | |
|------|--|
| APH | Actual Production History |
| CAT | Catastrophic Risk Protection |
| CES | Cooperative State Research, Education, and Extension Service |
| CIH | Crop Insurance Handbook |
| FSA | Farm Service Agency |
| FCIC | Federal Crop Insurance Corporation |
| GLAS | General Loss Adjustment Standards (also LAM) |
| LAM | Loss Adjustment Manual (also GLAS) |
| MPCI | Multiple Peril Crop Insurance |
| RMA | Risk Management Agency |
| RSO | Regional Service Office |
| SPOI | Special Provisions of Insurance |
| USDA | United States Department of Agriculture |

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC approved standard procedures in developing procedures, training, forms and completion instructions. All procedures, forms and completion instructions must be submitted for approval in accordance with the FCIC-24030 Submission Standards Handbook.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop-specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to onion loss adjustment and this handbook, which are not defined in this section, are identified as they appear in the text.
- (1) Direct Marketing Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.

Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of harvesting all or a portion of the crop.

- | | | |
|-----|--------------------------|---|
| (2) | Damaged Onion Production | Storage type onions that do not grade U.S. No.1 or do not satisfy any other standards that may be contained in the Special Provision; or non-storage type onions which do not satisfy standards contained in any applicable marketing order or other standards that may be contained in the Special Provisions. |
| (3) | Non-Storage Onions | Generally of a Bermuda, Granex, or Grano variety, of hybrids developed from these varieties, that are harvested as a bulb and dried only a short time, and consequently have a higher moisture content. They are thinner skinned, contain a higher sugar content, and are generally milder in flavor than storage onions. Due to a higher moisture and sugar content, they are subject to deterioration both on the surface and internally if not used shortly after harvest. |
| (4) | Onion Production | Onions of recoverable size and condition, with excess dirt and foliage material removed and that are not considered damaged onion production. |
| (5) | Storage Onions | Onions other than Bermuda, Granex, or Grano variety, or hybrids developed from these varieties that are harvested as a bulb and dried to a lower moisture content, are firmer, have more outer layers of paper-like skin, and are darker in color than non-storage onions. They are generally more pungent, have a lower sugar content and can normally be stored for several months under proper conditions prior to use without deterioration. |

- (6) Recoverable Onions The onion that normally would be mechanically harvested. Excludes onions that would have fallen through the chain and those that would be lost or removed in normal machine harvest operation.

7 RESPONSIBILITIES

A FCIC Product Development Branch:

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers:

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form as specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for onions apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Onion provisions which are to be considered in this determination include (but are not limited to):

A Insurability

- (1) The crop insured will be all storage and non-storage onions (excluding green (bunch) or seed onions, chives, garlic, leeks, and scallions) in the county for which:
 - (a) A premium rate is provided by the actuarial table;
 - (b) In which the insured has a share;
 - (c) Onions are planted for harvest as either storage onions or non-storage onions; or
 - (d) That are not (unless allowed by the Special Provision or by written agreement):
 - 1 Interplanted with another crop, unless the onions are interplanted with a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting; or
 - 2 Planted into an established grass or legume.
- (2) In addition to the Basic Provision. Onion acreage that is not insurable, is as follows:
 - (a) Acreage that was planted the previous year to storage or non-storage onions, green (bunch) onions, seed onions, chives, garlic, leeks, shallots, and scallions unless different rotation requirements are specified in the Special Provisions or the insurance provider agrees in writing to insure such acreage.
 - (b) The acreage is damaged before the final planting date to the extent that the majority of producers in the area would normally not further care for the crop and is not replanted, unless the insurance provider agrees that it is not practical to replant.
- (3) Insurance coverage is not provided against damage or loss of production that occurs after the onions have been placed in storage.

B Unit Division

See the Basic Crop Provision and the Onion Crop Provisions for Unit Division Guidelines.

Optional Units Based on Onion Type: To qualify for a separate optional unit by type, that type of onion must be designated in the Special Provisions.

C Quality Adjustment

- (1) Damaged onion production (harvested or unharvested) that exceeds the percentage shown by type in the Special Provisions, the production for the unit or portion of a unit will not be counted unless the damaged onion production from that acreage is sold.
- (2) Damaged onion production is considered any storage type onion that does not grade U.S. No.1 and they do not satisfy any other standards that are contained in the Special Provisions; or non-storage type onions that do not satisfy the standards contained in any applicable marketing order or other standards that may be contained in the Special Provisions.

D General Provision not Applicable to (CAT) Coverage:

- (1) Optional Units.
- (2) High Risk Land Exclusion.
- (2) Written Agreements.
- (4) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).
- (5) Replanting Payment.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues.

B To qualify for replanting payment the:

- (1) onions must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;

- (3) acres must have been planted on or after the initial planting date established by the Special Provision;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) will not produce at least 90 percent of the final stage production guarantee for the acreage;
- (5) 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
- (6) insurance provider has given consent to replant.

Note: In the narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

C The replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost;
- (2) the lesser of 7 percent of the final stage production guarantee multiplied by the price election for the type and by the insured's share.
- (3) 18 hundredweight multiplied by the price election for the type, by the insured's share.

Note: Compute the hundredweight per acre allowed for a replanting payment (entered in the "Adjusted Potential" column of the claim form), by dividing the insured's cost to replant by the price election, and multiplying this result by the share. 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).

30 acres replanted.

Insured's actual cost to replant = \$22.00.

Price election = \$5.00.

7% of final stage prod. guar (300 hundredweight) = 21 X \$5.00

(price election) = \$105.00.

18 hundredweight X \$5.00 (price election) = \$90.00.

The lesser of \$105.00, \$90.00 and \$22.00 is \$22.00.

Actual hundredweight per acre allowed = 4.4 (cwt) (\$22.00 ÷ \$5.00).

Enter 4.4 (cwt) in the "Adjusted Potential" column of the claim form.

Example 2

Landlord/tenant (both insured) on 50/50 share.

No agreement exists that allows the tenant to have the landlords share of the replant payment.

30 acres replanted.

Insured's actual cost to replant = \$30.00

Price election = \$5.00

7% of final stage prod. guar. (300 hundredweight) = $21 \times \$5.00$

(Price election) = $\$105.00 \times .500$ (share) = 52.50.

18 hundredweight $\times \$5.00$ (price election) = $\$90.00 \times .500$ (share) = 45.00.

The lesser of \$52.50, \$45.00, and \$30.00 is \$30.00.

