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Federal Crop
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Corporation



ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

2004 and Succeeding Crop Years

Product
Development
Division

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UNITED STATES DEPARTMENT OF AGRICULTURE
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FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25290
SUBJECT: ONION LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	DATE: June 12, 2003	
	OPI: Product Development Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Risk Management Agency	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for crop year 2004 (FCIC-25290) issued June 2003:

- A. Page 1, Paragraph 2B(3): Added note to indicate some counties in Idaho and Oregon have SPOI statements to revise the definition of damaged onion production.
- B. Page 3, Paragraph 2B(3): Revised language in section 2B, and throughout the handbook, to address continuation of Pilot Stage Removal Option.
- C. Page 3, Paragraph 2B(3): Added note under definition of "topping" to clarify that if foliage is bent over, it must be bent (broken) sufficiently to initiate the curing process.
- D. Page 7, Paragraph 4C(2) and 4C(3): Added language to indicate some counties have SPOI statement to revise maximum replanting payment.
- E. Page 10, Paragraph 5D(2): Added illustration for measuring row width.
- F. Page 11, Paragraph 6A(4): Added note to clarify that topping **and** lifting must be sufficient to initiate the normal curing process to qualify for final stage production guarantee.

ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 12, Paragraph 6C(2): Added and revised language throughout section 6C(2) to clarify procedures for Appraisal After Maturity
- H. Page 15, Paragraph 6D(2)(a): Added note to refer to actuarial documents for clarification of the definition of Final Stage for counties in South Texas.
- I. Page 15, Paragraph 6D(2)(b): Revised language to clarify that samples should be taken before passing over the sort line.
- J. Page 15, Paragraph 6D(2)(d): Revised language to clarify when damage should be determined.
- K. Page 21, Paragraph 9A(4): Added language to refer to Prevented Planting Handbook for information on Prevented Planting.
- L. Page 25, Paragraph 9B: Added language to include direct marketed acreage where insured failed to meet requirements contained in the crop provisions.
- M. Page 26, Paragraph 9B: Added "NS" as stage abbreviation to indicate the Onion Crop Insurance Pilot Stage Removal Option has been chosen.
- N. Changed references throughout the handbook from the LAM to the Prevented Planting Handbook for information on prevented planting.
- O. Made various editorial changes throughout the handbook to comply with current approved format.

Control Chart For: Onion Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-40	41-43	06-2003	FCIC-25290

ONION LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
C. ONION TERMINOLOGY	3
3. INSURANCE CONTRACT INFORMATION	4
A. INSURABILITY	4
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	5
C. UNIT DIVISION	5
D. QUALITY ADJUSTMENT	5
4. REPLANTING PAYMENT PROCEDURES	6
A. GENERAL INFORMATION	6
B. QUALIFICATIONS FOR REPLANTING PAYMENT	6
C. MAXIMUM REPLANTING PAYMENT	7
D. REPLANTING PAYMENT INSPECTIONS	8
5. ONION APPRAISALS	8
A. GENERAL INFORMATION	8
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	9
C. DETERMINING PLANT POPULATION	9
D. LENGTH (AND AREA) OF ROW/BED PER SAMPLE	10
6. APPRAISAL METHODS	10
A. GENERAL INFORMATION	10
B. PLANT COUNT METHOD	11
C. APPRAISAL AFTER MATURITY (WEIGHT METHOD)	12
D. SETTLEMENT OF ONION CLAIMS	14

ONION LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	15
A. DEVIATIONS.....	15
B. MODIFICATIONS.....	16
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	16
A. GENERAL INFORMATION	16
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	16
PART I - PLANT COUNT METHOD (from emergence to maturity)	17
PART II - WEIGHT METHOD (after onions have reached full maturity)	17
APPRAISAL WORKSHEET EXAMPLE	20
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	21
A. GENERAL INFORMATION	21
B. FORM ENTRIES AND COMPLETION INFORMATION.....	22
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	24
SECTION II - HARVESTED PRODUCTION.....	32
CLAIM FORM EXAMPLE.....	38
CLAIM FORM EXAMPLE (REPLANT)	39
10. REFERENCE MATERIAL.....	41
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	41
TABLE B - LENGTH (AND AREA) OF ROW/BED PER SAMPLE	41
TABLE C - WEIGHT-PER-CUBIC FOOT FACTOR (BULK STORAGE)	42
EXHIBIT 1 - DIAGRAMMATIC SKETCH OF BULBING ONION.....	43

1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to onion loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

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 Provisions; 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.

NOTE: If the insured is located in Canyon, Owyhee, Payette, or Washington counties in Idaho; or Malheur County in Oregon, a SPOI statement revises the definition of Damaged Onion Production. Please refer to published actuarial documents for details.

Direct Marketing	<p>Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.</p> <p>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 or subfield for the purpose of harvesting all or a portion of the crop.</p>
Direct Seeded	Placing onion seed by machine or by hand at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice.
Harvest	Removal of the onions from the field after topping and lifting or digging.
Lifting or Digging	A pre-harvest process in which the onion roots are severed from the soil and the onion bulbs laid on the surface of the soil for drying in the field.
Non-Storage Onions	Generally of a Bermuda, Granex, or Grano variety, or 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.
Onion Production	Onions of recoverable size and condition, with excess dirt and foliage material removed and that are not considered damaged onion production.
Production Guarantee (per acre)	<p>(a) First stage production guarantee - Thirty-five percent (35%) of the final stage production guarantee for direct seeded storage and non-storage onions and 45 percent of the final stage production guarantee for transplanted storage and non-storage onions, unless otherwise specified in the Special Provisions.</p> <p>(b) Second stage production guarantee - Seventy percent (70%) of the final stage production guarantee for direct seeded storage onions and 60 percent of the final stage production guarantee for transplanted storage onions and all non-storage onions, unless otherwise specified in the Special Provisions.</p> <p>(c) Final stage production guarantee - The quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage the insured elects.</p>

NOTE: If the **Onion Crop Insurance Pilot Stage Removal Option** is in effect (for the 2000 and succeeding crop years, as approved by the Board), the first and second stage production guarantee (per acre) percentages are not applicable. (Applicable to counties in New York and Michigan only.)

