United States Department of Agriculture

Federal Crop Insurance Corporation

FCIC-25290 (06-2022)

ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

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UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: Onion Loss Adjustment Standards Handbook	**NUMBER: FCIC – 25290** **OPI: Policy Administration and Standards Division**
EFFECTIVE DATE: 2023 and Succeeding Crop Years	**ISSUE DATE: June 30, 2022**
SUBJECT: **Provides the procedures and instructions for administering the Onion crop insurance program**	**APPROVED:** ***/s/ Richard H. Flournoy*** **Deputy Administrator for Product Management**

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Onion crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC 25290 Onion Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout	Updated to External Handbook Standards
Para 1A	Page 1: Deleted "If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments."
Para. 1C.	Page 1: Added required civil rights language.
Para. 11(2)(a)	Page 5: Added clarifying language to match changes made in the CP.
Exhibit 2	Page 34 and 35: Updated definitions to match changes made in the CP.

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-2	1-32	33-67	06-2022	FCIC-25290

FILING INSTRUCTIONS

This handbook replaces the 2022 Onion Loss Adjustment Standards Handbook, FCIC-25290 (06-2021) dated June 30, 2021. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations. This handbook is effective upon approval and until obsoleted.

ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop year are in effect as of the signature date for this crop handbook located at www.rma.udsa.gov.

This handbook remains in effect until superseded by reissuance. A bulletin or a FAD can supersede selected portions of the handbook. ***

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs' responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table provides handbooks related to this handbook. The following table identifies handbooks that shall be used in conjunction with this handbook.

D. Related Handbooks (Continued)

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

(1) Terms, abbreviations, and definitions general (not crop-specific) to loss adjustment are identified in the GSH and LAM.

(2) Terms, abbreviations, and definitions specific to Onion loss adjustment and this handbook are in Exhibit 1 and Exhibit 2, herein.

E. CAT Coverage

Refer to the CIH, GSH and LAM for provisions and procedures not applicable to CAT coverage.

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM AIP Responsibilities.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

(1) One legible copy to the insured; and

(2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

(1) The entry items and completion instructions in Exhibit 3, Exhibit 4 and Exhibit 5 are the minimum requirements for the Onion Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).

(2) The Privacy Act and Non-Discrimination statements are required statements. These required statements are not shown on the example form(s) in the exhibits. See DSSH for statement requirements. ***

(3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 Reserved

PART 2: POLICY INFORMATION

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

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

(1) The crop insured will be all storage and non-storage onions (excluding green (bunch) or seed onions, chives, garlic, leeks, shallots, and scallions) in the county 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 SP or by written agreement):

(i) 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. 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; or

(ii) planted into an established grass or legume.

(2) In addition to Section 9 (Insurable Acreage) of the BP, onion acreage is not insurable if it is:

(a) acreage that was planted the previous year to storage or non-storage onions, green (bunch) onions, seed onions, chives, garlic, leeks, shallots, or scallions unless different rotation requirements are designated in the SP or a written agreement insures such acreage; or ***

(b) 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 AIP agrees that replanting is not practical. Refer to the LAM for replanting provisions issues. Refer to Part 3 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.

12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all conditions stated in the applicable provisions are met.

For information on Enterprise, Multi-County Enterprise, and Whole-Farm units, refer to the LAM.

13 Quality Adjustment

(1) The Quality Adjustment Factor cannot be greater than 1.000 or less than zero (0.000).

(2) If the damage to mature harvested or unharvested onion production exceeds the percentage referenced in Section 14(d) of the CP and shown in the SP, or exceeds the standards for the applicable marketing order for a type of damage as allowed in the SP, no production will be counted for that unit or portion of a unit unless the damaged onion production from the acreage is sold. If sold, the 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 (not to exceed 1.000) times the cwt. sold.

(3) Onion production will be eligible for QA if substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

(a) When the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage, refer to the LAM.

(b) Under Section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the PW enter the factor ".0000" in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative in the PW instructions). Refer to the LAM for additional information. Otherwise, make no entry.

(4) Document QA information as described in the instructions for the Narrative Section of the PW or on a Special Report.

14-20 Reserved

PART 3: REPLANTING PAYMENT PROCEDURES

21 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.

22 Qualifications for Replanting Payment

In the Narrative of the PW or on an attachment, show the appraisal calculations to document that qualifications for a replant payment have been met. To qualify for replanting payment, the:

(1) insured crop must be damaged by an insurable cause;

(2) AIP determines that it is practical to replant (refer to the LAM);

(3) acres must have been planted on or after the "earliest planting date" established by the SP;

(4) per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre final stage production guarantee for the acreage the insured intends to replant;

(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 (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.); and

(6) AIP has given consent to replant.

23 Maximum Replanting Payment

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 an individual AIP guidelines require application of insured's share prior to entry on the PW). 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 PW or on a Special Report.

23 Maximum Replanting Payment (Continued)

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 SP; or

(3) 18 Cwt. multiplied by the insured's price election for the type originally planted and by the insured's share, unless otherwise specified in the SP.

Example: Owner/operator (100 percent share)
30.0 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
18.0 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, "Appraised Potential" column of the PW.

Example: Landlord/tenant (both insured on 50/50 share
30.0 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
18.0 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).

Enter 8.5 cwt. in Section I, "Appraised Potential" column of the PW if share has been applied or 17.0 cwt. if share has yet to be applied. Indicate in the Narrative if appraised potential has/has not reduced for share on PW according to AIP guidelines.

24 Replanting Payment Inspections

Replanting payment inspections are to be prepared as final inspections on the PW only when qualifying for a replanting payment. Non-qualifying replanting payment inspections are to be handled as preliminary inspections. If the acreage qualified for a replanting payment on the initial farm visit, a Certification Form may be prepared. Refer to the LAM.

25-30 Reserved

PART 4: APPRAISALS

31 General Information

Potential production for all types of inspections will be appraised in accordance with 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 14 (c) and (d) of the CP.

(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 plant loss (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 and recovery, if possible, will have occurred. Refer to the LAM for further instructions deferred appraisals.

(b) Any acreage for which a notice of damage or probable loss has been filed may require an inspection to determine this 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.

(7) Any acreage of onions damaged in the first or second stage, to the extent that the majority of producers in the area would not normally further care for the onions, will have a production guarantee for indemnity purposes based on the stage in which the damage occurred, even if the insured continues to care for the damaged onions. The stage will not advance, and an appraisal will be made to determine the production to count even though the insured may continue to care for the onions. If the insured does continue to care for the onions, refer to the BP. 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.)

(8) For any acreage damaged in the first or second stage to the extent that the majority of producers in the area would normally maintain the onion crop for harvest, coverage for such acreage will continue, with the stage guarantee progressing as appropriate.

31 General Information (Continued)

(9) 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 AIP.

(10) Refer to the LAM for additional reasons for appraisals.

32 Selecting Representative Samples for Appraisals

(1) Before selecting sample areas, make a general examination of all acreage in the unit. Determine the minimum 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 (document in the Narrative); or

(b) the insured wishes to destroy a portion of the field.

(3) Appraise each field or subfield separately.

(4) Take not less than the minimum number (count) of representative samples required in Exhibit 6 (Minimum Representative Sample Requirements) for each field or subfield. For weight method appraisals, all samples must be graded separately. Use 1/1000 acre sample or 1/100 acre if stand is thin or uneven.

33 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.

Example: (20 inch row width = 26.1 ft. row length from Exhibit 7)
Plant counts taken for length of row in three areas of 9.0 acre field:
96 + 112 + 92 = 300 Total Plants
300 plants ÷ 3 samples x 1000 = 100,000 plant population.

(3) The original plant population determined is used to calculate the yield factor for item 13 on the Plant Count Appraisal Worksheet. Refer to Paragraph 35B(2).

34 Measuring Row/Bed Width for Sample Selection

Use these instructions for all appraisal methods that require row/bed width determinations.

(1) Use the established row/bed width to determine the length of the sample taken from a row or bed according to Exhibit 7 for the sample size selected.

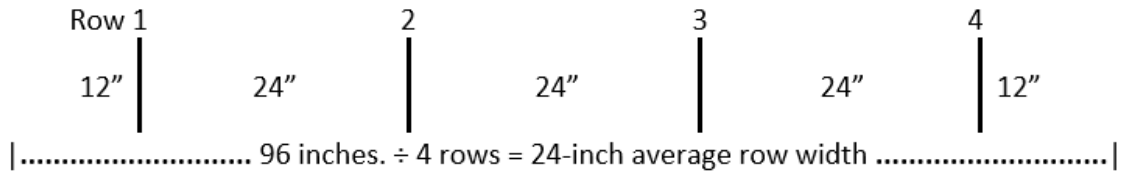
(2) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row/bed width (refer to the LAM for conversion table).

34 Measuring Row/Bed Width for Sample Selection (Continued)

(1) Determination of row/bed width: Measure across four or more rows or beds, from the center of the first row/bed space to the center of the fifth row/bed space (or as many rows/beds as needed), and divide the result by the number of rows or beds measured across, to determine an average row or bed width in whole inches.

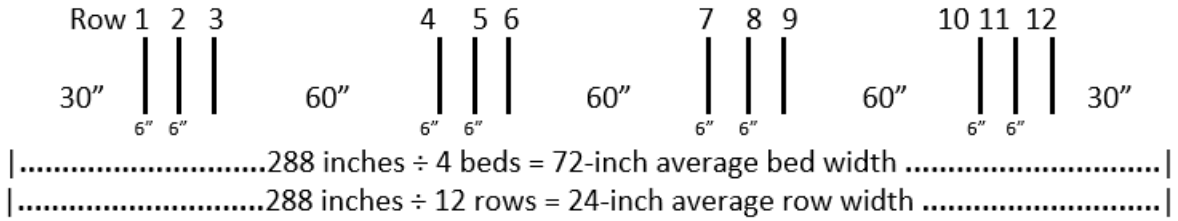
For onions planted on beds, two or more rows will be considered as a "bed" for measurement purposes. When beds are sampled, the length of the sample will include all rows in the bed.