Actual hundredweight per acre allowed = 6.0 (cwt) ($30.00 \div 5.00$).

Enter 6.0 hundredweight in the "Adjusted Potential" column of the claim form.

NOTE: Enter 6.0 hundredweight in the "Adjusted Potential" if share has been applied or 12.0 hundredweight in the "Adjusted Potential" if share has yet to be applied. (Follow individual company guidelines).

- D Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in the narrative the date the acreage was replanted to onions (from a completed Certification Form, returned by the insured).
- E 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 replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- F No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 ONION APPRAISALS**12 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) For "early season" inspections, determine when any damaged acreage was seeded or transplanted.
- (2) For acreage recently seeded, postpone appraisal until all plants have had time to emerge under normal growing conditions.
- (3) For transplanted acreage, postpone appraisal until after normal attrition (from transplanting) has had time to occur.
- (4) Timing of appraisal. Where storm damage is involved, delay appraisal for 10 - 14 days after the damage so that regrowth, if possible, will have occurred. Establish the stage of onion at time of loss, use plant count method at first stage until maturity. At maturity, an appraisal may include quality adjustment (onions that do not grade U.S No.1 or do not satisfy other standards contained in the Special Provisions), which must be completed prior to the harvested stage.
- (5) Note: Any acreage for which a notice of damage or probable loss has been filed REQUIRES AN APPRAISAL EVEN THOUGH THE INSURED INTENDS TO HARVEST such acreage.

B As specified in the LAM, appraisals are to be made:

- (1) For uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional information, contact the insurance provider.
- (2) For damage such as hail, flooding, etc., defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instructions on deferred appraisals.
- (3) See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS**A Selecting Representative Samples for Appraisals**

Before selecting sample areas, make a general examination of all acreage in the unit. Determine the NUMBER, SIZE, and general LOCATION of areas to be sampled on the basis of:

- (1) Total acreage and number of samples. (See section 13 B.)

- *** (2) The extent of variation in the amount of production or damage within the acreage.
- (3) The age, size and general capabilities of the plants.

Note: When there appears to be a significant difference within a field or an insured wishes to destroy a portion of a field, split the fields into sub-fields and appraise each one separately.

B Minimum Sample Recommendations For Representative Samples

For variable soil types, onion types, original stands, or existing stands (damage) within the same field, split the field into sub-fields and appraise each. Use the number of samples necessary for an accurate appraisal. Use of less than the minimum MUST BE EXPLAINED in the "Remarks" section of the appraisal form.

| <u>Acres in Field</u> | <u>Minimum Number of Samples</u> |
|-----------------------|----------------------------------|
| Through 10.0 | 3 |

One additional sample is recommended for each additional 10.0 acres (or fraction thereof) in field or sub-field.

C Number and Size of Sample Areas

- (1) Number: Select at least the recommended number of representative sample areas, for the appraised acreage. See section 13 B, Minimum recommended number of samples.
- (2) Size: Use sample areas of 1/1000 of an acre for normal stands. If the stand is thin or uneven, use 1/100 of an acre samples, since sampling larger areas will result in more accurate appraisal in such cases. See Length (and Area) of Row/Bed Per Sample See section 13 E.

D Formula for "Determined Plant Population" (based on 1/1000-acre sample).

- (1) Sample footage (section 13 E) X 12 (inches) X 1000 ÷ spacing of plants (inches) = Determined Plant Population (round to nearest 100 plants per acre).

Example:

| | |
|--|-------------|
| Row Width | 20 inches |
| Required Row Footage | 26.2 feet |
| Plant Spacing | 3.15 inches |
| 26.2 feet X 12 inches X 1000 ÷ 3.15 plant spacing = 99,810 | |
| (99,800) plant population. | |

For 1/100-acre sample:

Row Width 20 inches

Required Row Footage 262 feet

Plant Spacing 31.5 inches

$262 \text{ feet} \times 12 \text{ inches} \times 100 \div 3.15 \text{ plant spacing} = 99,810 \text{ (99,800)}$
plant population.

- (2) Spacing, as used herein, is the average space between viable plants and NOT the original spacing of seed or transplants (allow for non-germination of seed and non-survival of transplants under normal conditions).
- (a) Formula for "Determined Plant Population."
- (b) Determination of bed width: For onions planted on beds, two or more rows will be considered as a "bed" for measurement purposes. Measure center - to - center from one bed to the next. Because of "match rows" it may be necessary to measure across several beds to calculate the bed width accurately.

E Length (and Area) of Row/Bed Per sample

Use the established row/bed width to determine the length of the sample taken (by count) from a row or bed according to the following table.

| <u>Single Row or Bed Width</u> | <u>1/100 Acre</u> | <u>1/1000 Acre</u> |
|--------------------------------|-------------------|--------------------|
| 72 inches | 72 feet | 7.2 feet |
| 70 | 75 | 7.5 |
| 68 | 77 | 7.7 |
| 66 | 79 | 7.9 |
| 64 | 81 | 8.1 |
| 62 | 84 | 8.4 |
| 60 | 87 | 8.7 |
| 58 | 90 | 9.0 |
| 56 | 93 | 9.3 |
| 54 | 97 | 9.7 |
| 52 | 101 | 10.1 |
| 50 | 105 | 10.5 |
| 48 | 109 | 10.9 |
| 46 | 114 | 11.4 |
| 44 | 119 | 11.9 |
| 42 | 125 | 12.4 |
| 40 | 131 | 13.1 |
| 38 | 138 | 13.8 |
| 36 | 145 | 14.5 |
| 34 | 154 | 15.4 |
| 32 | 163 | 16.3 |
| 30 | 174 | 17.4 |
| 28 | 187 | 18.7 |
| 26 | 202 | 20.1 |
| 24 | 218 | 21.8 |
| 22 | 238 | 23.8 |
| 20 | 262 | 26.2 |
| 18 | 290 | 29.0 |
| 16 | 326 | 32.6 |
| 14 | 374 | 37.4 |

14 APPRAISAL METHODS

A Plant Count Method

- (1) This method is based on the number of surviving plants in designated sample areas.
 - (a) Use this method for replant, during first and second stages, from emergence/transplant until the number and mature weight of the onions can be determined (maturity). After first stage, if the acreage must be put to other use before field appraisal is possible, direct the insured to leave representative samples of unharvested onions to determine production. Record appraisal results in Part I of Onion Appraisal Worksheet.
 - (b) Visually survey the field in order to select at least the recommended number of representative sample areas. See Minimum Recommended Number of Samples (section 13 B).
 - (c) Count the viable live onion plants (capable of producing a harvestable onion) in each sample. Also include any plants damaged or destroyed by an UNINSURED causes of loss (explain such damage or destruction in the Remarks section of the Onion Appraisal Worksheet). Count obvious "doubles as one plant.
 - (d) Convert surviving plant counts to hundredweights, to tenths, per acre by multiplying the percent of potential remaining (the live plants) by the yield factor by using the formula in section 14 B.