Recoverable Onions	The onions 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.
Stage Adjustment Amount	The difference between the first or second stage guarantee, as applicable, and the final stage guarantee.
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.
Topping	A pre-harvest process to initiate curing , in which onion foliage is removed or bent over. NOTE: If foliage is bent over, it must be bent (broken) sufficiently to initiate the normal curing process.
Transplanted	Placing of the onion plant or bulb, by machine or by hand at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice.

C. ONION TERMINOLOGY

Bolting	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	The bottom center portion of the bulb. The physiological term for Bulb Plate is Basal Plate.
Bulb Size	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	The formation of the underground storage bulb which is initiated primarily by day length and temperature, and not by the age of the plant.

Flag Stage	When the cotyledon is almost erect and the cotyledon tip is FREE from the soil prior to the formation of the first foliage leaf.
Head or Umbel	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.
Knee	The sharp head at the bend in the growing cotyledon that pushes upward through the soil surface.
Loop Stages	The cotyledon is pushing through the soil and extends above the soil with the cotyledon tip still under the soil surface.
Main Growing Point	The area just above the plate.
Radicle	The growth from the seed of which the lower portion develops into the root while the upper portion forms the stem.
Scape	The seedstalk below the inflorescence which is an extension of the onion's true stem.
Sets	Small mature bulbs used for transplanting.
Stem Plate	See bulb plate.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (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 in which the insured has a share, for which a premium rate is provided by the actuarial documents; and
 - (a) That are planted for harvest as either storage onions or non-storage onions;
 - (b) That are not (unless allowed by the Special Provisions 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

NOTE: 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.

2 Planted into an established grass or legume.

- (2) In addition to the causes of loss listed in section 9 (Insurable Acreage) of the Basic Provisions, 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; or
 - (b) 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 replanting is not practical. Refer to the LAM for replanting provisions issues. Refer to section 4 of this handbook for replanting payment procedures.
- (3) Insurance coverage is not provided against loss of production due to damage that occurs or becomes evident after the end of the insurance period, including, but not limited to, loss of production that occurs after onions have been placed in storage.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.
- (6) Onion Crop Insurance Pilot Stage Removal Option.

NOTE: Refer to the CIH and LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable crop provisions are met.

D. QUALITY ADJUSTMENT

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).

- (2) If the damage to harvested or unharvested mature onion production exceeds the percentage shown in the Special Provisions or the standards for the applicable marketing order for the type, no production will be counted for that unit or portion of a unit unless the damaged onion production from that acreage is sold. If sold, the hundredweight (cwt.) of production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor times the cwt. sold.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) 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 replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) insured crop 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 Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 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

NOTE: Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.

- (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. MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost;
- (2) 7 percent of the final stage production guarantee multiplied by the insured's price election for the type originally planted and by the insured's share, **unless otherwise specified in the Special Provisions**; or
- (3) 18 hundredweight (cwt.) multiplied by the insured's price election for the type originally planted and by the insured's share, **unless otherwise specified in the Special Provisions**.

NOTE: Compute the cwt. per acre allowed for a replanting payment by dividing the insured's cost to replant by the price election, and multiplying this result by the share (if individual insurance provider guidelines require application of insured's share prior to entry on the claim form). 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 = \$85.00

Price election = \$5.00

7% of final stage prod. guar. (300.0 cwt.) = 21.0 X \$5.00 (price election) **X 1.000 (share)** = \$105.00

18 cwt. (maximum cwt. allowed in policy) X \$5.00 (price election) **X 1.000 (share)** = \$90.00

The lesser of \$105.00, \$90.00 and \$85.00 is \$85.00

Actual cwt. per acre allowed = 17.0 cwt. (\$85.00 ÷ \$5.00)

Enter 17.0 cwt. in Section I, "Adjusted Potential" column of the claim form.

EXAMPLE 2

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

30 acres replanted

Insured's actual cost to replant = \$42.50

Price election = \$5.00

7% of final stage prod. guar. (300.0 cwt.) = 21.0 X \$5.00 (Price election) = \$105.00 X .500 (share) = \$52.50

18 cwt. (maximum cwt. allowed in policy) X \$5.00 (price election) = \$90.00 X .500 (share) = \$45.00

The lesser of \$42.50, \$52.50, and \$45.00 is \$42.50

Actual cwt. per acre allowed = 8.5 cwt. (\$42.50 ÷ \$5.00).

Refer to the following note for amount to enter on claim form.

NOTE: Enter 8.5 cwt. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 17.0 cwt. if share has yet to be applied. Indicate in the narrative if adjusted potential has/has not been reduced for share on claim form according to insurance provider guidelines.

D. REPLANTING PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. ONION APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with the procedures specified in this handbook and the LAM.

- (1) Appraisals are to be made for any production that will be sold by direct marketing.
- (2) Appraisals for mature unharvested onion production may be adjusted based on the percent of damaged production. (See section 13 (c) and (d) of the crop provisions.)
- (3) For "early season" inspections, determine when any damaged acreage was seeded or transplanted.
- (4) For acreage recently seeded, postpone appraisal until all plants have had time to emerge under normal growing conditions.
- (5) For transplanted acreage, postpone appraisal until after normal attrition (from transplanting) has had time to occur.
- (6) Timing of appraisal
 - (a) Where storm damage is involved, such as hail, flooding, etc., delay appraisal for 10 - 14 days after the damage so that regrowth, if possible, will have occurred. (Refer to the LAM for further instructions on deferred appraisals.)
 - (b) Any acreage for which a notice of damage or probable loss has been filed may require an inspection to determine the stage in which the damage occurred, even though the insured intends to harvest such acreage. The stage should be determined as soon as the notice of damage or probable loss is received. An appraisal must be made if the insured chooses to put such acreage to another use or no longer continues to care for the onions.