Example 1: Single Row Pattern



Example 2: Multiple Row/Bed Pattern

Using Exhibit 7, the length of the single row sample for 1/1000 acre would be 21.8 feet (24-inch average row width).



(2) From Exhibit 7, for Example 2, the length of the single row sample for 1/1000 acre would be 21.8 feet (24-inch average row width). The length of bed (all rows) to include in a sample would be 7.3 feet (72-inch average bed width). The combined length of sampled rows in the bed must equal the single row length. Use the sample method (single row or bed) most suitable to the field or subfield being appraised.

35 Appraisal Methods

A. General Information

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

Appraisal Method	Use…
Before Maturity (Plant Count Method)	For planted acreage with no emerged seed (direct seeded only), for replant appraisals, or during first and second stages from emergence-transplant until the number and mature weight of the onions 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.

(2) 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.

(a) First stage extends:

(i) for direct seeded storage and non-storage onions, from planting until the emergence of the fourth leaf; and

(ii) for transplanted storage and non-storage onions, from transplanting of onion plants or sets through the 30th day after transplanting.

(b) Second stage extends:

(i) for direct seeded storage and non-storage onions, from the emergence of the fourth leaf until eligible for the final stage; and

(ii) for transplanted storage and non-storage onions, from the 31st day after transplanting until eligible for the final stage.

(c) Final stage extends:

(i) from the completion of topping and lifting or digging on the acreage until the end of the insurance period. Refer to the SP for additional criteria, if any.

A. General Information (Continued)

(ii) the completion of topping and lifting or digging must be sufficient for the geographical area, to initiate the normal curing process. For processing onions that are not field dried prior to delivery to the processor, follow the method typically conducted by producer in the area.

B. Appraisal Before Maturity (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 on the Plant Count Appraisal Worksheet.

(b) Visually survey the field or subfield in order to select at least the minimum required number of representative sample areas. Refer to Minimum Representative Sample Requirements in Exhibit 6. Sample areas should be 1/1000 acre unless the stand is thin or uneven, in which case use 1/100 acre.

(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 Plant Count Appraisal Worksheet). Count obvious "doubles" as one plant.

(d) When the viability of live onion plants is in question, defer the appraisal and refer to the LAM for information on deferred appraisals.

(e) Convert surviving plant counts to Cwt. per acre, to tenths, by multiplying the average number of live plants per sample by the yield factor using the formula in (2) below.

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

Yield Factor: 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.

B. Appraisal Before Maturity (Plant Count Method) (Continued)

Example: APH yield = 462.0 cwt. per acre
Determined original stand plant population per acre = 100,000
For 1/1000 acre sample:
462.0 x 1000 ÷ 100,000 = 4.620 yield factor
For 1/100 acre sample:
462.0 x 100 ÷ 100,000 = 0.462 yield factor
See Appraisal Worksheet application of the above factor.

C. Appraisal After Maturity (Weight Method)

(1) This method is based on weighing the onions from 1/100 or 1/1000 of an acre, or determining the weight of bags, boxes or bins in the field, and converting to Cwt. per acre, rounded to tenths. Record appraisal results on the Onion Weight Method Appraisal Worksheet. Refer to the worksheet entry and completion information in Exhibit 4 for specific item number instructions for the information described below. Refer to Exhibit 6 for minimum sample requirements and Exhibit 7 for Length of Row Per Sample. Use 1/100 of an acre sample size if the stand is thin or uneven. Do not blend samples. There are three sampling methods: Hand Sampling, Bagged or Boxed Sampling, and Large Bin or Container Sampling.

(2) Hand Sampling

For every representative sample area selected for hand sampling, the following applies:

(a) 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. (Refer to the definition of "Recoverable Onions.") Count and record the total number of onions in each sample.

(i) If onions have been lifted prior to the appraisal and an accurate determination of the number of onions per the required sample row length can be made, then the lifted onions can be used to obtain the required sample size.

(ii) If onions have been lifted prior to the appraisal and an accurate determination of the number of onions per the required sample row length cannot be made, then the onions will have to be placed in bags, boxes, or bins before an accurate appraisal can be performed.

C. Appraisal After Maturity (Weight Method) (Continued)

(iii) If possible, the insured should contact the AIP before the onions are lifted, if there is any indication that an appraisal might be required.

(b) Count and record the number of onions in each sample that meet the definition of damaged onion production in Exhibit 2, as the result of an insured cause. This will include onions in each sample that do not meet applicable grade standards for size. These onions are referred to as "Initial Field Culls." Discard all Initial Field Culls after the total count for each sample is recorded.

(c) Top onions in each sample at the customary distance above the bulb, and allow the clean onions to dry and cure in ventilated (field-type) containers for the usual length of time under local conditions. For processing onions that are not field dried prior to delivery to the processor, follow the method typically conducted by producers in the area.

(d) After the onions are dried, inspect and remove onions from each sample that do not meet applicable grade standards due to damage from an insured cause that became evident or occurred during the drying process. These onions are referred to as "Dried Field Culls." Care should be taken when removing Field Culls so that the sample taken for grading will contain only onions without external damage.

(e) Count and record the number of Dried Field Culls in each sample that were removed in (d) above, and add that number to the number of Initial Field Culls from (b) above for each sample. This total will be the number of Field Culls.

(f) Record the number of onions that remain in each sample after all Field Culls are discarded.

(g) To determine if the percent of damage of mature onions for the field or subfield exceeds to tolerance reference in Section 14 of the CP before being submitted for grading:

(i) Divide the total number of Field Culls in each sample from (e) above by the total number of onions in each sample in (a) above. This is the percent of damage before grading.

C. Appraisal After Maturity (Weight Method) (Continued)

(ii) If the result in (g)(i) above for every sample selected in the field or subfield exceeds the percentage tolerance referenced in Section 14(d) of the CP (i.e., 50% as shown in SP), there will be no production to count for the field or subfield, and grading is not necessary. Items 10-14, 19-25, and 38-47 of the Appraisal Worksheet will not need to be completed. Document all pertinent calculations and findings from (g)(i) above in the Remarks or on a Special Report. If any sample contains less than the applicable percentage of damage, (i.e., 50%), continue with the following steps, and complete the appropriate items on the Appraisal Worksheet.

(h) Weigh and record the weight of each sample of the remaining dried onions after all Field Culls (e) are discarded from the sample.

(i) Determine the average weight per onion for each sample taken for grading (after Field Culls are discarded) by dividing the weight of the onions taken for grading by the number of onions in the graded sample. This is the average weight per onion.

(j) Determine the weight of the Field Culls by multiplying the average weight per onion from (i) above times the total number of Fields Culls (initial plus dried in (e) above).

(k) Take all samples to a licensed U.S. Grader, adjuster qualified to determine grade defects in onions (as approved by the AIP), or disinterested packing shed grader, to grade the remaining dried onions in each sample. Onions that are submitted for grade and do not meet grading standards are referred to as “Grade Culls.” Do not blend samples.

(l) To determine the weight of the onions in each sample that are considered Grade Culls, multiply the total percentage of damaged onion production (i.e., grade defects) from each grade certificate times the weight of the dried sample taken for grading from (h) above.

(m) Subtract the weight of the Grade Culls from the weight of the sample before grading, to determine the weight of the onions that meet grading standards for each sample.

C. Appraisal After Maturity (Weight Method) (Continued)

(n) Determine the Cwt. Per Acre. In Part I on the Weight Method Appraisal Worksheet, record the total weight of all samples for the field or subfield that meet grading standards, divide by the number of samples taken, and multiply the result by the applicable factor to arrive at the Cwt. Per Acre. Use Part II of the Appraisal Worksheet when onions have been bagged, boxed or binned prior to the appraisal.

(3) Bagged or Boxed Onion Samples

To determine the cwt. of onions per acre that have been bagged or boxed, and remain in the field:

(a) Determine the total number of bags or boxes in the field. Select the number of bags or boxes of onions in the field to serve as representative samples of the acreage to be appraised, according to the requirements in Exhibit 6 (e.g., Exhibit 6 would require a minimum of 3 sample bag or boxes for a 10.0 acre field). The entire bag or box will serve as the sample.

(b) Count and record the total number of onions in each sample bag or box.

(c) Allow the clean onions in each sample to dry and cure, in ventilated (field-type) containers, for the usual length of time under local conditions. For processing onions which are not field dried prior to delivery to the processor, follow the method typically conducted by producers in the area.

(d) After the onions are dried, inspect and remove onions from each sample that would not meet applicable grade standards because of damage due to an insured cause that occurred or became evident during the drying process. Also remove onions in each sample that do not meet applicable grade standards for size. These onions are referred to as Dried Field Culls. Care should be taken when removing Dried Field Culls so that the sample taken for grading will contain only onions without external damage.

(e) Count and record the number of Dried Field Culls in each sample that were removed in (d) above. Since there will be no Initial Field Culls, this will be the total number of Field Culls for the sample.

(f) Record the number of onions that remain in each sample after all Field Culls (e) above are discarded.

C. Appraisal After Maturity (Weight Method) (Continued)

(g) To determine if the percent of damage of mature onions for the field or subfield exceeds tolerances referenced in Section 14 of the CP before being submitted for grading:

(i) Divide the total number of Field Culls in each sample from (e) above by the total number of onions in that sample in (b) above. This percent of damage before grading for each sample (bag or box).

(ii) If the result in (g)(i) above for every sample selected in the field or subfield exceeds the percentage tolerance referenced in Section 14(d) of the CP (i.e., 50% as shown in SP), there will be no production to count for the field or subfield, and grading is not necessary. Items 10-14, 19-25, 38-47 of the Appraisal Worksheet will not need to be completed. Document all pertinent calculations and findings from (g)(i) above in the Remarks or on a Special Report. If any sample contains less than the applicable percentage of damage, (i.e., 50%), continue with the following steps, and complete the appropriate items on the Appraisal Worksheet.

(h) Weigh and record the weight of each sample of the remaining dried onions after all Field Culls in (e) above are discarded from the sample.