B Formula for Determining Yield Factor From Emergence to Maturity

| |
|---|
| Yield Factor (1/1000 - acre samples): $APH \text{ yield} \times 1000 \div \text{Determined live-plant population per acre (or as intended) BEFORE damage.}$ |
| Example: |
| APH yield = 300 cwt. Per Acre Determined plant population per acre = 100,000 |
| $300 \times 1000 \div 100,000 = 3.00 \text{ yield factor.}$ |
| For 1/100 - acre samples (same APH yield and plant population). |
| $300 \times 100 \div 100,000 = 0.300 \text{ yield factor.}$ |
| See worksheet application of the above. |

B Appraisal After Maturity (Weight Method)

- (1) This method is based on weighing the onions from 1/100 or 1/1000 of an acre and converting to hundredweight per acre, to tenths. Record appraisal results in Part II of the Onion Appraisal Worksheet. See section 13 E for Length (and Area) of Row/Bed Per Sample.
- (2) **Hand Sampling**
 - (a) Dig the required samples of onions in a manner that duplicates mechanical digging. Count and document all onions of recoverable size and condition (requires "topping" at 1 1/2 inches above the bulb) except individual onions that do not meet U.S. No.1 or applicable county Grade Standards BECAUSE OF INSURED DAMAGE (disregard market influences). Count actual onions, do not count skips.
 - (b) Put the clean onions in ventilated (field-type) containers and allow them to dry and cure for the usual length of time, 7 to 14 days under local conditions. Weigh the onions when curing time has expired. Grading of the onions should be done by a qualified licensed U. S. Grader, or disinterested packing shed grader. Grading for internal defects should be done after removing all onions that do not meet U.S. No.1 or applicable Grade Standards for the county due to external defects. Weigh the remaining onion samples that meet grading standards (including any onions with uninsured damage) for all of the samples in order to calculate onion production for entry on the production worksheet (total graded onions).
 - (c) To determine if the percent of damage of mature onions exceeds tolerances established, take the total weight (after drying) of all samples divided by the number of actual onions in the samples to determine the average weight per onion. Multiply the total number of onions from the original count in item (a) above (all onions sampled and discarded) by the average weight per onion to determine the total samples weight. Divide the total graded weight (including any onions with uninsured damage) by the determined total sample weight to determine the percent damage. Enter this percent on the worksheet. If the percent exceeds the tolerance (50% from as shown in Special Provisions) and onions are not harvested and marketed, production to count will be zero. If onions that exceeded the tolerance are harvested and marketed, the total weight sold for all marketable onions will be used in determining production to count.

Example: (See Example of Appraisal Worksheet)

Three samples were taken on a 10 acre field. Each sample was taken on 1/1000 of an acre. Thus, the weight method factor was determined to be 10.0. All onions of a recoverable size and condition were dug.

Sample # 1 contained 110 onions, with 10 onions (field-culled) (shown in 19 a2) excluded that obviously would not meet applicable grade, with 100 onions remaining in the sample (shown in 19 a1).

The 100 remaining onions were dried 7 days and weighed 50 pounds. The sample was graded with 6 pounds excluded that did not meet applicable grade. Thus, item 19 b1 was shown as 44 pounds (50 pounds in sample - 6 pounds excluded that do not meet applicable grade = 44) and 11 {10 onions excluded during sampling X 0.5 pound average (100/50) = 5 pounds + 6 pounds (graded-culls) (shown in 19 b2) excluded that do not meet applicable grade = 11 total} pounds of excluded onions.

Sample #2 contained 92 onions, with 12 onions (field-culled) (shown in 19 a2) excluded that obviously would not meet applicable grade, with 80 onions remaining in the sample (shown in 19 a1).

The 80 remaining onions were dried 7 days and weighed 40 pounds. The sample was graded with 5 pounds excluded. Thus, item 19 b1 a was shown as 35 pounds (40 pounds in sample - 5 pounds excluded that do not meet applicable grade = 35) and 11 { 12 onions excluded during sampling X 0.5 pound average (80/40) = 6 pounds + 5 pounds (graded-culled) (shown in 19 b2) excluded that do not meet applicable grade = 11 total} pounds of excluded onions.

Sample #3 contained 101 onions, with 5 onions (field-culled) (shown in 19 a2) excluded that obviously would not meet applicable grade, with 96 onions remaining in the sample (shown in 19 a1).

The 96 remaining onions were dried 7 days and weighed 48 pounds. The sample was graded with 8 pounds excluded. Thus, item 19 b1 was shown as 40 pounds (48 pounds in sample - 8 pounds excluded that do not meet applicable grade = 40) and 10.5 {5 onions excluded during sampling X 0.5 pound average (96/48) = 2.5 pounds + 8 pounds (graded culled) (shown in 19 b2) excluded that do not meet applicable grade = 10.5 total} pounds of excluded onions.

C 70-Day Windbreak/Interplant Removal Requirements

- (1) Background: Under the General Crop Insurance Policy, onions planted with another crop are not insurable. However, other crops may, necessarily, be interplanted between the rows or beds of onions for "windbreak" protection against erosion and damage to the young plants. Accordingly, one purpose of any inspection of onions that is done more than 70 days AFTER the seeding or transplanting of such onions is to determine whether any other crop that was interplanted has been destroyed.
- (2) Action: The existence of any interplanted ("windbreak") crop more than 70 days AFTER completion of the seeding or transplanting of the onions will require execution of a revised Acreage Report deleting such interplanted acreage AND showing it as uninsurable because of the other interplanted crop.

15 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The onion appraisal worksheet herein contains the required standards items information required for documenting appraisals. Insurance provider onion appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format onion appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

B Separate appraisal worksheets are required for each unit appraised, and for each field or sub-field which has a differing base yield or farming practice. Refer to section 13 B for sampling requirements.