NOTE: Any acreage damaged in the first or second stage, to the extent that producers in the area **would not** further care for the onions, will be limited to the production guarantee for the stage in which they were damaged. (**Not applicable when the Onion Crop Insurance Pilot Stage Removal Option is in effect.**) For any acreage damaged in the first or second stage to the extent that producers in the area **would** maintain the onion crop for harvest, coverage for such acreage will continue, with the stage guarantee progressing as appropriate.

- (7) As specified in the LAM, appraisals are to be made for uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional information, contact the insurance provider.
- (8) Refer to the LAM for additional reasons for appraisals.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Before selecting sample areas, make a general examination of all acreage in the unit. Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

C. DETERMINING PLANT POPULATION

- (1) Locate a portion of the field where an ORIGINAL STAND (intended plant population before damage) can be determined. Use sample areas of 1/1000 acre.
- (2) Count the plants in a length of row equal to 1/1000 acre. Make several counts and average these samples. Multiply this number by 1000 to determine the plant population per acre.
- (3) The original plant population determined is used to calculate the yield factor for item 13 on the Appraisal Worksheet. Refer to 6B(2).

EXAMPLE: (20 inch row width = 26.2 ft. of row length from **TABLE B**)

Plant counts taken for length of row in three areas of a 9 acre field:

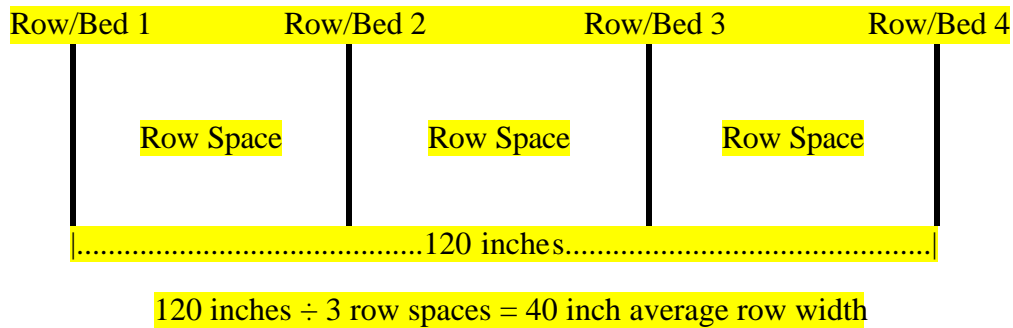
$96 + 112 + 92 = 300$ Total Plants

$300 \text{ plants} \div 3 \text{ samples} \times 1000 = 100,000$ plant population.

D. LENGTH (AND AREA) OF ROW/BED PER SAMPLE

- (1) Use the established row/bed width to determine the length of the sample taken (by count) from a row or bed according to **TABLE B**.
- (2) 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. **Measure across three or more rows.**

EXAMPLE:



6. APPRAISAL METHODS

A. GENERAL INFORMATION

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Plant Count Method	for planted acreage with no emerged seed (direct seeded only), or for replant, during first and second stages, from emergence/transplant until the number and mature weight of the onion can be determined (maturity).
After Maturity (Weight Method)	for onions appraised in the later phase of second stage (after onions have reached maturity) and final stage.

NOTE: Stages will be determined on an acreage basis, and at least 75% of the plants on such acreage must be at the same stage to qualify for the applicable stage guarantee.

- (2) First stage extends:
 - (a) For direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and

- (b) For transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30th day after transplanting.
- (3) Second stage extends:
 - (a) For direct seeded storage and non-storage onions, from the emergence of the fourth leaf until eligible for the final stage; and
 - (b) For transplanted storage and non-storage onions, from the 31st day after transplanting until eligible for the final stage.
- (4) Final stage extends:

From the **completion** of topping and lifting or digging on the 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.

NOTE: The completion of topping **and** lifting or digging must be sufficient, for the geographical area, to initiate the normal curing process. In some areas, onions are not field dried before delivery to the processor. In these areas, it is normal to remove the onions from the field immediately after topping and lifting or digging.

NOTE: Any acreage of onions damaged in the first or second stage, to the extent that producers in the area would not normally further care for the onions, will be deemed to have been destroyed even though the insured continues to care for the onions. The production guarantee for such acreage will not exceed the production guarantee for the stage in which the damage occurred. **(Not applicable when the Onion Crop Insurance Pilot Stage Removal Option is in effect.)**

B. PLANT COUNT METHOD

- (1) This method is based on the number of surviving plants in designated sample areas.
 - (a) 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 or subfield in order to select at least the required number of representative sample areas. Refer to Minimum Representative Sample Requirements in **TABLE A**.
 - (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 cause 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 hundredweight per acre, to tenths, by multiplying the **average number of live plants per sample** by the yield factor using the formula in subsection (2) below.

- (2) Formula for Determining Yield Factor From Emergence to Maturity:

Yield Factor (1/1000 acre samples): APH yield X 1000 (1/1000 acre), or 100 (1/100 acre) ÷ Determined Original Stand Plant Population per acre (intended plant population before damage), rounded to three decimal places. Use 1/100 acre sample if stand is thin or uneven.

EXAMPLE:
APH yield = 462 cwt. per acre Determined original stand plant population per acre = 100,000
$462 \times 1000 \div 100,000 = 4.620$ yield factor.
For 1/100 acre samples (same APH yield and plant population).
$462 \times 100 \div 100,000 = 0.462$ yield factor.
See worksheet application of the above.