(i) Determine the average weight per onion for each sample taken for grading (after Field Culls are discarded) by dividing the weight of the onions taken for grading by the number of onions in the graded sample. This is the average weight per onion.

(j) Determine the weight of the Field Culls for each sample by multiplying the average weight per onion from (i) above times the total number of Field Culls in (e) above).

(k) Take all samples to a licensed U.S. Grader, adjuster qualified to determine grade defects in onions (as approved by the AIP), or disinterested packing shed grader, to grade the remaining dried onions in each sample. Onions that are submitted for grade and do not meet grading standards are referred to as “Grade-Culls.” Do not blend samples.

C. Appraisal After Maturity (Weight Method) (Continued)

(l) To determine the weight of the onions in each sample that are considered Grade Culls, multiply the total percentage of damaged onion production (i.e., grade defects) from each grade certificate times the weight of the dried sample taken for grading from (h) above.

(m) Subtract the weight of the Grade Culls from the weight of the sample before grading, (h) above, to determine the weight of the onions that meet grading standards for each sample.

(n) Determine the Cwt. Per Acre.

(i) In Part II on the Weight Method Appraisal Worksheet, record the total number of bags or boxes in the field.

(ii) Record the total weight of onions from all samples for the field or subfield that meet grading standards, divide by the number of samples taken, and multiply the result by the total number of bags or boxes in the field to arrive at the pounds of onions in the field or subfield that meet grade.

(iii) Divide the pounds of onions in the field by 100 to calculate the cwt. in field, and divide that result by the number of acres in the field or subfield to arrive at Cwt. Per Acre.

(4) Large Bin and Container Sampling

To determine the cwt. of onions per acre that have been placed to dry in large bins or containers, and remain in the field:

(a) Determine the number of bins or containers in the field. Select the number of bins or containers from which to draw representative samples of the acreage to be appraised according to the requirements in Exhibit 6 (e.g., Exhibit 6 would require a sample from each of a minimum of 3 bins for a 10.0 acre field). A sample of an appropriate weight (not less than 20 pounds) will be drawn from each bin or container. The samples should be large enough to accurately reflect the overall size and condition of the onions in the bin (larger than 20 pounds if necessary). The entire bin or container will not serve as the sample. Throughout the remainder of this handbook, the term “bin” will be used to refer to a bin or any other large field type drying container.

C. Appraisal After Maturity (Weight Method) (Continued)

(b) Count and record in the "Field Notes" on the Appraisal Worksheet the total number of onions in each sample. Also weigh, and record separately, the weight of each sample for use in (m)(ii) below. Refer to the example at the end of this subsection.

(c) Allow the clean onions in each sample to dry and cure, in ventilated (field-type) containers, for the usual length of time under local conditions. For processing onions that are not field dried prior to delivery to the processor, follow the method typically conducted by producers in the area.

(d) After the onions are dried, inspect and remove onions from each sample that would not meet applicable grade standards because of damage due to an insured cause that occurred or became evident during the drying process. Also remove onions in each sample that do not meet applicable grade standards for size. These onions are referred to as Dried Field Culls. Care should be taken when removing Dried Field Culls so that the sample taken for grading will contain only onions without external damage.

(e) Count and record on the Appraisal Worksheet the number of Dried Field Culls in each sample that were removed in (d) above. Since there will be no Initial Field Culls, this will be the total number of Field Culls for the sample. Also weigh, and record separately, the weight of the Field Culls from each sample for use in (m)(ii) below. Refer to the Example at the end of this Subparagraph.

(f) Record the number of onions that remain in each sample after all Field Culls are discarded.

(g) To determine if the percent of damage of mature onions for the field or subfield exceeds tolerances referenced in Section 14 of the CP before being submitted for grading:

(i) Divide the total number of Field Culls in each sample from (e) above by the total number of onions in each sample in (b) above. This percent of damage before grading for each sample.

C. Appraisal After Maturity (Weight Method) (Continued)

(ii) If the result in (g)(i) above for every sample selected in the field or subfield exceeds the percentage tolerance referenced in Section 14(d) of the CP (i.e., 50% as shown in SP), there will be no production to count for the field or subfield, and grading is not necessary. Items 10-14, 19-25, and 38-47 of the Appraisal Worksheet will not need to be completed. Document all pertinent calculations and findings from (g)(i) above in the Remarks or on a Special Report. If any sample contains less than the applicable percent of damage (i.e., 50%) continued with the following steps, and complete the appropriate items on the Appraisal Worksheet.

(h) Weigh and record the weight of each sample of the remaining dried onions after all Field Culls in (e) above are discarded from the sample.

(i) Determine the average weight per onion for each sample taken for grading (after Field Culls are discarded) by dividing the weight of the onions in each sample by the number of onions in the graded sample.

(j) Take all samples to a licensed U.S. Grader, adjuster qualified to determine grade defects in onions (as approved by the AIP), or disinterested packing shed grader, to grade the remaining dried onions in each sample. Onions that are submitted for grade and do not meet grading standards are referred to as "Grade-Culls." Do not blend samples.

(k) To determine the weight of the onions in each sample that are considered Grade Culls, multiply the total percentage of damaged onion production (i.e., grade defects) from each grade certificate times the weight of the dried sample taken for grading from (h) above.

(l) Subtract the weight of the Grade Culls from the weight of the sample before grading, (h) above, to determine the weight of the onions that meet grading standards for each sample.

(m) In order to determine the Cwt. Per Acre, it will be necessary to calculate the actual weight of onions meeting grade in each of the sample bins for use in determining the entry in Item 19 of the Appraisal Worksheet. Refer to the Example and the Information Worksheet at the end of this Subparagraph and Exhibit 4.

C. Appraisal After Maturity (Weight Method) (Continued)

(i) If the sample bins cannot be weight directly, follow the procedure in Exhibit 8 to determine the net weight of the onions in each of the bins from which the samples were taken.

(ii) Multiply the percent of Field Culls from the sample taken times the net weight of the onions in each bin to determine the weight of Field Culls in the bin. The percent of Field Culls equals the actual weight of the Field Culls in (e) above divided by the original weight of the entire sample from (b) above before Field or Grade Culls were removed.

(iii) Subtract the weight of the Field Culls in the bin ((ii) above) from the total net weight of the onions in the bin.

(iv) Multiply the result from (iii) above by the percent of damage (i.e., grade defects) from the Grade Certificate to determine the weight of the Grade Culls per bin.

(v) Add the weight of the Grade Culls (iv) in the bin to the weight of the Field Culls (ii) from that bin. Subtract that result from the net weight of the onions in the bin to determine the weight of onions meeting grade for each bin. Refer to the example below. The total weight of the onions meeting grade from all sampled bins will be entered in Item 19 on the Appraisal Worksheet. When the onions are hand sampled, or in bags or boxes, the entry in Item 19 will come from Item 44 of the Appraisal Worksheet.

(n) Multiply the average weight of the onions meeting grade in each sampled bin by the total number of bins in the field and convert to cwt. per acre according to Part II of the Weight Method Appraisal Worksheet. Refer to the instructions for completing the Appraisal Worksheet in Exhibit 3 and Exhibit 4.

Example: For use in calculating Item 19 of the Appraisal Worksheet when onions are in field bins and will not be harvested. However, when appraised onions are hand sampled, or in small bags or boxes, the entry in Item 19 will be taken directly from Item 44 of the Field Notes on the Appraisal Worksheet.

C. Appraisal After Maturity (Weight Method) (Continued)

A 10.0 acre field with 400 bins is being appraised, from which three sample bins were selected. The three bins were determined to have a net weight of onions of 1,000.0 lbs., 950.0 lbs., and 1050.0 lbs., for bins 1, 2, and 3 respectively. One 30.0 pound sample was drawn from each bin for grading.

There were 6 Dried Field Culls removed from sample number 1 before grading, which weighed 3.0 pounds (actual weight). The Grade Certificate showed 8.0 percent grade defects from sample number 1.

3.0 lbs. (Dried Field Culls) divided by 30.0 lb. sample = 10.0 percent Field Culls in the sample by actual weight.

10.0% times 1000.0 lbs. = 100.0 lbs. of Field Culls in bin number 1. 1,000.0 lbs. minus 100.0 lbs. (Field Culls) = 900.0 lbs. onions remaining.

8% grade defects time 900.0 lbs. (net weight remaining in sample bin) = 72.0 pounds of Grade Culls in bin number 1.

100 lbs. Field Culls plus 72.0 lbs. Grade Culls = 172.0 lbs. culled.

1,000.0 lbs. total original net weight of the bin minus 172.0 total lbs. culled = 828.0 lbs. of onions meeting grade in bin number 1.

Follow the same procedure for bins 2 and 3. Determine the average weight per bin of onions meeting grade for the 3 bins, multiply by the number of bins in the field, and convert the total pounds meeting grade in the field to Cwt. Per Acre in Part II on the Appraisal Worksheet.

C. Appraisal After Maturity (Weight Method) (Continued)

(Example Information Worksheet When Onions Are in Large Bins)
Enter "Total" in Item 19 of the Appraisal Worksheet

	Sample Number						
	1	**2**	**3**	**4**	**5**	**6**	**TOTAL**
1. Net Weight of Onions in Bin	1000.0	950.0	1050.0				
2. Percent of Field culls in Sample	10.0	1.8	3.1				
3. Lbs. Field Culls (1 times 2 above)	100	17.1	32.6				
4. Net Weight of Onions in Bin After Field Culls Removed	900	932.9	1017.4				
5. Percent Grade Defects from Grade Certificate	8.0	10.0	4.0				
6. Lbs. Grade Culls in Bin (After Field Culls Removed) 4 times 5 above))	72.0	93.3	40.7				
7. Total Lbs. all Culls (3 plus 6 above)	172.0	110.4	73.3				
8. Lbs. of Onions Meeting Grade (1 minus 7 above)	828.0	839.6	976.7				2644.3

(5) To determine if the percent of damage of mature onions for the field or subfield exceeds tolerances established in the SP (i.e., 50% damage):

(a) Multiply the average weight per onion for each sample, (Weight of the graded sample divided by number of onions counted in the graded sample equals the average weight per onion), by the total number of Field Culls to arrive at the total potential weight of the Field Culls for each sample.