- C Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

Verify or make the following entries:

| <u>Standard Items</u> | <u>Information Required</u> |
|-------------------------|---|
| 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 acreage report. |
| 4 Crop Year | Crop year, as defined in the policy, for which the claim has been filed. |

PART I - PLANT COUNT METHOD (from emergence to maturity)

| | |
|--|--|
| 5 Field ID | Field identification symbol. |
| 6 Acres | Acres in field or sub-field being appraised (to nearest tenths). |
| 7 Row Width | Row width or bed width (average space in inches). Measure across THREE or more rows. If planted in a "bed" with two or more rows of onions on a bed, measure center to center from one bed to the next. Refer to section 13 E for row length sample requirements for the determined row width. |
| 8 Sample Size | Size (area) of individual sample. (1/100 or 1/1000) |
| 9 Number of Surviving Plants/Sample | Number of LIVE PLANTS capable of producing an onion from each sample. |
| 10 Total Plants All Samples | Total number of plants from all samples in (item 8). |
| 11 Number of Samples | Total number of samples in (item 8). |
| 12 Average Number Plant/Samples | Result of dividing total plants all samples (item 10) by number of samples (item 11), rounded to nearest tenth. |
| 13 Yield Factor | Yield factor (rounded to three decimal places) as determined by using the formula from section 14 B. |

- 14 **Appraisal Per Acre (cwt)** Result of multiplying average number plants per sample (item 12) times yield factor (item 13), to tenths.

PART II - WEIGHT METHOD (Use after onions have reached FULL maturity)

- 15 **Field ID** Field identification symbol.
- 16 **Acres** Acres to tenths.
- 17 **Row Width** Row width (average space in inches). Measure across THREE or more spaces. Refer to section 13 E.
- 18 **Sample Size** Size (area) of individual samples.
- 19 **Pounds of Onions Per Sample** Dig all onions of recoverable size and condition on 1/1000-acre of sample rows (or 1/100-acre if very thin or uneven stand).
- a Divide the box and:
 - (1) Upon inspection remove and record the number of onions that would not meet the applicable grade standards, in 19 a2.
 - (2) Record the **pounds** of recoverable onions and enter in 19 a1.
 - b Top the remaining onions at 1 1/2 inches above the bulb in each sample area. Clean the soil from the onions, and allow to dry 7 to 14 days.
 - c Weigh the total sampled dry onions from (item b), after removal of onions that do not meet grade, and enter in pounds to tenths in 19 b1.
 - d Determine the weight and record the recoverable onions based on average weight from (item c) multiplied by (item a) in 19 b2.
- 20 **Total Pounds All Samples** Total weight of total grading pounds top half of box 19 a2 to tenths.
- 21 **Number of Samples** Total number of samples from (item 19).
- 22 **Average Pounds Per Sample** Results of total graded pounds (item 20) ÷ by number of samples (item 21) pounds per hundredths.
- 23 **Factor** For 1/1000-acre, enter factor of "10", for 1/100-acre, enter "1".

(RESERVED)

(RESERVED)

(RESERVED)

PART 3 ONION CLAIMS**20 CLAIM FORM ENTRIES AND COMPLETION STANDARDS**

Generic Standard item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC-required information.

A Instructions

- (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 made 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. 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 concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "R" apply to replant inspections only.

- (7) Instructions labeled "F" apply to final inspections only.
- (8) Instructions not labeled apply to ALL inspections.
- (9) Determine the appropriate stage guarantee: Section 3(b) from policy.
 If percent damage for the field exceeds applicable county tolerance. "0" should be shown, unless the insured harvests and sells the production. Sold production must be shown, the stage 2 remains as stage 2.

B Heading Information

Verify or make the following entries:

| <u>Standard Item</u> | <u>Information Required</u> |
|-------------------------|--|
| 1 Crop/Code | "Onions" (0013). |
| 2 Unit | Five digit unit number from the acreage report after it is verified to be correct. (e.g., 00100) |
| 3 Legal Description | Section, township, and range numbers or other legal description that identifies the location of the unit. |
| 4 Date of Damage | Enter the 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 | <p>Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If it is evident that no indemnity is due, enter "NONE."</p> <p>If an insured cause of loss is coded as "Other," explain in the Narrative.</p> <p>NOTE: See the Basic Provisions and Onion Crop Provisions for information pertaining to insured and uninsured causes of loss.</p> |
| 6 Primary Cause Percent | <p>P MAKE NO ENTRY.</p> <p>R&F Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.</p> |

| | | | |
|----|--------------------------------------|-----|---|
| 7 | Company Name/Agency Name | | Company name and agency name. |
| 8 | Name of Insured | | Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued. |
| 9 | Claim Number | | Enter the claim number as assigned by the insurance provider. |
| 10 | Policy Number | | Insured's assigned policy number. |
| 11 | Crop Year | | Crop year for which the claim is filed, as defined in the policy. |
| 12 | Additional Units | P&R | MAKE NO ENTRY. |
| | | F | Enter the 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 on an attached Special Report identified as " Non-Loss Units ". |
| 13 | Estimated Production Per Acre | P&R | MAKE NO ENTRY. |
| | | F | Enter the estimated yield per acre, in hundredweight to tenths, of all non-loss units, for the crop at the time of final inspection. |
| 14 | Date(s) Notice of Loss | P | <p>a Enter the date the notice of damage was given for the unit in item 2.</p> <p>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.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp" instead of the date.</p> |

R&F Adjusters: 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 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 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 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 practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;

- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

| <u>Standard Item</u> | <u>Information Required</u> |
|----------------------------|--|
| A Field ID | <p>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.</p> <p>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.</p> |
| B Preliminary Acres | <p>P 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.</p> <p>R&F MAKE NO ENTRY.</p> |
| C Final Acres | <p>See the LAM for definition of acceptable determined acres used herein.</p> <p>Determined acres to tenths for acreage:</p> <ul style="list-style-type: none"> a Put to other use without prior consent; b Abandoned; or c Damaged by uninsured causes. <p>R 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.</p> <ul style="list-style-type: none"> 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. |

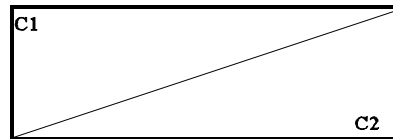
F Determined acres to tenths.

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 company policy. In the event of under reported acres, draw a diagonal line in Column "C" as shown.

C₁ Enter the ACTUAL acres for the field or subfield.

C₂ Enter the REPORTED acres for the field or subfield.



D **Interest or Share** Insured's interest in 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 acreage report and if the rate class is found to be incorrect, prepare a revised acreage report. Note: Unrated land is uninsurable without a written agreement.

F **Practice** Practice, entered as a 3-digit code number exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

G **Type Class** Type, entered as a 3-digit code number, exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H Stage P MAKE NO ENTRY.