C. 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 **TABLE B** for Length (and Area) of Row/Bed Per Sample.
- (2) Hand Sampling:
- Dig the required samples of onions in a manner that duplicates mechanical digging. Only onions of a recoverable size and condition should be included in the samples.
 - Count and record onions that obviously (due to external defects) meet the definition of damaged onion production, as the result of an insured cause. These onions are also referred to as "Field-Culls." Field-Culls may be discarded after the count is recorded.
NOTE: Refer to subsection 2B and the crop provisions for the definition of damaged onion production.
 - Count and record onions that remain after Field-Culls are discarded.
 - Top onions at 1½ inches above the bulb, and allow the clean onions to dry and cure, in ventilated (field-type) containers, for the usual length of time (7 to 14 days under local conditions).
 - Weigh and Record the weight of the dried onions.
 - Use a licensed U.S. Grader, or disinterested packing shed grader, to grade the sample onions. (Onions that do not meet grading standards are referred to as "Grade-Culls.")
 - Weigh the onions that meet grading standards (including onions with uninsured damage). Total the weight of all samples, divide by the number of samples taken, and multiply the result by the applicable acreage factor to arrive at the Appraisal Per Acre.

(h) To determine if the percent of damage of mature onions exceeds tolerances established in the Special Provisions:

- 1 Multiply the average weight per onion, (Weight from (e) above divided by number of onions counted in (c) above equals Avg. weight per onion.), by the number of Field-Culls in (b) above to arrive at the weight of the Field-Culls.
- 2 Subtract the weight of onions that DO meet grading standards (item (g) above) from the total weight of the dried onions before being graded (item (e) above) to arrive at the weight of the Grade-Culls
- 3 Add the results from items 1 and 2 above to arrive at the total pounds excluded (not meeting grade).
- 4 Divide total pounds excluded, item (h) 3, by the total pounds sampled (total pounds not meeting grade, item (h) 3, plus total pounds meeting grade, item (g).) to arrive at the Percent Damage.

NOTE: If the percent of damage to harvested or unharvested onion production exceeds the tolerance referenced in section 13(d) of the crop provisions (i.e., 50% as shown in Special Provisions), the production to count will be zero; UNLESS, such damaged onion production is sold, in which case, the weight of onions sold will be used in determining production to count, as stated in the crop provisions.

EXAMPLE: (Refer to Appraisal Worksheet Example)

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

SAMPLE #1 contained 110 total onions:

10 of the 110 onions would obviously not meet the applicable grade (Field-Culls), are shown in 19a₂. These onions were discarded after being recorded.

The 100 onions that met the applicable grade, are shown in 19a₁.

The 100 remaining onions were dried 7 days and weighed 50 lbs. after drying. The sample was graded, onions not meeting the applicable grade (Grade-Culls) were excluded, and the onions meeting grade weighed 44 lbs., shown in 19b₁.

The weight of the Field-Culls was calculated as: 10 onions times 0.5 avg. weight/onion (50 lbs. weight after drying divided by 100 onions that met applicable grade) equals 5.0 lbs excluded. The weight of the Field-Culls was added to the weight of the Grade-Culls, which was calculated as: 50 lbs. total minus 44 lbs. meeting grade = 6.0 lbs. excluded, for a total of 11.0 lbs. excluded, shown in 19b₂.

SAMPLE #2 contained 92 total onions:

12 of the 92 onions would obviously not meet the applicable grade (Field-Culls), are shown in 19a₂. These onions were discarded after being recorded.

The 80 onions that met the applicable grade, are shown in 19a₁.

The 80 remaining onions were dried 7 days and weighed 40 lbs. after drying. The sample was graded, onions not meeting the applicable grade (Grade-Culls) were excluded, and the onions meeting grade weighed 35 lbs., shown in 19b₁.

The weight of the Field-Culls was calculated as: 12 onions times 0.5 avg. weight/onion (40 lbs. weight after drying divided by 80 onions that met applicable grade) equals 6.0 lbs excluded. The weight of the Field-Culls was added to the weight of the Grade-Culls, which was calculated as: 40 lbs. total minus 35 lbs. meeting grade = 5.0 lbs. excluded, for a total of 11.0 lbs. excluded, shown in 19b₂.

SAMPLE #3 contained 101 total onions:

5 of the 101 onions would obviously not meet the applicable grade (Field-Culls), are shown in 19a₂. These onions were discarded after being recorded.

The 96 onions that met the applicable grade, are shown in 19a₁.

The 96 remaining onions were dried 7 days and weighed 48 lbs. after drying. The sample was graded, onions not meeting the applicable grade (Grade-Culls) were excluded, and the onions meeting grade weighed 40 lbs., shown in 19b₁.

The weight of the Field-Culls was calculated as: 5 onions times 0.5 avg. weight/onion (48 lbs. weight after drying divided by 96 onions that met applicable grade) equals 2.5 lbs excluded. The weight of the Field-Culls was added to the weight of the Grade-Culls, which was calculated as: 48 lbs. total minus 40 lbs. meeting grade = 8.0 lbs. excluded, for a total of 10.5 lbs. excluded, shown in 19b₂.

D. SETTLEMENT OF ONION CLAIMS

If mature storage or non-storage onions contain significant internal damage and are rejected because they do not meet the applicable standards (applicable standards are USDA Grade Standards for Onions, any applicable Marketing Orders, or other standards contained in the Special Provisions):

(1) Unharvested Mature Onions:

- (a) Advise insureds that acreage with unharvested mature onions for which topping and lifting **or digging** is not completed will be deemed to have been lost in the second stage if they:
 - 1 Are damaged in excess of the applicable standards, and
 - 2 Are not able to be separated into onion production and damaged onion production by the normal sorting process.
- (b) Collect samples from unharvested acreage and allow the samples to dry for approximately 1 week.
- (c) Clean the onions, simulating the normal cleaning processes.
- (d) Take the samples to a licensed grader for grading.

- (e) If after normal cleaning and grading, the percent of damaged **mature** onions exceeds the applicable standards, count no production for that unit or portion of a unit unless the production is subsequently sold. Such damaged sold production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor times the hundredweight sold.

NOTE: Any acreage of onions damaged in the first or second stage, to the extent that producers in the area would not normally further care for the onions, will be deemed to have been destroyed even though the insured may continue to care for the onions. The production guarantee for such acreage will not exceed the production guarantee for the stage in which the damage occurred. **(Not applicable when the Onion Crop Insurance Pilot Stage Removal Option is in effect.)**

(2) Harvested Mature Onions:

- (a) Onion acreage that has been topped **and** lifted or dug is eligible for the final stage guarantee. **The completion of topping and lifting or digging must be sufficient, for the geographical area, to initiate the normal curing process.**

NOTE: If the insured is located in South Texas, a SPOI statement clarifies the definition of Final Stage. Please refer to the actuarial documents for details.