(b) Add the weight of the Field Culls to the weight of the Grade Culls to arrive at the total pounds excluded (not meeting grade) for each sample.

(c) Divide total pounds excluded for all samples from the field or subfield, by the total pounds sampled for all samples from the field or subfield (total pounds excluded, plus total pounds meeting grade), to arrive at the percent damage.

(6) If allowed by the SP, determine if the percent of damage of mature onions for the field or subfield exceeds tolerances established in any applicable Marketing Orders or Grade Standards (e.g., 2% decay/internal damage), by dividing the total weight of the onions with decay/internal damage from all samples by the total weight of all graded samples for the field or subfield.

C. Appraisal After Maturity (Weight Method) (Continued)

(7) If the percent of damage to harvested or unharvested onion production exceeds the tolerance referenced in Section 14(d) of the CP (e.g., 50% as showing in the SP), or, if allowed by the SP, other tolerances as specified in any applicable Marketing Order or Grade Standard (e.g., 2% decay/internal damage), 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 CP.

Example: (Refer to the Weight Method Appraisal Worksheet, Exhibit 4)
Three sample were taken on a 10.0 acre field. Each sample was taken on 1/1000 of an acre. Thus, the acreage factor was determined to be 10. All onions of a recoverable size and condition were dug.

Sample #1 contained 110 total onions – shown in item 36. 10 of the 110 onions would obviously not meet the applicable grade (Initial Field Culls), are shown in item 37. These onions were discarded after being recorded.

The 100 onions that remained are shown in Item 38.

The 100 remaining onions were dried 7 days (usual length of time for the area) and weighed 50.0 lbs. after drying. No additional culls were removed after drying. The sample was graded, onions not meeting the applicable grade (Grade Culls) were excluded, and the onions meeting grade weighed 44.0 lbs., shown in Item 44.

The weight of the Field-Culls was calculated as: 10 onions times 0.50 avg. weight/onion (50.0 lbs. weight after drying divided by 100 onions that remained after all Field Culls were removed) equals 5.0 lbs. excluded. The weight of the Field-Culls was added to the weight of the Grade-Culls, which was calculated as: 50.0 lbs. total times 12.0 percent damage (grade defects) from the Grade Certificate = 6.0 lbs. excluded as Grade Culls, for a total of 11.0 lbs. excluded, shown in Item 45.

C. Appraisal After Maturity (Weight Method) (Continued)

Sample #2 contained 92 onions: 12 of the 92 onions would obviously not meet the applicable grade (Initial Field Culls), are shown in Item 37. These onions were discarded after being recorded.

The 80 onions that remained are shown in Item 38.

The 80 onions that remaining were dried 7 days (usual length of time for the area) and weighed 40.0 lbs. after drying. No additional culls were removed after drying. The sample was graded, onions not meeting the applicable grade (Grade Culls) were excluded, and the onions meeting grade weighed 35.0 lbs., shown in Item 44.

The weight of the Field Culls was calculated as: 12 onions times 0.50 avg. weight/onion (40 lbs. weight after drying divided by 80 onions that remained after all Field Culls were removed) equals 6.0 lbs. excluded. The weight of the Field Culls was added to the weight of the Grade Culls, which was calculated as 40.0 lbs. total times 12.5 percent damage (grade defects) from the Grade Certificate = 5.0 lbs. excluded as Grade Culls, for a total of 11.0 lbs. excluded, shown in Item 45.

Sample #3 contained 101 total onions: 3 of the 101 onions would obviously not meet the applicable grade (Initial Field Culls). These onions were discarded after being recorded.

The 98 remaining onions were dried 7 days (usual length of time for the area) and were inspected for damage. Two additional onions were removed and discarded as Dried Field Culls. The sum of the Initial Field Culls and the Dried Field Culls is shown in Item 37. The 96 remaining onions weighed 48.0 lbs. after drying. The sample was graded, onions not meeting the applicable grade (Grade Culls) were excluded, and the onions meeting grade weighed 40.0 lbs., shown in Item 44.

The 96 onions that remained are shown in Item 38.

C. Appraisal After Maturity (Weight Method) (Continued)

The weight of the Field Culls was calculated as: 5 onions times 0.50 avg. weight/onion (48 lbs. weight after drying divided by 96 onions that remained after all Field Culls were removed) equals 2.5 lbs. excluded. The weight of the Field Culls was added to the weight of the Grade Culls, which was calculated as: 48.0 lbs. total times 16.7 percent damage (grade defects) from the Grade Certificate = 8.0 lbs. excluded as Grade Culls, for a total of 10.5 lbs. excluded, shown in Item 45.

D. Settlement of Onion Claims

If mature storage or non-storage onions are rejected because they do not meet the applicable standards due to decay/internal damage as allowed by the SP, there will be no production to count for the field or subfield. For storage type onions, applicable standards are USDA Grade Standards for Onions, or other standards contained in the SP. For non-storage type onions, they are any applicable Marketing Orders, or other standards contained in the SP.

Since all obvious Field Culls were removed prior to grading, the only damage in the remaining onions should be due to internal defects. For crop insurance purposes decay and internal damage in onions are synonymous.

(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, unless otherwise stated in the SP, if they:

(i) Are damaged in excess of the applicable standards per SP, and

(ii) Are not able to be separated into undamaged onion production and damaged onion production by the normal sorting process, as allowed by the SP.

(b) Follow the procedures for Appraisal After Maturity (Weight Method), Paragraph 35C.

(c) Damaged production that exceeds the percent tolerance shown in the SP, and is sold, will be considered production to count. This production will be adjusted and counted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor (not to exceed 1.000) times the Cwt. sold. Refer to the Onion CP.

35 Appraisal Method (Continued)

D. Settlement of Onion Claims (Continued)

(2) Harvested Mature Onions:

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

(b) In some states, a SP statement modifies the definition of Final Stage. Refer to the actuarial documents for details.

(c) 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, an adjuster qualified to determine grade defects in onions (as approved by the AIP), or disinterested packing shed grader. Maintain copies of grade certificates in the insured's file.

(d) If after normal cleaning and grading, the percent of damaged mature onions exceeds the percent tolerance shown or referenced in the SP, 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 (not to exceed 1.000) times the Cwt. sold.

(e) Damage must be determined prior to placing in storage, or prior to processing or packing if directly delivered to a processor, packer, or other handler, and is not stored. Sampling and grading will not be performed on onions stored or packed because damage percentages may increase over time and with additional handling.

36 Appraisal Deviations and Modifications

A. Deviations

Deviations in appraisal methods require RMA 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.

37 General Information for Appraisal Worksheet Entries and Completion Procedures

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the AIP) 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 (applicable to replant, preliminary, and final claims). Record appraisals for uninsured causes of loss on a separate appraisal worksheet. Refer to Part 4 for sampling requirements.

(4) Standard appraisal worksheet items are numbered consecutively in Exhibit 3 and Exhibit 4. Examples are also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheets. For all zero yield appraisals, refer to the LAM.

38-40 (Reserved)

PART 5: PRODUCTION WORKSHEET

41 General Information

(1) The PW is a progressive form containing all notices of damage for all preliminary, replant, and final inspections (including "No Indemnity Due" claims) on a unit.

(2) If a PW 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 CP and PPSH 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 AIP.

(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.

(7) A separate PW 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 AIP.

(8) Standard PW items are numbered consecutively as shown in Exhibit 5. An example PW is also provided to illustrate how to complete item entries.

42-50 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
CWT	Hundredweight
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
USDA	United States Department of Agriculture

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 be the age of the plant.

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 SP; 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 SP. In certain geographic areas, a Special Provisions statement may revise the definition of Damaged Onion Production for storage onions. Refer to the published actuarial documents for details.

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Direct Seeded: Onions planted by 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.

Flag Stage: A cotyledon is almost erect and the cotyledon tip is free from the soil prior to the formation of the first foliage leaf.

Harvest: Removal of the onions from the field after topping and lifting or digging.

Head or Umbel: The inflorescence, which may contain 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 through the soil surface.

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.

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.

Non-Storage Onions: Onions 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 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): In lieu of the definition contained in Section 1 of the Basic Provisions the production guarantee will be determined by stage as follows:

(a) First stage production guarantee – Forty five percent (45%) of the final stage production guarantee for direct seeded and transplanted storage and non-storage onions, unless otherwise specified in the SP.

(b) Second stage production guarantee – Seventy percent (70%) of the final stage production guarantee for direct seeded storage onions and 60 percent (60%) of the final stage production guarantee for transplanted storage onions and all non-storage onions, unless otherwise specified in the SP.

(c) Final stage production guarantee – The quantity of onions (in Cwt.) determined by multiplying the approved yield per acre by the coverage level percentage the insured elects. If the Onion Crop Insurance Pilot Stage Removal Option is in effect (in selected states and counties as approved by the FCIC Board), the first and second stage production guarantee (per acre) percentages are not applicable. Document in the Production Worksheet Narrative, or on a Special Report when the option applies.

Radicle: The growth from the seed of which the lower portion develops into the root while the upper portion forms the stem.

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 the normal machine harvest operation.

Scape: The seedstalk below the inflorescence which is an extension of the onion's true stem.

Sets: Onion bulbs that are planted by hand or by machine.

Stage Adjustment Amount: The difference between the first or second stage guarantee, as applicable, and the final stage guarantee.

Stem Plate: The same as bulb plate.

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-skin, and are darker in color than non-storage onions. They are more pungent, have a lower sugar content and can 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 broken. If foliage is bent over, it must be sufficiently bent (cell structure broken) to initiate the normal curing process.

Transplanted: Onions planted by placing of the onion plants or sets, by machine or by hand at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice.

Exhibit 3 Form Standards – Appraisal Worksheet Plant Count Method

Verify and/or make the following entries for each appraisal worksheet Item Number/Elements. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see Subparagraph 2D and Paragraph 35.