R Replant stage abbreviation as shown below.

| <u>STAGE</u> | <u>EXPLANATION</u> |
|--------------|--|
| "R" | Acreage replanted and qualifying for replant payment. |
| "NR" | Acreage not replanted or not qualifying for a replant payment. Enter "NR" if the combined potential production appraisal in items J and M totals 90 percent or more of the final stage guarantee for replant claims. |

F 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 records of production which are acceptable to the insurance provider. |
| "1" | First stage extends from planting through the emergence of the third leaf for direct seeded onions, and has a guarantee of 35 percent of the final stage production guarantee. |
| "2" | Second stage extends from emergence of the fourth leaf for direct seeded onions, or from transplanting of onion plants or sets, until the acreage has been subject to topping and lifting or digging, and has a guarantee of 60 percent of the final stage production guarantee. |
| "3" | Final stage extends from the completion of topping and lifting or digging on acreage until the end of the insurance period, and is the quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage elected. |

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.

| <u>USE</u> | <u>EXPLANATION</u> |
|-----------------|--|
| "Replanted" | Acreage replanted and qualifying for replant payment |
| "Not Replanted" | Acreage not replanted or not qualifying for a replant payment. |
| "WOC" | Without Consent |
| "SU" | Solely uninsured |
| "ABA" | Abandoned without consent |
| "H" | Harvested |
| "UH" | Unharvested |

Verify any "Intended Use" entry. If the 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**

R MAKE NO ENTRY.

P&F Per-acre appraisal in hundredweight to tenths, of POTENTIAL production for the acreage appraised (from item 14 on appraisal worksheet for stages 1 and 2, or from item 24 on appraisal worksheet for stage 3). If the percent damage exceeds the tolerance, enter "0." (See appraisal methods for additional instructions.) See Section 20 A (9).

NOTE: If there is no potential on UH acreage enter "0."

K1 **Moisture %**

MAKE NO ENTRY.

K2 **Factor**

MAKE NO ENTRY.

L **Shell and/or Quality Factor**

MAKE NO ENTRY.

M **Uninsured
Causes**

R MAKE NO ENTRY.

P&F EXPLAIN IN THE NARRATIVE.

- a Enter the appraised production that exceeds the difference between the first or second stage (as applicable) and the final stage production guarantee. If there is an appraisal for uninsured causes, subtract the second stage production guarantee from the first stage production guarantee, and enter the difference.

Example:

Second Stage Guarantee 180 cwt.

Final Stage Guarantee 300 cwt.

Appraised Potential 396.7 cwt.

300 cwt. - 180 cwt. = 120 cwt. (Difference)

(Column "J") Appraised Potential 396.7 cwt. -
(Column "M") 120 cwt. (Difference) = 276.7
cwt. (difference) enter 276.7 cwt. in (column N)
Adjusted Potential.

Explain in the Narrative.

If the uninsured cause appraisal (Based on stage guarantee) exceeds the difference between the first or second stage guarantee (as applicable) and the final stage guarantee. Subtract the difference in stage guarantee from uninsured cause appraisal, and enter difference. Add this amount to appraised potential (item J) and enter result in (item N). Explain in narrative.

- b Hail and Fire exclusion NOT in effect.

(1) Enter **NOT LESS** than the insured's production guarantee per acre in hundredweight to tenths, 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 acreage:

- (a) abandoned without consent;

- (b) put to other use without consent;
- (c) damaged SOLELY by uninsured causes; or

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (d) for which the insured failed to provide acceptable records of production.

Note: Late and prevented planting acreage guarantees are reduced as provided in the onion provision.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in pounds, to tenths, for any such acreage.

c Refer to the LAM when a Hail and Fire Exclusion is in effect.

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 | R | Enter the hundredweight to tenths per acre allowed for replanting. See Onion Crop Provisions and section 9 of the standards for qualifications and computations. |
| | | P&F | Column "J" plus column "M." (For acreage that qualifies for final stage guarantee). |
| O | Total to Count | | Column "C ₁ " (actual acres) times Column "N" to hundredweight to tenths. |
| P | Per Acre | | Per Acre Guarantee - Enter the stage guarantee per acre from the insured's policy. |
| Q | Total | | Column "C ₂ " (reported acres) times Column "P" ("C" if acreage is not under-reported). |

| | | | |
|----|--------------------|-----|--|
| 16 | Total Acres | P | MAKE NO ENTRY. |
| | | R&F | Total Actual Acres (Column "C" or ["C ₁ " if there are under reported acres]), rounded to tenths. |
| 17 | Totals | P | MAKE NO ENTRY. |
| | | R&F | Totals of Column "O" and Column "Q." |

NARRATIVE:

If more space is needed, document on Special Report, and enter "See Special Report." Attach the Special report to the Production Worksheet.

- a 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 replant payment have been met. See section 9.
- b 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, your initials, and reason not qualified.
- c Show the calculations for determining the number of hundredweight allowed for a replanting payment.
- d Enter "No acreage released," your initials, and date if no acreage is released on the unit.
- e If notice of damage was given and "No Inspection" is necessary, enter in the Narrative the unit number(s), "No Inspection," date, and your initials. The insured's signature is not required.
- f Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If you prepare an attachment, so indicate.
- g 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.
- h State that there is "No other fire insurance" when fire damages or destroys the insured onion crop and you have determined that the insured has no other fire insurance. Also see the LAM.
- i Explain any errors found on the acreage report.
- j Explain any commingled production. See the LAM.
- k Explain any entry for "Production Not to Count" and/or any production not included in Section II item I or item B - E entries.