- (b) **Representative samples of production should be taken before passing over the sort line in a packing shed to separate damaged onion production. Grading of onions shall be done by a licensed U.S. grader, or disinterested packing shed grader.**
- (c) If after normal cleaning and grading (without regard to (2)(b), above) the percent of damaged **mature** onions exceeds the applicable standards, count no production for that unit or portion of a unit unless the production is subsequently sold, in which case the damaged sold production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor times the hundredweight sold.
- (d) Damage must be determined prior to **placing in storage or prior to processing if directly delivered to a processor or fresh packer.** Sampling will not be performed on onions **stored or processed** because damage percentages may increase over time and with additional handling.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance Provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice. Refer to **Section 5** for sampling requirements.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

Company Name: Name of insurance provider, if not preprinted on the worksheet.

Claim Number: Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of 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 Summary of Coverage after it is verified to be correct. (e.g., 00100).
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)

- 5A. **Field ID:** Field identification symbol.
- 5B. **Stage:** Enter the appropriate stage for damaged onions.
6. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
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 **TABLE B** for row length sample requirements for the determined row width.
8. **Sample Size:** Size (area) of individual sample. (i.e. 1/1000 acre, or 1/100 acre if very thin or uneven stand).
9. **Number of Surviving Plants/Sample:** Number of **LIVE PLANTS** capable of producing a harvestable onion from each sample.
10. **Total Plants All Samples:** Total number of plants from all samples in item 9.
11. **Number of Samples:** Total number of samples in item 9.
12. **Average No. Plants/Sample:** Result of dividing total plants all samples (item 10) by the 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 6B(2).
14. **Appraisal Per Acre (CWT):** Result of multiplying average number of plants per sample (item 12) times yield factor (item 13), to tenths.

PART II - WEIGHT METHOD (After onions have reached full maturity)

- 15A. **Field ID:** Field identification symbol.
- 15B. **Stage:** Enter the appropriate stage for damaged onions.
16. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
17. **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 TABLE B for row length sample requirements for the determined row width.**
18. **Sample Size:** Size (area) of individual samples (i.e. 1/1000 acre, or 1/100 acre if very thin or uneven stand).

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. Upon inspection, count and record, in item 19a₂, the number of onions that obviously would not meet the applicable grade standards (Field-Culled). These onions may be discarded after the count is recorded.
- b. Count and record, in item 19a₁, the number of recoverable onions (after Field-Culled Onions are removed).
 - (1) Top the recoverable onions, from 19b above, at 1-½ inches above the bulb.
 - (2) Clean the soil from the onions, and allow to dry for the usual length of time, 7-14 days under local conditions.
- c. Weigh the total sampled dry onions from item 19b(2) above. Determine the average weight per onion by dividing the total weight of the sampled dry onions by the number of onions from item 19b above.
- d. Remove the onions that DO NOT meet grade (Grade-Culled), and weigh the sample onions that DO meet grade. Enter in item 19b₁, in pounds to tenths.
- e. To determine the weight of onions excluded, item 19b₂, (Field and Grade Culls):
 - (1) Multiply the average weight per onion, item 19c above, by the number of unrecoverable onions recorded in 19a₂.
 - (2) Subtract the weight of the total sampled dry onions, item 19c above, by the weight of the sampled onions that DO meet grade, item 19d above.
 - (3) Add the results of items e(1) and e(2) above. Enter the calculation and result in item 19b₂. Result in pounds to tenths.

NOTE: Refer to subsection 6C(2)(c) for examples of the above calculations.

20. **Total Graded Pounds Samples:** Total weight of onions meeting grade, box 19b₁, in pounds 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) divided by number of samples (item 21) pounds to hundredths.

23. **Factor:** For 1/1000-acre, enter factor of "10," for 1/100-acre, enter "1."

24. **Appraisal Per Acre (CWT):** Result of multiplying average pounds per sample (item 22) times the factor (item 23), to tenths.

25. **Total Pounds Excluded:** Pounds of excluded onions, plus pounds of onions in all samples removed that do not meet applicable grade standards (pounds to tenths) 19b₂.
26. **Total Pounds Sampled:** Total pounds all samples (item 20) plus total pounds excluded (item 25) to tenths.
27. **Percent Damage:** Total pounds excluded (item 25) divided by total pounds sampled (item 26) percent to tenths.

NOTE: If the percent of damage shown in Item 27 exceeds the percent shown in the Special Provisions, the appraised potential shown on the production worksheet will be "ZERO", for production that is not later harvested and sold. This will be explained in the Narrative.

28. **Remarks:** Enter any other information pertinent to the appraisal.
29. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
30. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Number: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