Element/Item Number	Description
Company:	Name of the AIP, if not preprinted on the worksheet (Company Name).
Claim Number:	Claim number as assigned by the AIP.
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:	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.
5A. Field ID:	Field or subfield identification symbol.
5B. Stage:	Enter the appropriate stage for damaged onions.
6. Acres:	Number of determined acres, to tenths, in field or sub-field of the unit being appraised.
7. Row Width:	Row width or bed width (average space in inches). Measure across four or more rows or beds. Refer to Paragraph 34 for instructions for determining row width. Refer to Exhibit 7 for row length sample requirements for the determined row width.
8. Sample Size:	Size 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 from 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 Paragraph 35B(2).
14. Appraisal Per Acre (Cwt.):	Result of multiplying the average number of plants per sample (item 12) times yield factor (item 13), to tenths.
15. Remarks:	Remarks pertinent to the appraisal, sampling, conditions in general (e.g., very hot and dry), etc. Document how any appraisals for uninsured causes of loss were determined.

The following required entries are not illustrated on the Appraisal Worksheet example below.

Element/Item Number	Description
16. 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 PW.
17. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the Appraisal Worksheet. With the insured (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.
18. Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

ONION APPRAISAL WORKSHEET PLANT COUNT METHOD COMPANY NAME: ANY COMPANY (5) CLAIM NUMBER: XXXXXXXX	1 INSURED'S NAME I. M. INSURD	2 POLICY NUMBER (6) XXXXXXX	3 UNIT NUMBER 0001-0001 OU	4 CROP YEAR (7) YYYY

PLANT COUNT (From Emergence to Maturity)

5A FIELD ID 5B STAGE	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)
1D 2	11.0	22	1/100	477	484	483	481	=	1925	÷	4	=	481.3	X	0.462	=	222.4

15. REMARKS

This form is for example purposes only.

Verify or make the following entries:

Element/Item Number	Description
Company:	Name of the AIP, if not preprinted on the worksheet (Company Name).
Claim Number:	Claim number as assigned by the AIP.
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:	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.

Part I – When Onions have not been Bagged or Boxed:

Element/Item Number	Description
5. Field ID:	Field or subfield identification symbol.
6. Stage:	Enter the appropriate stage for damaged onions.
7. Acres:	Number of determined acres, to tenths, in field or sub-field of the unit being appraised.
8. Row Width:	Row/Bed width (average space in inches). Measure across four or more rows or beds. Refer to Paragraph 34 for instructions for determining row/bed width. Refer to Exhibit 7 for row/bed length sample requirements for the determined row/bed width.
9. Sample Size:	Size of individual samples (i.e., 1/1000 acre, or 1/100 acre if very thin or uneven stand). Circle or enter the appropriate sample size.
10. Total Weight:	Enter the total weight to tenths of the onions from all samples that meet grading standards from item 44.
11. No. of Samples:	Enter the total number of samples taken from the field or subfield.
12. Average Pounds per Sample:	Record the average pounds to hundredths in each sample, obtained by dividing the total weight of the onions meeting grade (item 10) by the number of samples taken (item 11).
13. Factor:	Enter the appropriate sample size factor. For 1/100 acre sample size, the factor will be "1". For 1/1000 acre, the factor will be "10".
14. Cwt. Per Acre:	Calculated by multiplying the average pounds per sample (item 12) by the factor (item 13), to tenths.

Part II – When Onions have been Bagged, Boxed, or Binned:

Element/Item Number	Description
15. Field ID:	Field or sub-field identification symbol.
16. Stage:	Enter the appropriate stage for damaged onions.
17. Acres:	Number of determined acres to tenths in field or sub-field of the unit being appraised.
18. Bags, Boxes or Bins in Field:	Enter the total number of bags, boxes, or bins in the field or sub-field.

Element/Item Number	Description
19. Total Weight:	Enter the total weight, to tenths of a pound of the onions from all samples that meet grading standards from item 44, unless the onions are placed in large bins as follows: When the onions are placed in large bins in the field to dry and an appraisal is required, refer to the example in Paragraph 35C(4) for the entry in item 19. The entry in this case will be the total weight of the onions meeting grade in the sampled bins, rather than the total weight from the samples recorded in item 44.
20. No. of Samples:	Enter the total number of samples taken from the field or sub-field.
21. Average Lbs. Per Sample:	Record the average pounds to hundredths in each sample or bin (refer to Item 19 above) that meet grading standards, obtained by dividing the total weight of onions meeting grade (item 19) by the number of samples (item 20).
22. Total Lbs. in Field:	Enter the result, to tenths, of multiplying the total number of bags, boxes, or bins in the field (item 18), times the average lbs. per sample or bin (item 21).
23. Cwt. Factor:	The factor used to convert total pounds of onions meeting grade in the field to Cwt. will be 100.
24. Cwt. In Field:	The Cwt., to tenths, of onions in the field or sub-field and is obtained by dividing the total lbs. in the field (item 22) by the cwt. factor (item 23).
25. Cwt. Per Acre:	The Cwt. per acre, to tenths obtained by dividing the cwt. in the field (item 24) by the number of acres in the field (item 17).

Part III – Percent Damage:

Element/Item Number	Description
26. Weight of All Culls:	Enter the total pounds of all culls (Field + Grade) from item 45.
27. Total Lbs. Sampled:	Enter the total weight of all onions making grade (item 44) plus the weight of all culls (item 45).
28. Percent Damage:	Enter the result of dividing the total weight of all culls (item 26) by the total weight of the pounds sampled (item 27). If the percent of damage shown in item 28 exceeds the percent shown in the SP, i.e., 50% the appraised potential shown on the production worksheet will be "0" for production that is not later harvested and sold.

Items 29-31 apply when there is an applicable (by SP) damage tolerance specified in a Marketing Order or Grade Standard (e.g., 2% decay/internal damage). Otherwise, these entries will be blank.

Element/Item Number	Description
29. Weight of Decay/Internal Damage:	Enter the total weight to tenths, of all onions with decay/internal damage from item 47.
30. Weight of Graded Samples:	Enter the total weight to tenths, of all samples taken for grading from item 39.

Element/Item Number	Description
31. Percent Decay/Internal Damage:	Enter the result of dividing the weight of the onions with decay/ internal damage (item 29) by the total weight of the graded samples (item 30). If the percent of decay/internal damage shown in item 31 exceeds the percent shown in the applicable Marketing Order or Grade Standards, i.e., 2% decay, the appraised potential shown on the production worksheet will be "0" for production that is not later harvested and sold.

Part IV – Production to Count:

Element/Item Number	Description
32. Cwt. Per Acre:	Record the Cwt. per acre from item 14 or 25.
33. Does Item 28 or 31 exceed Applicable Tolerance:	Refer to the SP or any applicable (by SP) Marketing Orders to determine the allowable percent of damage. Click "Yes" if the entry in item 28 or 31 exceeds the applicable tolerance. Check "No" if neither entry in item 28 or 31 exceeds the allowable tolerance.
34. PTC Factor:	Enter zero if "Yes" is checked in item 33. Enter 1 if "No" is checked in item 33.
35. Appraisal Per Acre:	Enter the result of multiplying item 32 times item 34. If the percent of damage shown in item 28 or 31 exceeds the percent shown in the SP or any applicable Grade Standards or Marketing Order, the appraised potential shown on the PW will be "Zero" for production that is not later harvested and sold.

Field Notes:

Element/Item Number	Description
36. No. of Onions in Sample:	Count and record the number of onions in each sample.
37. No. of Field Culls:	Enter the number of Initial Field Culls and Dried Field Culls on the left side of the entry box. On the right side, add the number of Dried Field Culls to the number of Initial Field Culls and enter the total as the No. of Field Culls in item 37 for each sample. Refer to Appraisal Worksheet illustration. Also refer to 35C(2)(g), 35C(3)(g), and 35C(4)(g) for percent of damage determination at this point.
38. No. Remaining ("Graded Sample"):	Record the number of onions that will be taken for grading (item 36 minus item 37).
39. Weight of Graded Sample:	Weigh the total sample of dry onions remaining after all Field Culls are removed and discarded. Record to tenths of a pound.
40. Avg. Weight Per Onion:	Determine and record the average weight, to hundredths of a pounds, per onion by dividing the total weight of the graded sample (item 39), by the number of onions in the graded sample, (item 38).
41. Weight of Field Culls:	Record the weight to tenths of a pound of all Field Culls, determined by multiplying the average weight per onion (item 40) times the total number of Field Culls, (item 37).
42. Percent Grade Defects From Grade Certificate:	Record in item 42 the percent of total damage from the Grade Certificate for each sample. In some cases, the same onions may be scored twice for damage on a grade certificate, e.g., once for undersize and again for new neck growth. When this occurs, the percent of damage should be adjusted to remove the percent of damaged onion production that has been duplicated.

Element/Item Number	Description
43. Weight of Grade Culls:	Record the weight, to tenths of a pound, as determined by multiplying the percent of total damage (grade defects) from the grade certificate (item 42) times the weight of the graded sample (item 39).
44. Weight of Onions Marketing Grade:	Record the weight, to tenths of a pound, of the onions that meet the grading standards in each sample as determined by subtracting the weight of the Grade Culls (item 43) from the weight of the graded sample (item 39).
45. Weight of all Culls (Field + Grade):	Record the weight to tenths of all culled onions for each sample, as determined by adding the weight of the field culls (item 41), to the weight of the grade culls (item 43).
46. Percent Decay/Internal Damage From Grade Certificate:	Record the percent decay/internal damage from the Grade Certificate for each sample. This applies only when tolerances are shown in the SP. Otherwise leave blank. In some cases, the same onions may be scored twice for damage on a Grade Certificate, e.g., once for undersize and again for decay. When this occurs, the percent of damage should be adjusted to remove the percent of damaged onion production that has been duplicated.
47. Weight of Decay/Internal Damage:	Record the weight to tenths of decay/internal damage for each sample by multiplying the weight of the graded sample (item 39), by the percent decay/internal damage from the grade certificate (item 46). This applies only when tolerances are shown in the SP. Otherwise leave blank.
48. Remarks:	Enter any other information pertinent to appraisal. Document any information here or on a Special Report that would pertain to the determination that a field or sub-field would exceed damage tolerances referenced in Section 14(d) of the CP (i.e., 50% as shown in the SP) before submitted for grading.