- l Explain any fields that exceed applicable percentage shown by type in the Special Provision.
- m Explain a "NO" checked in item 19.
- n 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.
- o 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 form for signature.
- p Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- q Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- r Explain any delayed notices or delayed claims as instructed in the LAM.
- s Document any authorized estimated acres shown in item C as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YY."
- t Document, in the "Narrative" or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.
- u Document (in the "Narrative" or on an attachment) any other pertinent information, including any adjusted production used to calculate the production. If on an attachment, enter "See attachment."
- v Specify the type of insects or disease based on applicable grade standards, when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION

- (1) Account for ALL HARVESTED ONION PRODUCTION (See Section 6 B(4) definitions) for **ALL ENTITIES** sharing in the crop. Make separate line entries for sold production from damaged acreage that exceeds applicable tolerance.
- (2) IF ACCEPTABLE SALES OR WEIGHT TICKETS ARE NOT AVAILABLE, refer to LAM.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different buyers or storage structures.
 - (b) Varying determinations of production, (based on applicable grade standards).
 - (c) Production from acreage with different guarantees.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) Conical piles and cones. DO NOT add the cone in the top or bottom of the bin to the height of other onions in the structure. For computing the production in the cones and conical piles, see the LAM.
- (4) Enter "Odd Shape" or "Conical Pile" in items B through E if production is stored in odd-shape structures or conical piles. Field computations of production stored in these structures are required.
- (5) Enter "Weighed and Stored on Farm" in items B through E if farm stored production has been weighed prior to storage and acceptable weight tickets are available showing net weights.
- (6) For production commercially stored, sold, etc., make entries in items B through E as follows:

Name and address of processor or buyer.
- (7) If there is harvested production from more than one practice or type and the approved APH yield has been developed separately for each, the production also must be entered on separate lines in items A through S by practice and/or type.
- (8) There will generally be no harvested production entries in items A through S for preliminary or replant inspections.

- (9) If a correction is necessary in items "A" through "S" strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside "A." Make corrected entries on a new line.

Verify or make the following entries:

| <u>Standard Items</u> | | <u>Information Required</u> | |
|-----------------------|---------------------------------------|-----------------------------|---|
| 18 | Date Harvest Completed | P | MAKE NO ENTRY. |
| | | R&F | <p>a Enter the date the ENTIRE acreage on the unit was either:</p> <p>(1) totally destroyed, or</p> <p>(2) a combination of destroyed put to other use, or harvested.</p> <p>b Enter the date from the Certification form, if the case involves a Certification Form, when the entire unit is replanted put to another use, etc. See the LAM.</p> <p>c Enter "Incomplete" if, at the time of final inspection, there is any insured acreage that is unharvested and could still be harvested.</p> <p>d Enter "No Harvest" if none of the acreage was harvested nor will be harvested.</p> |
| 19 | Similar Damage | P | MAKE NO ENTRY. |
| | | R&F | 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 a onion indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM. |
| 21 | Transfer of Right to Indemnity | | Check "YES" only if a transfer of right to a onion indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM. |
| A1 | Share | | ENTER ONLY VARYING SHARES on SAME unit to three decimal places. |

| | | |
|--------|--------------------------------|--|
| A2 | Field ID | <p>If only one practice and/or type of harvested onion production is listed in Section I, MAKE NO ENTRY.</p> <p>If more than one practice and/or type of harvested onion 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").</p> |
| B - E | Buyers, or Processor | For production sold, enter name and address of processor or buyer. |
| F - H | | MAKE NO ENTRY. |
| I | Bu., Ton, Lbs., Cwt. | <p>Circle "cwt." in the heading.</p> <p>List all harvested onion production meeting applicable grade standards, in hundredweight to tenths (before any deductions). Any production with UNINSURED damage must be included. Enter the described production whether:</p> <ul style="list-style-type: none"> a Weighed and stored on the farm. b Sold - obtain gross harvested 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 this is documented in the narrative.) c Stored in odd-shape structure - Compute hundredweight of production by multiplying the NET cubic feet times the actual weight-per-cubic-foot factor. Calculate the factor as instructed in Exhibit 2. |
| J - M2 | | MAKE NO ENTRY. |
| N | Adjusted Production | Enter hundredweight to tenths, from item I. |
| O | Production Not to Count | Net production NOT to count in pounds to tenths 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). |

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

| | | | |
|------|---|-----|---|
| P | Production | | Result of subtracting the entry in Column "O" from Column "N" to tenths. |
| Q1-R | Market Price | | MAKE NO ENTRY. |
| S | Production to Count | | Enter result from Column "P", in hundredweight to tenths. |
| 22 | Section II Total | F | Total of Column "S". |
| 23 | Section I Total | F | Enter figure from Section I, Column "O" total. |
| 24 | Unit Total | F | Total of 22 and 23. |
| 25 | Adjuster's Code Number and Signature | P | Signature of adjuster, code number, and date signed. after the insured (or insured's authorized representative) has signed. For an absentee insured, enter your code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. |
| | | R&F | NOTE: Final inspection should be signed on bottom line. |
| 26 | Insured's Signature and Date | P | Insured's (or insured's authorized representative) 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. |
| | | R&F | Note: Final inspection should be signed on bottom line. |
| 27 | Page Numbers | P | Page numbers - "1", "2", etc., at the time of inspection. |
| | | F | Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

| | | |
|-------------------------------|-----------------|----------------------------------|
| 1 Crop/Code Onions 0089 | 2 Unit 00100 | 3 Legal Description SW1-2N-3W |
| 4 Date of Damage | MM/DD/YYYY | |
| 5 Cause of Damage | Hail | Disease |
| 6 Primary Cause % | .80 | X |
| 12 Additional Units | 00200 | |
| 13 Est. Prod Per Acre | 300.0 | |

7 Company Any Company
Agency Any Agency

| | | | |
|-----------------------------------|-------------------|----------------------|-------------------|
| 8 Name of Insured I.M. Insured | | | |
| 9 Claim Number XXXXXX | | 11 Crop Year YYYY | |
| 10 Policy Number XXXXXX | | | |
| 14 Date(s) Notice of | 1st MM/DD/YYYY | 2nd MM/DD/YYYY | 3rd MM/DD/YYYY |
| 15 Companion Policy(s) | | | |

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| ACTUARIAL | | | | | | | | | POTENTIAL YIELD | | | | | | STAGE GUARANTEE | |
|-----------|--------------|-------------|-------------------|------|----------|------------|-------|-----------------------|---------------------|-------------------|-----------------------------|-----------------|--------------------|------------------------|-----------------|---------------|
| A | B | C | D | E | F | G | H | I | J | K.1 K.2 | L | M | N | O | P | Q |
| Field ID | Prelim Acres | Final Acres | Interest or Share | Risk | Practice | Type Class | 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) |
| 1A | | 10.0 | 1.000 | A01 | 002 | 190 | 2 | UH | 396.7 | | | (-120.0) | 276.7 | 2767.0 | 180.0 | 1800.0 |
| 2A | | 20.0 | 1.000 | A01 | 002 | 190 | 3 | H | | | | | | | 300.0 | 6000.0 |
| 1B | | 10.0 | 1.000 | A01 | 002 | 190 | 2 | UH | 0 | | | | 0 | 0 | 180.0 | 1800.0 |
| 16 TOTAL | | 40.0 | | | | | | | | | | | | 17 TOTALS | 2767.0 | 9600.0 |