FOR ILLUSTRATION PURPOSES ONLY

ONION APPRAISAL WORKSHEET COMPANY NAME: ANY COMPANY CLAIM NUMBER: XXXXXXXX		1 INSURED'S NAME <p align="center">I. M. INSURD</p>				2 POLICY NUMBER <p align="center">XXXXXXX</p>			3 UNIT NUMBER <p align="center">00100</p>		4 CROP YEAR <p align="center">YYYY</p>						
PART I – PLANT COUNT (From Emergence to Maturity)																	
5A FIELD ID	6 ACRES	7 ROW WIDTH	8 SAMPLE SIZE	9 NUMBER OF SURVIVING PLANTS/SAMPLE				10 TOTAL PLANTS ALL SAMPLES	11 NUMBER OF SAMPLES	12 AVERAGE NO. PLANTS/SAMPLE	13 YIELD FACTOR	14 APPRAISAL PER ACRE (CWT)					
5B STAGE																	
1D 2	11.0	22	1/100	477	484	483	481	= 1925	÷ 4	= 481.3	x 0.462	= 222.4					
PART II – WEIGHT METHOD (After onions have reached full maturity)																	
15A FIELD ID	16 ACRES	17 ROW WIDTH	18 SAMPLE SIZE	19 Pounds of Onions Per Sample a ₁ - Remaining onions after field culled onions were removed a ₂ - Field Culled Onions. b ₁ - Pounds of onions remaining after applicable grade. b ₂ - Field Culled LBS. Of Onion Per Sample + Total Lbs. Of Graded Culled Onions.				20 TOTAL GRADED POUNDS SAMPLES	21 NUMBER OF SAMPLES	22 AVERAGE POUNDS PER SAMPLE	23 FACTOR	24 APPRAISAL PER ACRE (CWT)	25 TOTAL POUNDS EXCLUDED	26 TOTAL POUNDS SAMPLED	27 PERCENT DAMAGE		
15B STAGE				a ₁	a ₁	a ₁	a ₁	a ₁									
1A	10.0	22	1/1000	100	80	96											
				a ₂	a ₂	a ₂	a ₂	a ₂									
2				10	12	5											
				b ₁	b ₁	b ₁	b ₁	b ₁									
				44.0	35.0	40.0			= 119.0	÷ 3	= 39.67	x 10.0	= 396.7				
				b ₂	b ₂	b ₂	b ₂	b ₂									
				5+6=11.0	6+5=11	2.5+8=10.5			→			32.5	÷ 151.5	= 21.5			
1B	10.0	22	1/1000	a ₁	a ₁	a ₁	a ₁	a ₁									
				90	68	75											
				a ₂	a ₂	a ₂	a ₂	a ₂									
2				20	24	26											
				29.0	20.0	24.5			= 73.5	÷ 3	= 24.50	x 10.0	= 245.0				
				b ₂	b ₂	b ₂	b ₂	b ₂									
				10+16=26.0	12+14=26.0	13+13=26.0			→			78.0	÷ 151.5	= 51.5			
28 REMARKS FIELD 1B PERCENT DAMAGE EXCEEDS THE PERCENTAGE SHOWN ON THE SPECIAL PROVISIONS. APPRAISED POTENTIAL IS SHOWN ON THE PRODUCTION WORKSHEET, AS ZERO. APH YIELD IS 462 CWT PER ACRE FOR ALL FIELDS.																	
29 INSURED'S SIGNATURE <p align="center">I. M. INSURED</p>						DATE <p align="center">MM/DD/YYYY</p>		30 ADJUSTER'S SIGNATURE AND CODE NUMBER <p align="center">I. M. ADJUSTER XXXXX</p>				DATE <p align="center">MM/DD/YYYY</p>					

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (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 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. The 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 uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- *** (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (6) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**REPLANT**" apply to replant inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

NOTE: A SEPARATE PRODUCTION WORKSHEET SHOULD BE PREPARED FOR EACH TYPE (REDS, WHITES, OR YELLOWS) WHEN INSURANCE IS AVAILABLE AND BASED ON MORE THAN ONE TYPE WITHIN THE SAME UNIT, UNLESS OTHERWISE INSTRUCTED BY THE INSURANCE PROVIDER.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Onions" (0013).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** 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:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: 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, identified as "Non-Loss Units," in the narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole hundredweight, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- 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.
- 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.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

REPLANT AND FINAL: 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 crop insurance 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 crop insurance 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 crop insurance 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: Refer to 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 farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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.

B. Preliminary Acres:

PRELIMINARY: 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.

REPLANT AND FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

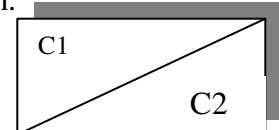
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: 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 insurance provider's instructions. 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 the 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: Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered 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/Variety:** Three-digit code number, entered 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:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

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

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P".....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
"NS".....	Stage Removal Option Applies (Option code – onions). Currently available in New York and Michigan only
"1".....	DIRECT SEEDED STORAGE AND NON-STORAGE ONIONS: First stage extends from planting until the emergence of the fourth leaf, and has a production guarantee of 35 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions. TRANSPLANTED STORAGE AND NON-STORAGE ONIONS: First stage extends from transplanting of onion plants or sets through the 30th day after transplanting, and has a production guarantee of 45 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions.

"2".....

DIRECT SEEDED STORAGE AND NON-STORAGE

ONIONS: Second stage extends from the emergence of the fourth leaf until eligible for the final stage. **Direct seeded storage onions** have a production guarantee of 70 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions. **Direct seeded non-storage onions** have a production guarantee of 60 percent of the final stage production guarantee unless otherwise specified in the Special Provisions.

TRANSPLANTED STORAGE AND NON-STORAGE

ONIONS: Second stage extends from the 31st day after transplanting until eligible for the final stage, and has a production guarantee of 60 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions.

NOTE: If the **Onion Crop Insurance Pilot Stage Removal Option** is in effect (for the 2000 **and succeeding** crop years, **as approved by the Board**), the first and second stage production guarantee (per acre) percentages are not applicable. (Applicable to counties in New York and Michigan only.)

NOTE: Any acreage of onions damaged in the first or second stage, to the extent that producers in the area would not normally further care for the onions, will be deemed to have been destroyed even though the insured continues to care for the onions. The production guarantee for such acreage will not exceed the production guarantee for the stage in which the damage occurred. **(Not applicable when the Onion Crop Insurance Pilot Stage Removal Option is in effect.)**

"3".....

Final stage extends from the completion of topping and lifting or digging on the 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.

NOTE: If the damage to the onion production (harvested or unharvested) exceeds the percentage shown by type in the Special Provisions, no production will be counted for that unit or portion of a unit unless the damaged onion production from that acreage is subsequently sold. **If sold, the hundredweight of production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor (not to exceed 1.00) times the hundredweight sold.** Otherwise, production to count will include all harvested and appraised production. The stage will remain the stage in which the onions were damaged.