The following required entries are not illustrated on the Appraisal Worksheet example below.

Element/Item Number	Description
49. 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 on the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
50. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the Appraisal Worksheet with the insured (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.
51. Page Number:	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

ONION WEIGHT METHOD APPRAISAL WORKSHEET

1. Insured's Name	Company name: Any company
I.M. Insured	Claim Number: XXXXXX

2. Policy Number	3. Unit Number	4. Crop Year
XXXXXX	0001-0001 OU	YYYY

PART I – (COMPLETE PART I WHEN ONIONS HAVE NOT BEEN BAGGED OR BOXED)

Field ID	Stage	Acres	Row Width	Sample Size	COMPLETE "FIELD NOTES" BEFORE PROCEEDING	Total Weight (Item 44 Total)	No. of Samples	Avg. Lbs. Per Sample (Item 10 ÷ Item 11)	Factor (Enter 10 or 1)	Cwt. Per Acre (Item 12 X Item 13)
5	6	7	8	9		10	11	12	13	14
1A	2	10.0	22	1/100 1/1000		119.0	3	39.67	10	396.7

PART II – (COMPLETE PART II WHEN ONIONS HAVE BEEN BAGGED OR BOXED)

Field ID	Stage	Acres	Bags Boxes or Bins In Field	COMPLETE "FIELD NOTES" BEFORE PROCEEDING	Total Weight (Item 44 Total)	No. of Samples	Avg. Lbs/Sample (Item 19 ÷ Item 20)	Total Lbs. In Field (Item 18 X Item 21)	Cwt. Factor	Cwt. In Field (Item 22 ÷ Item 23)	Cwt. Per Acre (Item 24 ÷ Item 17)
15	16	17	18		19	20	21	22	23	24	25
									100		

PART III – (PERCENT DAMAGE)

Weight of All Culls (Item 45 Total)	Total Lbs. Sampled (Item 44 Total + Item 45 Total)	Percent Damage (Item 26 ÷ Item 27)	Weight of Decay/Internal Damage (Item 47 Total)	Weight Of Graded Sample (Item 39 Total)	Percent Decay/Internal Damage (Item 29 ÷ Item 30)
26	27	28	29	30	31
32.5	151.5	21.5	1.5	138.0	1.1

PART IV – (PRODUCTION TO COUNT)

Cwt. Per Acre (Enter Item 14 or 25)	Does Item 28 OR 31 Exceed Applicable Tolerance?	PTC Factor Enter "0" if Yes Or "1" If No In Item 33	Appraisal Per Acre (Item 32 X Item 34)
32	33	34	35
396.7	☐ YES ☒ NO	1	396.7

48. REMARKS:

FIELD NOTES

	SAMPLE NUMBER 1	2	3	4	5	6	7	8	9	10	11	12	TOTALS
36. No. Of Onions In Sample	110	92	101										
37. No. Of Field Culls (Initial and After Drying) Initial / Dried	10 / 0 — 10	12 / 0 — 12	3 / 2 — 5										
38. No. Remaining ("Graded Sample") (Item 36 – Item 37)	100	80	96										
39. Weight Of Graded Sample	50.0	40.0	48.0										138.0
40. Avg. Weight Per Onion (Item 39 ÷ Item 38)	.50	.50	.50										
41. Weight Of Field Culls (Item 40 X Item 37)	5.0	6.0	2.5										13.5
42. Percent Grade Defects From Grade Certificate	12.0	12.5	16.7										
43. Weight of Grade Culls (Item 39 X Item 42)	6.0	5.0	8.0										19.0
44. Weight Of Onions Making Grade (Item 39 – Item 43)	44.0	35.0	40.0										119.0
45. Weight Of All Culls (Field + Grade) (Item 41 + Item 43)	11.0	11.0	10.5										32.5
46. Percent Decay/Internal Damage From Grade Certificate	0	3.75	0										
47. Weight of Decay/Internal Damage (Item 39 X Item 46)	0	1.5	0										1.5

This form is for example purposes only.

Verify or make the following entries.

Element/ Item Number	Description
1. Crop/Code #:	"Onions" (0013).
2. Unit #:	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description:	Land location that identifies the legal description if available, and the location of the unit (e.g., section, township, and range; FSA Farm Number; FSA Common Land Units (CLU) and tract numbers; GPS identifications) as applicable for the crop.
4. Date(s) Damage:	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11). Enter additional dates of damage in the extra spaces, as needed (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a "No Indemnity Due" claim will be completed, make no entry.
5. Cause(s) of Damage:	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection.
6. Insured Cause %:	**Preliminary**: Make no entry. **Replant and Final**: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %," including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and "No Indemnity Due" claim will be completed, make no entry. Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages: 4. Date(s) of Damage — MAY — JUNE — AUG 5. Causes of Damage — Excess Moisture — Hail — Drought 6. Insured Cause(s) % — 40 — 20 — 30 Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent – 10%

Element/Item Number	Description
7. Company/Agency:	Name of AIP 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 #:	Claim number as assigned by the AIP.
10. Policy #:	Insured's assigned policy number.
11. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been 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 PW has not been completed. Additional non-loss units may be entered on a single PW.
13. Est. Prod. Per Acre:	**Preliminary and Replant**: Make no entry. **Final**: Estimated yield per acre, in whole Cwt., 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 PWs. 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 PWs for the date of notice for the final inspection. d. If the inspection initiated by the AIP, enter "Company Insp." Instead of date. e. If the notice does not require an inspection, document as directed in the Narrative instructions. **Replant and Final**: Transfer the last date (in the 1st or 2nd space from the first or second set of the PWs to the Final space on the first page of the first set of PWs) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "Final" inspection in the final space on 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."

Element/Item Number	Description
15. Companion Policy(s) (continued):	(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. (3) If unable to verify the existence of a companion contract, enter "unknown" and contact the AIP for further instructions. c. Refer to the LAM for further information regarding companion contracts.

Section I Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

(1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;

(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.

Element/Item Number	Description
16. Field ID:	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. When 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.
17. Multi-Crop Code:	**Replant**: Make no entry. **Preliminary and Final**: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

Element/Item Number	Description
18. Reported Acres:	In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub-field. If there are no under-reported acres make no entry.
19. Determined Acres:	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or: a. Put to other use without consent. b. Abandoned. c. Damage 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 CP. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. **Replant**: Determine the total acres, to tenths, of replanted acreage for each field or sub-field (Do not estimate). Make a separate line entry for any part of a field or sub-field not replanted. a. Determine the planted acreage of any fields or sub-fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field or sub-field identities (from a map or aerial photo) in the Narrative. b. Account for all planted acreage in the unit. **Preliminary and Final**: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20. 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.
21. 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 AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a WA.

Element/Item Number	Description
22. Type:	Three-digit code, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23. Class:	Three-digit code, entered exactly as specified on the actuarial If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24. Sub-Class:	Three-digit code, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25. Intended Use:	Three-digit code, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. "If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irr. Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice (or practice) Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.
28. Organic Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage:	**Preliminary**: Make no entry. **Replant**: Replant stage abbreviation as shown below. "R" ..... Acreage replanted and qualifying for replanting payment.

Element/Item Number	Description
29. Stage (continued):	"NR" ..... Acreage not replanted. "RN" ..... Acreage replanted and not qualified for a replanting payment. **Final**: Stage abbreviation as shown below. **Stage** **Explanation** "P" ..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. "TZ" ..... UUF/Third Party Damage – Zero production on same acreage. "TA" ..... UUF/ Third Party Damage – Appraised production on same acreage. "TH" ..... UUF/Third Party Damage – Harvested production on same acreage. "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 45 percent of the final stage production guarantee, unless otherwise specified in the SP. **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 SP. "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 SP. Direct seeded non-storage onions have a production guarantee of 60 percent of the final stage production guarantee unless otherwise specified in the SP. **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 SP.

Element/Item Number	Description
29. Stage (continued):	If the Onion Crop Insurance Pilot Stage Removal Option is in effect (in selected states and counties as provided by the FCIC Board), the first and second stage production guarantee (per acre) percentages are not applicable. Document in the Narrative or on a Special Report when the option applies. Any acreage of onions damaged in the first or second stage, to the extent that the majority of producers in the area would not normally further care for the onions, will have a production guarantee for indemnity purposes based on the stage in which the damaged occurred, even if the insured continues to care for the damaged 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.) **Stage** **Explanation** 3 ..... Final stage extends from the completion of topping and lifting or digging on the acreage until the end of the insurance period. Refer to the SP for possible revisions to the definition of "Final Stage." If the damage to mature onion production (harvested or unharvested) exceeds the percentage shown in the SP, or Marketing Orders or Grade Standards if allowed by the SP, 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 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 (not to exceed 1.000) times the hundred weight sold. Otherwise, production to count will include all harvested and appraised Production. The stage will remain the stage in which onions were damaged. **Prevented Planting**: Refer to the PPSH for proper codes for any eligible prevented planting acreage. **Gleaned Acreage**: Refer to the LAM for information on gleaning.
30. Use of Acreage:	Use the following "Intended Use" abbreviations: "Replant" ..... Acreage replanted. "Not Replanted" ..... Acreage not replanted. "WOC" ..... Other use without consent.