NARRATIVE (If more space is needed, attach a Special Report)

price election is 5.00/hundredweight Field 1B exceeds percent damage shown on the Special Provisions. Appraised potential is Shown as zero. Determined acres using MPC1 acreage report-would measure within 6 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Yes No 21 Transfer of Right To Indemnity? Yes No

| MEASUREMENTS | | | | GROSS PRODUCTION | | | | ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | |
|---------------------|--------------------|-------|-------|------------------|----------------|-------------------|---------------------|-------------------------------------|--------------------|-------------|-------------------|----------------|---------------------------------------|--------------------|--------------------|------------------|--------------------------|-----------------------------|--------|
| A.1 A.2 | B | C | D | E | F | G | H | I | J | K.1 K.2 | L.1 L.2 | M.1 M.2 | N | O | P | Q.1 Q.2 | R | S | |
| Share Field ID | Length of Diameter | Width | Depth | Deduction | Net Cubic Feet | Conversion Factor | Gross Prod. (F x G) | Bu. Ton Lbs. CWT | Shell/Sugar Factor | FM % Factor | Moisture % Factor | Test WT Factor | Adjusted Production (Hor1)xJxK2xL2xM2 | Prod. Not to Count | Production (N - O) | Value Mkt. Price | Quality Factor (Q1 ÷ Q2) | Production to Count (P x R) | |
| Huron Onion Co. | | | | | | | | 2000.0 | | | | | | | | 2000.0 | | | 2000.0 |
| Any Town, Any State | | | | | | | | | | | | | | | | | | | |

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730.

22 Section II Total 2000.0
23 Section I Total 2767.0
24 Unit Total 4767.0

| | | | | | | | | | |
|---|--|--|--|------------|-------------------------------|--|--|--|------------|
| 25 Adjuster's Signature and Code Number | | | | Date | 26 Insured's Signature | | | | Date |
| 1st Inspection Mr. Adjuster 12345 | | | | MM/DD/YYYY | 1st Inspection I.M. Insured | | | | MM/DD/YYYY |
| 2nd Inspection Mr. Adjuster 12345 | | | | MM/DD/YYYY | 2nd Inspection I.M. Insured | | | | MM/DD/YYYY |
| Final Inspection Mr. Adjuster 12345 | | | | MM/DD/YYYY | Final Inspection I.M. Insured | | | | MM/DD/YYYY |

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

| | | |
|-------------------------------|-----------------|----------------------------------|
| 1 Crop/Code Onions 0013 | 2 Unit 00100 | 3 Legal Description SW1-2N-3W |
| 4 Date of Damage | MM/DD/YYYY | |
| 5 Cause of Damage | Hail | Disease |
| 6 Primary Cause % | .80 | X |
| 12 Additional Units | 00200 | |
| 13 Est. Prod Per Acre | 300.0 | |

7 Company Any Company
Agency Any Agency

| | | | |
|------------------------------------|------------|----------------------|------------|
| 8 Name of Insured I. M. Insured | | | |
| 9 Claim Number XXXXXX | | 11 Crop Year YYYY | |
| 10 Policy Number XXXXXX | | | |
| 14 Date(s) | 1st | 2nd | 3rd |
| Notice of Loss | MM/DD/YYYY | MM/DD/YYYY | MM/DD/YYYY |
| 15 Companion Policy(s) | | | |

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| ACTUARIAL | | | | | | | | | POTENTIAL YIELD | | | | | STAGE GUARANTEE | | |
|-----------|--------------|-------------|-------------------|------|----------|------------|-------|-----------------------|---------------------|-------------------|-----------------------------|-----------------|--------------------|------------------------|----------|---------------|
| A | B | C | D | E | F | G | H | I | J | K1 K2 | L | M | N | O | P | Q |
| Field ID | Prelim Acres | Final Acres | Interest or Share | Risk | Practice | Type Class | 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) |
| 1A | | 10.0 | 1.000 | A01 | 002 | 190 | R | Replanted | | | | | 4.4 | 44.0 | 300.0 | 3000.0 |
| 2A | | 20.0 | 1.000 | A01 | 002 | 190 | NR | Not Replanted | | | | | | | 300.0 | 6000.0 |
| 16 TOTAL | | 30.0 | | | | | | | | | | | 17 totals | 44.0 | | 9000.0 |

NARRATIVE (If more space is needed, attach a Special Report)

price election is 5.00/hundredweight Actual cost = \$22.00 $22.00 \div 5.00 = 4.0$ hundredweight allowed (less than 18 (cwt) maximum allowed or 7% of stage guarantee (7% X 300 = 21.0) Determined acres using MPCI.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY 19 Is damage similar to other farms in the Yes No 20 Assignment of Yes No 21 Transfer of Right To Indemnity? Yes No