PREVENTED PLANTING: **Refer to the Prevented Planting Handbook** for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: **Refer to the LAM for information on gleaning.**

I. **Intended or Final Use:** Use of acreage. Use the following "Intended Use" abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
"Replant"	Acreage replanted and qualifying for replant payment
"Not Replanted"	Acreage not replanted or not qualifying for a replant payment
"WOC"	Other use 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: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the narrative. See section 4).

PRELIMINARY AND FINAL: Per-acre appraisal in hundredweight to tenths, of POTENTIAL production for the acreage appraised (from item 14 on appraisal worksheet or from item 24 on appraisal worksheet). If the percent damage exceeds the tolerance, enter "0." (See appraisal methods for additional instructions.)

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

K₁ - L. MAKE NO ENTRY.

M. + **Uninsured Cause:**

THIS COLUMN WILL BE UTILIZED AS A MULTI PURPOSE COLUMN WHEN APPRAISED PRODUCTION QUALIFIES FOR A STAGE ADJUSTMENT AMOUNT OR UNINSURED CAUSE APPRAISAL. (Stage adjustment is NOT applicable when there is an uninsured cause of loss. Refer to section 13 of the crop provisions.)

NOTE: If the **Onion Crop Insurance Pilot Stage Removal Option** is in effect (for the 2000 and succeeding crop years, as approved by the Board), the first and second stage production guarantee (per acre) percentages are not applicable. (Applicable to counties in New York and Michigan only.)

FINAL: Potential NOT Counted - Enter the difference between the applicable "first" or "second" stage guarantee and the "final" stage guarantee.

NOTE: When acreage does not qualify for the final stage guarantee, and the actual appraised production is in excess of the difference between the "first" or "second" and "final" stage production guarantee, the per-acre potential production would be calculated as shown in the following example:

EXAMPLE:

Second Stage Guarantee	120 cwt. (200 cwt. X 60% = 120 cwt.)
Final Stage Guarantee	200 cwt.
Appraised Production	85 cwt. (Column J)

200 cwt. - 120 cwt. = 80 cwt. (Difference between "second" and "final" stage).
(Column "J") Appraised Production 85 cwt. **minus** (Column "M") 80 cwt.
(Difference) equal (Column "N") 5 cwt. of Adjusted Potential.

Potential To Count:

- (1) Hail and Fire Exclusion NOT in effect.
 - (a) 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 "P" stage acreage.

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

NOTE: Late and prevented planting acreage guarantees are reduced as provided in the onion provisions.

- (b) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in hundredweight, to tenths, for any such acreage.
- (2) When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- (3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- (4) 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:**

REPLANT: Enter the hundredweight to tenths per acre allowed for replanting. Refer to section 4 for qualifications and computations.

PRELIMINARY AND FINAL: Column "J" **plus or minus** Column "M" as applicable.

O. **Total to Count:** Column "C" or "C₁" (**actual** acres) times Column "N," in hundredweight to tenths.

P. **Per Acre:** Per Acre Guarantee - Enter the applicable stage guarantee per acre. (Refer to item "H" and the Onion Crop Provisions).

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total Actual Acres (Column "C" total [or "C₁" if there are under-reported acres]), to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND THE TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total of Column "O" and total of Column "Q."

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.

- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and your initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. 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.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. 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 photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. 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 Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider's instructions.

- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Document the calculations for determining the number of hundredweight allowed for a replanting payment.
- s. 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. Refer to section 4.
- t. 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, adjuster's initials, and reason not qualified.
- u. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- v. Explain any production having damage exceeding the applicable percentage shown by type in the Special Provision.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**
- x. Document any other pertinent information, including any adjusted production used to calculate the production to count. If on an attachment, enter "See attachment."

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g. released for other uses, etc.). Make separate line entries for sold production from damaged acreage that exceeds applicable tolerance.
- (2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.

- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." Refer to LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
 - (a) Name and address of processor or buyer.
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) 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: 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, refer to the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type), and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries.

**Item
No.**

Information Required

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM).**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **"Incomplete."**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **"No Harvest."**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: 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 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 indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested 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").

B. **Length or Diameter:** Internal measurement in feet, to tenths, of structural space occupied by the crop.

NOTE: If farm-stored production has been weighed prior to storage, or for production commercially stored, sold, etc, refer to "GENERAL INFORMATION" above.

- a. Length if rectangular or square.

- b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths, of space occupied by the crop in the structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by the crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Calculate the factor as instructed in **TABLE C**, enter the factor in Column "G."
- H. **Gross Prod.:** Compute hundredweight to tenths by multiplying Column "F" times Column "G."
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Cwt" in the column heading. 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:

NOTE: Include damaged sold production that exceeds the percentage shown in the Special Provisions for the type.

- (1) Weighed and stored on the farm.
- (2) Sold and/or stored in commercial storage. Obtain gross harvested production **at time of delivery** for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative).
- (3) Stored in odd-shape structure. The adjuster must compute hundredweight of production by multiplying the NET cubic feet times the actual weight-per-cubic-foot factor. Calculate the factor as instructed in **TABLE C**.

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter hundredweight to tenths, from column "H" or "I."

O. **Prod. Not to Count:** Net production NOT to count in hundredweight 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) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin, onion depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

P. **Production:** Result of subtracting the entry in Column "O" from Column "N" to tenths.

Q₁. **Value:** For damaged sold production which due to an insurable cause exceeds the percentage shown in the Special Provisions for the type, enter the price received for the damaged onion production, to dollars and cents.

Q₂. **Market Price:** For damaged sold production which due to an insurable cause exceeds the percentage shown in the Special Provisions for the type, enter the price election to dollars and cents.

R. **Quality Factor:** Enter the three-place factor determined by dividing Q₁ by Q₂ (not to exceed 1.000).

S. **Production to Count:** Enter the result of multiplying column "P," times column "R," if applicable, otherwise enter the result from Column "P," **in hundredweight to tenths**.

NOTE: FOR ITEMS 22 -24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARE, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column "O" total.

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

25. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter your code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

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

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) 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.