Element/Item Number	Description
30. Use of Acreage (continued):	"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 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 PPSH for proper codes for any eligible prevented planting acreage. **Gleaned Acreage**: Refer to the LAM for information on gleaning.
31. Appraised Potential:	**Replant**: Enter the Cwt. per acre allowed for replanting to the nearest tenth as determined from the replant calculation documented in the Narrative. Document calculations in the Narrative. Refer to Part 4, for qualifications and computations. **Preliminary and Final**: Per-acre appraisal in Cwt. to tenths, of potential production for the acreage appraised (from item 14 on Plant Count Appraisal Worksheet or from item 35 on Weight Method Appraisal Worksheet). If the percent damage exceeds the tolerance, enter "0." (See appraisal methods for additional instructions). If there is no potential on UH acreage, enter "0.0." Refer to the LAM for procedures for documenting zero yield appraisals.
32a-33.	Make no entry.
34. Production Pre QA:	Enter the result of multiplying column 31 times column 19, rounded to the nearest tenth. If no entry in column 31, make no entry.
35. Quality Factor:	Under Section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor ".000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). Also refer to the LAM for additional information. Otherwise, make no entry.
36. Production Post QA:	Transfer the entry from item 34.
37. Uninsured Causes:	**Replant**: Make no entry. **Preliminary and Final**: 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 14 of the CP.)

Element/Item Number	Description
37. Uninsured Causes (continued):	If the Onion Crop Insurance Pilot Stage Removal Option is in effect (in selected states and counties as approved by the FCIC Board), the first and second stage production guarantee (per acre) percentages are not applicable. Document in the Narrative or on a Special Report when the option applies. **Potential Not Counted**: (Stage Adjustment Amount) Explain in the Narrative. Enter the difference between the applicable "first" or "second" stage guarantee per acre and the "final" stage guarantee per acre, multiplied by column 19 entry (to tenths) only when the acreage does not qualify for a final stage guarantee, and there is no uninsured cause of loss. This is the Stage Adjustment Amount. **Potential to Count**: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to tenths. Refer to the LAM for information on how to determine uninsured causes appraisals. If there are no uninsured causes, make no entry. Explain any entry in the Narrative. a. Hail and Fire exclusion not in effect. (1) Enter the result of multiplying column 19 by not less than the insured's production guarantee per acre in Cwt. to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH from) for any "P" stage acreage. (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. (3) Late and prevented planting acreage guarantees are reduced as provided in the CP. (4) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in Cwt., to tenths, by column 19 entry for any such acreage. b. When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee, per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry. c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

Element/Item Number	Description
37. Uninsured Causes (Continued)	d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. Total to Count:	**Replant**: Same as the entry in column 36. **Preliminary and Final**: The entry will be column 36 (Production Post QA) minus column 37 (Stage Adjustment Amount), or column "36" (Production Post QA) plus column 37 (Uninsured Cause) as applicable, rounded to tenths. (Stage Adjustment is not applicable when there is an uninsured cause of loss.) When a stage adjustment applies, and when column 36 (Production Post QA): (1) Is greater than column 37 (Stage Adjustment Amount), the column 38 entry (Total to Count) will be column 36 minus column 37. **Example**: 10 Acre Field Final Stage Guarantee = 4503.0 cwt. per acre x 10 acres.) Second Stage Guarantee = 2701.8 cwt. (4503.0 cwt. x 60% = 2701.8 cwt. Production Post QA (column 36) = 3967.0 cwt. 4503 cwt. minus 2701.8 cwt. = 1801.2 cwt. (Difference between "second" and "final" stage). 3967.0 cwt. (column 36 Production Post-QA) minus 1801.2 cwt. (column 37 Stage Adjustment Amount) = 2165.8 cwt. (column 38) – Total to Count. (2) Is less than column 37 (Stage Adjustment Amount), column "38" entry (Total to Count) will be zero. **Example**: 10 Acre Field Final Stage Guarantee = 2000.0 cwt. (200.0 cwt. per acre x 10 acres.) Second Stage Guarantee = 1200.0 cwt. (2000.0 cwt. x 60% = 1200 cwt.) Production Post QA (column 36) = 750.0 cwt. 2000.0 cwt. minus 1200.0 cwt. = 800.0 cwt (difference between "second" and "final" stage). 750.0 cwt. (column 36 Production Post-QA) minus 800.0 cwt. (column 37 Stage Adjustment Amount) = -50.0 cwt.

Element/Item Number	Description
38. Total to Count (Continued)	Since only appraised production in excess of the difference between the first or second, and final stage production guarantee will be counted for acreage that does not qualify for the final stage guarantee, enter "zero" in Column "38." This amount cannot be less than zero.
39. Total:	**Preliminary**: Make no entry. **Replant and Final**: Total determined acres (column 19), to tenths.
40. Quality:	**Replant**: Make no entry. **Preliminary and Final**: For damaged sold production, which due to an insurable cause exceeds the percentage shown in the SP for the type, check "Other." Explain in the Narrative. Otherwise check "None."
41. Mycotoxins exceed FDA, State, or other health organization maximum limits:	**Replant**: Make no entry. **Preliminary and Final**: Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was: a. Sold, document the name and address of the buyer; or b. Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed. Refer to the LAM and the SP for additional information on mycotoxins.
42. Totals:	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry. If column 37 has an entry for stage adjustment, make no entry for column 37.

Narrative Instructions

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

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 adjuster's 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, column 37 for uninsured causes due to a hail/fire exclusion, shown 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.
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. 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, column 62, and/or any production not included in Section II, column 56 or column 49-52 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 44, "Damage Similar to Other Farms in the Area."
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. 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 PW 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 AIP's instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres shown in Section I, column 19. Example: "Line 3 'E' acres authorized by AIP 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 Cwt. 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 replanting payment have been met. Refer to Part 3.
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.	For production that qualifies for QA (include the following supporting documentation in the insured's claim file): (1) Explain any ".000" QAF entered in Section I, column 35 and Section II, column 65. (2) Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed. (3) If mycotoxins are present, document the level based on laboratory test results. (4) If a Federal or State destruction order has been issued, attach to the PW a copy of the Federal or State destruction order and the insured's completed Certification Form.

u.	(5) Document the DFs or the RIVs and LMP, as applicable, used in establishing the QAF for mature appraised or harvested production. (6) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QAF. (7) Document all calculations used in determining QAFs. (8) Refer to the LAM for additional documentation requirements.
v.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List the control measures used and explain why they did not work.
w.	Explain any production having damage exceeding the applicable percentage shown by type in the SP.
x.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
y.	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 – DETERMINED HARVESTED PRODUCTION

General Information

(1) Account for all harvested production (for all entities sharing the 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 49 through 52 are for structure measurement 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 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 "49" through "52." Refer to LAM for more information on production weighed and stored on the farm.

(4) For production commercially stored, sold etc., make entries in columns 49 through 52 as follows:

(a) Name and address of storage facility, 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 columns 47a through 66 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 columns 47a through 66 by type or practice. If production has been commingled, refer to the LAM.

Element/Item Number	Description
43. Date Harvest Completed:	**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 inspections (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.
44. Damage Similar to Other Farms in the Area?:	**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.
45. 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.
46. 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.
47a. Share:	Record only varying shares on same unit to three decimal places.

Element/Item Number	Description
47b. Field ID:	a. If only one practice and/or type of harvested production is listed in Section I, make no entry. b. 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, column 16).
48. Multi-Crop Code:	The applicable two-digit code for the first crop and second crop. Refer to the LAM for instructions regarding entry of First Crop and Second Crop Codes.
49. Length or Diameter	Internal measurement in feet, to tenths, of structural space occupied by the crop. 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.
50. 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."
51. 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.
52. Deduction:	Cubic feet, to tenths, of crop space displaced by chutes, vents studs, crossties etc. Refer to the LAM for computation instructions.
53. Net Cubic Feet:	Net cubic feet of crop in storage structure to tenths. Refer to the LAM for computation instructions.
54. Conversion Factor:	Enter the factor calculated as instructed in Exhibit 8.
55. Gross Prod.:	Compute Cwt. rounded to tenths by multiplying column 53 times column 54.
56. Bu. Ton, Lbs., Cwt.:	Circle "Cwt." in the column heading. List all harvested onion production meeting applicable grade standards, in Cwt. to tenths (before any deductions). Any harvested production with uninsured damage must be included, as well as damaged sold production that exceeds the percentage shown in the SP for the type. Enter the described production whether: (1) Weighed and stored on the farm.

Element/Item Number	Description
56. Bu. Ton, Lbs., Cwt. (Continued):	(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 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 Cwt. of production by multiplying the net cubic feet times the actual weight-per-cubic-foot factor. Calculate the factor as instructed in Exhibit 8. A copy of all production calculations must be left in the file folder.
57.-60b.	Make no entry.
61. Adjusted Production:	Enter Cwt. to tenths, from column 55 or 56.
62. Prod. Not to Count:	Net production not to count in Cwt. 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).
63. Production Pre-QA:	Result of subtracting the entry in column 62 from column 61 to tenths.
64a. Value:	For damaged sold production which due to an insurable cause exceeds the percentage shown in the SP for the type, enter the price received for the damaged onion production, to dollars and cents.
64b. Mkt Price:	For damaged sold production which due to an insurable cause exceeds the percentage shown in the SP for the type, enter the price election to dollars and cents.
65. Quality Factor:	If there are entries in 64a and 64b, enter factor determined by dividing 64a by 64b, rounded to tenths (not to exceed 1.000). If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor ".000." Refer to instructions for items 35 and 40 above for additional information and the Narrative for required documentation. Otherwise, make no entry.
66. Production to Count:	Enter the result of multiplying column 63 times column 65, rounded to tenths, if applicable, otherwise enter the result from column 63, in Cwt. to tenths.
67. Total:	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total:	**Preliminary and Replant**: Make no entry. **Final**: Total of column 66, to tenths.
69. Section I Total:	**Preliminary and Replant**: Make no entry. **Final**: Enter figure from Section I, column 38 total.

Element/Item Number	Description
70. Unit Total:	**Preliminary and Replant**: Make no entry. **Final**: Total of 68 and 69, to tenths.
71. Allocated Prod:	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths, allocated to this unit that is included in Section I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod:	Result, to tenths, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. Make no entry when stage adjustment applies or when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the PW example below.