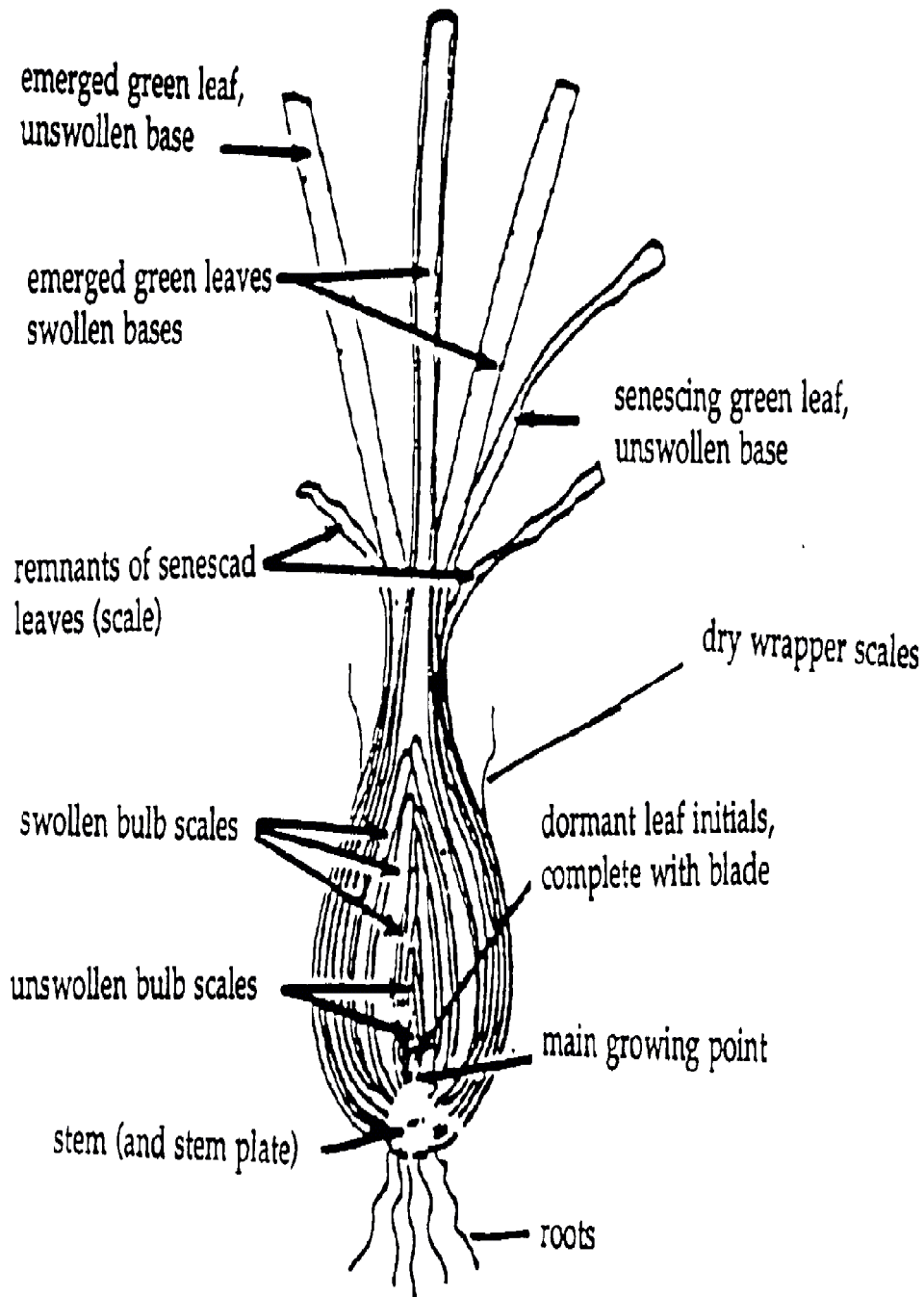
| MEASUREMENTS | | | | | GROSS PRODUCTION | | | | ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | |
|---------------------|--------------------|-------|-------|-----------|------------------|-------------------|---------------------|------------------|-------------------------------------|-------------|-------------------|-----------------|---------------------------------------|--------------------|--------------------|------------------|--------------------------|-----------------------------|
| A1 A2 | B | C | D | E | F | G | H | I | J | K1 K2 | L1 L2 | M1 M2 | N | O | P | Q1 Q2 | R | S |
| Share Field ID | Length of Diameter | Width | Depth | Deduction | Net Cubic Feet | Conversion Factor | Gross Prod. (F x G) | Bu. Ton Lbs. CWT | Shell/Sugar Factor | FM % Factor | Moisture % Factor | Test WT. Factor | Adjusted Production (Horl)xJxK2xL2xM2 | Prod. Not to Count | Production (N - O) | Value Mkt. Price | Quality Factor (Q1 ÷ Q2) | Production to Count (P x R) |
| Huron Onion Co. | | | | | | | | | | | | | | | | | | |
| Any State, Any Town | | | | | | | | | | | | | | | | | | |

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006,1014; 7 U.S.C. 1506; 31 U.S.C. 3729.

22 Section II Total
23 Section I Total
24 Unit Total

| | | | | | | | |
|---|--------------------|------------|------------------|------------------------|------------|---------|------|
| 25 Adjuster's Signature and Code Number | | | Date | 26 Insured's Signature | | | Date |
| 1st Inspection | Mr. Adjuster 12345 | MM/DD/YYYY | 1st Inspection | I.M. Insured | MM/DD/YYYY | 27 Page | |
| 2nd Inspection | Mr. Adjuster 12345 | MM/DD/YYYY | 2nd Inspection | I.M. Insured | MM/DD/YYYY | | |
| Final Inspection | Mr. Adjuster 12345 | MM/DD/YYYY | Final Inspection | I.M. Insured | MM/DD/YYYY | | |

Diagrammatic Sketch of Bulbing Onion



ONION TERMINOLOGY

| | |
|--------------------|--|
| BOLTING | Is the initiation of flowering by the formation of a seed stalk. Vernalization or exposure to cold triggers bolting which occurs at 40-48 degrees F. |
| BULB PLATE | Is the bottom center portion of the bulb. "The physiological term for Bulb Plate is Basal Plate". |
| BULB SIZE | Is determined by many factors such as genetic characteristics, soil factors, pest problems, day-length, number of leaves, length of growing season and size of leaves. |
| BULBING | Is the formation of the underground storage bulb which is initiated primarily by day length and temperature and not by the age of the plant. |
| LOOP STAGES | Are when the cotyledon is pushing through the soil and extends above the soil with the cotyledon tip still under the soil surface. |
| FLAG STAGE | Is when the cotyledon is almost erect and the cotyledon tip is FREE from the soil prior to the formation of the first foliage leaf. |
| KNEE | Is the sharp head at the bend in the growing cotyledon that pushes upward through the soil surface. |
| MAIN GROWING POINT | Is the area just above the plate. |
| RADICLE | Is the growth from the seed of which the lower portion develops into the root while the upper portion forms the stem. |
| SCAPE | Is the seedstalk below the inflorescence which is an extension of the onions true stem. |
| SETS | Small mature bulbs used for transplanting. |
| HEAD OR UMBEL | Is the inflorescence, which may contain as many as 2,000 flowers. Prior to emergence, the flowers are protected by two or three bracts (modified leaves) forming a membranous spathe. The spathe splits at maturity to reveal the flower". |
| STEM PLATE | See bulb plate. |

Weight-Per-Cubic foot Factor (Bulk Storage)

Use this factor at HARVEST TIME to determine a quantity of "field-run" onions placed in storage at that time.

- (1) Equipment: 5-gallon pail (0.668 cubic feet) of verified capacity.
Small scales of approx. 25-lb. capacity.
- (2) Method: Fill the pail level- full (no protrusion) and weigh it. Subtract the weight of the empty pail to obtain the net weight of onions. Calculate and use the factor as follows:
 - a Net weight times 1.5 = Weight per cubic foot.
 - b Weight per cu. ft. (such as 33 lb.) divided by 100 = Factor (such as 0.33).
 - c Multiplying the factor times the calculated number of cubic feet of onions from which the sample was taken.