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

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1 Crop/Code # ONIONS 0013	2 Unit # 00100	3 Legal Description SW1-2N-3W	PRODUCTION WORKSHEET FOR ILLUSTRATION PURPOSES ONLY						8 Name of Insured I. M. INSURED			
4 Date of Damage MAY 10	JUN	7 Company ANY COMPANY	9 Claim Number XXXXXXXX				11 Crop Year YYYY					
5 Cause of Damage HAIL	DISEASE	Agency ANY AGENCY	10 Policy Number XXXXXXXX				14 Date(s) 1 st 2 nd Final MM/DD/YYYY MM/DD/YYYY MM/DD/YYYY					
6 Primary Cause % 80%	X	12 Additional Units 00200	13 Est. Prod Per Acre 300				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	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality	+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			(-120.1)	276.6	2766.0	180.2	1802.0	
1D		11.0	1.000	A01	002	190	3	H							300.3	3303.3	
1B MM/DD		10.0	1.000	A01	002	190	2	UH	0.0				0.0	0.0	180.2	1802.0	
1C MM/DD		20.5	1.000	A01	002	190	P	WOC				180.2	180.2	3694.1	180.2	3694.1	
16 TOTAL		51.5											17 TOTALS		6460.1	10601.4	

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 BY WHEEL MEASUREMENT. FIELD 1D - INSURED TOOK TO HARVEST EVEN THOUGH IT HAD BEEN APPRAISED EARLIER. FIELD 1C DESTROYED WITHOUT CONSENT.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	---

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S
Share	Length or 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)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor Q ₁ ÷ Q ₂	Production to Count (P x R)
	HURON ONION CO. ANY TOWN, ANY STATE							3575.0					3575.0		3575.0			3575.0

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, 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. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total	3575.0					
23 Section I Total	6460.1					
24 Unit Total	10035.1					
25 Adjuster's Signature	Code #	Date	26 Insured's Signature	Date		
1st Inspection	I. M. ADJUSTER	XXXXX	MM/DD/YYYY	1st Inspection	I. M. INSURED	MM/DD/YYYY
2nd Inspection				2nd Inspection		
Final Inspection	I. M. ADJUSTER	XXXXX	MM/DD/YYYY	Final Inspection	I. M. INSURED	MM/DD/YYYY

1. Crop/Code # ONIONS 0013	2. Unit # 00100	3. Legal Description SW1-2N-3W	PRODUCTION WORKSHEET FOR ILLUSTRATION PURPOSES ONLY					8. Name of Insured I.M. INSURED			
4. Date of Damage MAY 10	JUN	7. Company ANY COMPANY					9. Claim # XXXXXXXX		11. Crop Year YYYY		
5. Cause of Damage HAIL	DISEASE	Agency ANY AGENCY					10. Policy # XXXXXXXX				
6. Primary Cause % 80%	X						14. Date(s) Notice of loss	1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY	
12. Additional Units									15. Companion Policy(s)		
13. Est. Prod. Per Acre											

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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 MM/DD	30.0	30.0	1.000	A01	002	190	R	REPLANTED					17.0	510.0	300.0	9000.0	
		20.0	1.000	A01	002	190	NR	NOT REPLANTED							300.0	6000.0	
16. TOTAL		50.0												17. TOTALS		510.0	15000.0

NARRATIVE (If more space is needed, attach a Special Report) Insured's actual cost to replant - \$85.00/acre. Price election - \$5.00 Cwt. $\$85.00 \div \$5.00 = 17.0$ Cwt. allowed (less than 18 cwt. maximum allowed) or 7% of stage guarantee (7% X 300.0 = 21.0.) Appraisal of 180.5 cwt./acre, less than 90% of Production Guarantee (90% X 300.0 =270.0). **Appraised potential less than 90% of production guarantee.** Field 1A wheel measured. See attached Special Report for measurements and calculations.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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 MM/DD	30.0	30.0	.500	A01	002	190	R	REPLANTED					8.5	255.0	300.0	9000.0	
		20.0	.500	A01	002	190	NR	NOT REPLANTED							300.0	6000.0	
16. TOTAL		50.0												17. TOTALS		255.0	15000.0

NARRATIVE (If more space is needed, attach a Special Report) Insured's actual cost to replant - \$42.50/acre. Price election - \$5.00. $\$42.50 \div \$5.00 = 8.5$ cwt. (less than 18 cwt. X .500 = 9 cwt. maximum allowed) or 7% of stage guarantee (7% X 300.0 = 21.0 X .500 = 10.5.) Appraisal of 180.5 cwt./acre, less than 90% of Production Guarantee (90% X 300.0 =270.0) Field 1A wheel measured. See attached Special Report for measurements and calculations.

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NUMBER OF SAMPLES
Through 10.0	3
One additional sample is required for each additional 10.0 acres (or fraction thereof) in field or subfield.	

TABLE B - LENGTH (AND AREA) OF ROW/BED PER SAMPLE

SINGLE ROW OR BED WIDTH	1/100 ACRE	1/1000 ACRE
72 inches	72.6 feet	7.3 feet
70	74.7	7.5
68	76.9	7.7
66	79.2	7.9
64	81.7	8.2
62	84.3	8.4
60	87.1	8.7
58	90.1	9.0
56	93.3	9.3
54	96.8	9.7
52	100.5	10.1
50	104.5	10.5
48	108.9	10.9
46	113.6	11.4
44	118.8	11.9
42	124.5	12.4
40	130.7	13.1
38	137.6	13.8
36	145.2	14.5
34	153.7	15.4
32	163.4	16.3
30	174.2	17.4
28	186.7	18.7
26	201.0	20.1
24	217.8	21.8
22	237.6	23.8
20	261.4	26.1
18	290.4	29.0
16	326.7	32.7
14	373.4	37.3

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row.

TABLE C - WEIGHT-PER-CUBIC FOOT FACTOR (BULK STORAGE)

Use this factor at HARVEST TIME to determine a quantity of 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 net cubic feet of onions from which the sample was taken.

Diagrammatic Sketch of Bulbing Onion