Element/Item Number	Description
73. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining signature, review all entries on the PW with the insured, (or insured's authorized representative) particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
74. Adjuster's Signature, Code # and Date:	Signature of adjuster, code number, and date signed after the insured (insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
75. Page:	**Preliminary**: Page numbers – "1," "2," etc., at 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 #	2. Unit #	3. Location Description			
ONIONS -0013	0001-0001OU	SW1-2N-3W			
4. Date(s) of Damage	MAY 10	JUN			
5. Cause(s) of Damage	HAIL	DISEASE			
6. Insured Cause %	80	20			
12. Additional Units	0001-0002OU				
13. Est. Prod. Per Acre	300				

7. Company: ANY COMPANY
Agency: ANY AGENCY

8. Name of Insured			
I. M. INSURED			
9. Claim #	XXXXXXX	11. Crop Year	YYYY
10. Policy #	XXXXXXX		
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage
1A	NS		10.0	1.000	A01	190					002		2	UH
1D	NS		11.0	1.000	A01	190					002		3	H
1B	NS		10.0	1.000	A01	190					002		2	UH
1C	NS		20.5	1.000	A01	190					002		P	WOC
39. TOTAL			51.5											

B. POTENTIAL YIELD

31. Appraised Potential	32a. Moisture % Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
396.7			3967.0		3967.0	1801.2	2165.8
0.0			0.0		0.0		0.0
						5539.1	5539.1
42. TOTALS			3967.0		3967.0		7704.9

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None X☐
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (If more space is needed, attach a Special Report) PRICE ELECTION IS $5.00//HUNDREDWEIGHT. Final Guarantee is 450.3 cwt per acre . FIELD 1B EXCEEDS PERCENT DAMAGE SHOWN ON THE SP. 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. Field 1A, Column "37" (STAGE ADJUSTMENT AMOUNT) = DIFFERENCE BETWEEN FINAL STAGE GUARANTEE AND STAGE 2 GUARANTEE. STAGE REMOVAL OPTION DOES NOT APPLY

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
	Yes X No	Yes No X	Yes No X

A. MEASUREMENTS

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction
	NS	HURON ONION CO. ANY TOWN, ANY STATE			

B. GROSS PRODUCTION

53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs. (Cwt)
			3575.0

C. ADJUSTMENTS TO HARVESTED PRODUCTION

57. Shell/ Sugar Factor	58a. / 58b. FM% Factor	59a. / 59b. Moisture % Factor	60a. / 60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value Mkt. Price	65. Quality Factor	66. Production to Count
				3575.0		3575.0			3575.0
			67. TOTAL			3575.0			

68. Section II Total	3575.0
69. Section I Total	7704.9
70. Unit Total	11279.9
71. Allocated Prod.	
72. Total APH Prod.	

This form is for example purposes only.

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
ONIONS-0013	0001-0002 OU	SW-1-2N-3W	Agency	ANY AGENCY

4. Date(s) of Damage	MAY 10				
5. Cause(s) of Damage	HAIL				
6. Insured Cause %	100				
12. Additional Units					
13. Est. Prod. Per Acre					

8. Name of Insured	I. M. INSURED		
9. Claim #	XXXXXXXX	11. Crop Year	YYYY
10. Policy #	XXXXXX		
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
1A			30.0	1.000	A01	190					002		R	REPLANT	17.0			510.0		510.0		510.0
			20.0	1.000	A01	190					002		NR	NOT REPLANT								
		39. TOTAL	50.0													42. TOTALS		510.0		510.0		510.0

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None X☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

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 ÷ $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). Field 1A wheel measured. See attached Special Report for measurements and calculations.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			30.0	.500	A01	190					002		R	REPLANT	8.5			255.0		255.0		255.0
			20.0	.500	A01	190					002		NR	NOT REPLANT								
		39. TOTAL	50.0													42. TOTALS		255.0		255.0		255.0

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None X☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

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 ÷ $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.

This form is for example purposes only.

Exhibit 6 Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum Number of Samples
0.1 – 10.0	3
10.1 – 40.0	4

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

Exhibit 7 Length of Row or Bed Per Sample

For row widths not listed in the following table, use the formula below.

ROW/BED WIDTH	1/100 ACRE	1/1000 ACRE
80 Inches	**65.3 Feet**	**6.5 Feet**
78	67.0	6.7
76	68.8	6.9
74	70.6	7.1
72	72.6	7.3
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

(43,560 sq. ft. ÷ (row width in inches ÷ 12 inches)) ÷ ((1000 ft. (for 1/1000 acre) or 100 ft. (for 1/100 acre))

Exhibit 8 Weight-Per-Cubic Foot Factor (Bulk Storage)

Use this factor at harvest time to determine a quantity of onions placed in storage structures or large drying bins at that time. Refer to the LAM for information on calculating the volume in a storage structure.

(1) Equipment: 5 gallon pail (0.668 cubic feet) of verified capacity.
Small scale 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 cubic foot times the number of net cubic feet in the structure or container = pounds of onions in the structure (bin).

(c) Weight per cu. ft. (such as 33.0 lb.) divided by 100 = Factor (such as 0.33).

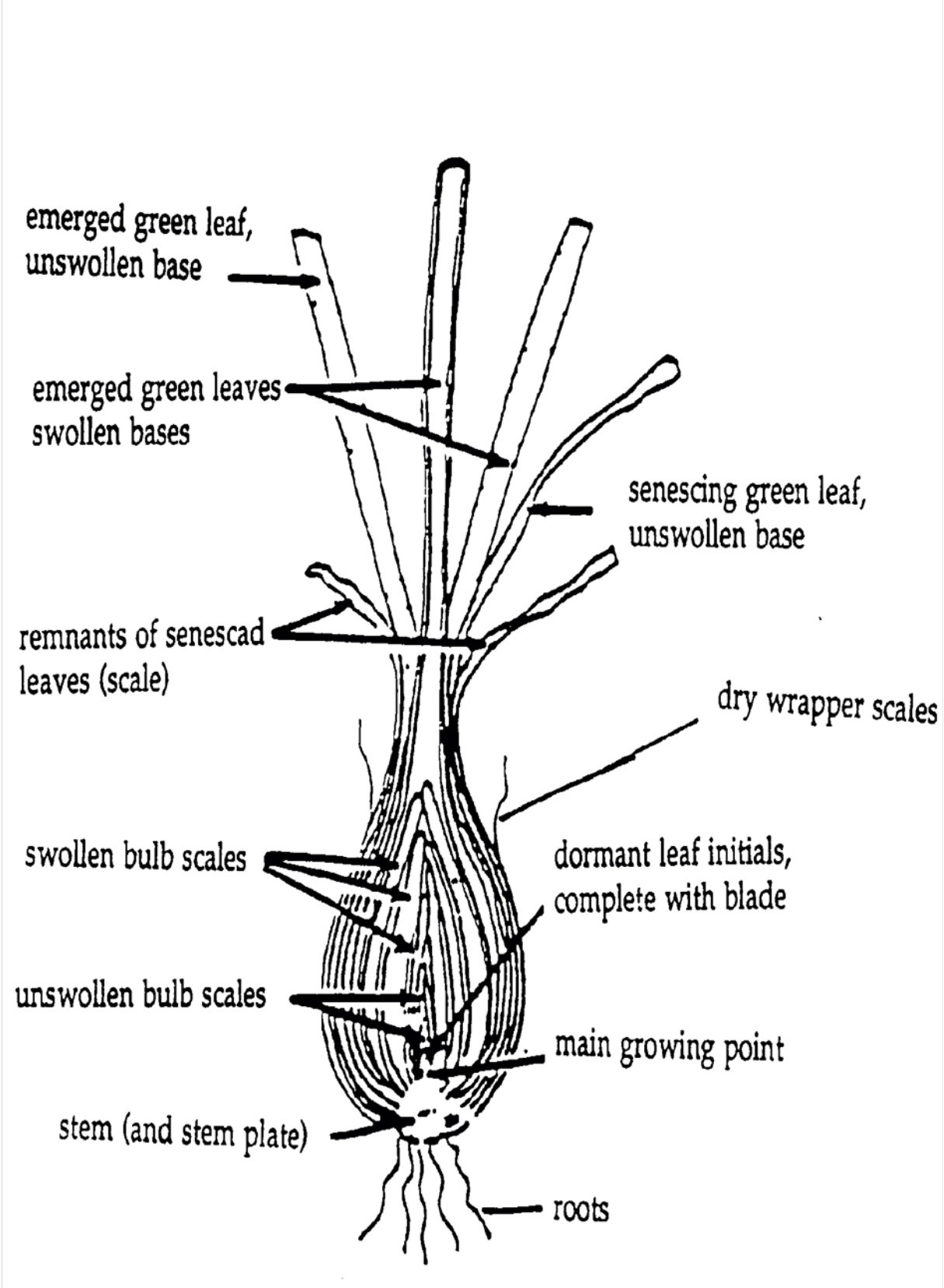
(d) Multiplying the factor times the net cubic feet of onions from which the sample was taken = Cwt. of onions in the structure.

Example: Onions are placed in a large bin to dry. The bin measures 5.0 ft. wide by 5.0 ft. long by 3.0 ft high. The formula for determining the cubic feet in a rectangular structure is: Length x Width x Height.

A 5 gallon pail level full of onions weighs 22.0 net pounds.
22.0 pounds times 1.5 = 33.0 pounds of onions per cubic foot.
5.0 ft. (L) times 5.0 ft. (W) times 3.0 ft. (H) = 75.0 cubic feet in the bin.

75.0 cubic feet times 33.0 pounds per cubic foot = 2,475.0 pounds of onions in the bin.

To calculate the actual Cwt. of onions in a storage structure, multiply the factor from "c" above times the net cubic feet of onions in the structure.
.33 times 75.0 cubic feet = 24.75 cwt.


emerged green leaf, unswollen base
emerged green leaves swollen bases
senescing green leaf, unswollen base
remnants of senescad leaves (scale)
dry wrapper scales
swollen bulb scales
dormant leaf initials, complete with blade
unswollen bulb scales
main growing point
stem (and stem plate)
roots