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Federal Crop  
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Risk Management  
Agency



Product  
Administration  
& Standards  
Division

FCIC-25290 (07-2010)  
FCIC-25290-1 (06-2012)

# ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

## 2013 and Succeeding Crop Years

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

<b>TITLE: ONION LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25290 (07-2010) 25290-1 (06-2012)</b>
<b>EFFECTIVE DATE: 2013 and Succeeding Crop Years</b>	<b>ISSUE DATE: June 18, 2012</b>
<b>SUBJECT:  Provides the procedures and instructions for administering the Onion crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED: June 18, 2012 /s/ Tim B. Witt  Tim B. Witt Deputy Administrator for Product Management</b>

Changes for crop year **2013** (FCIC-25290-1) issued **June 2012**

**REASONS FOR AMENDMENT:**

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

1. Pages 2-4, Definitions: Revised definitions and terminology to conform to language contained in new Onion Crop Provisions.
2. Page 2, Section 2 B, "Production Guarantee:" First stage production guarantee for direct seeded onions was increased to 45% of the final stage guarantee. It was previously 35%.
3. Page 4, Section 3 A (1): Added shallots as excluded from insurance coverage.
4. Page 6, Section 3 D (2): Added language to clarify the difference between overall damage percentages referenced in the crop policy, and a specific type of damage (internal decay) as allowed by Special Provisions only.
5. Pages 8-9, Section 5 A (7) and Page 41, Section 9 C, Section I, Item 29, STAGE 2: Removed language referring to "Deemed to be destroyed," and replaced with clearer language stating that the production guarantee will be based on the stage in which damage occurred. Also added the words "majority" and "normally" for additional clarification.
6. Page 9, Section 5 A (8): Added the words "majority" and "normally" to the paragraph for clarification.
7. Pages 14, 15, 17, 20, 30: Changed reference from Sec. 13 of the policy to Sec.14.
8. Page 23, Section 6 D (2) (c): Added language stating copies of grade certificates must be maintained in the insured's file.

## ONION LOSS ADJUSTMENT STANDARDS HANDBOOK

### REASONS FOR AMENDMENT (CONTINUED)

9. Page 23, Section 6 D (2) (e): Clarified language to indicate that sampling and grading must be done before onions are placed in storage, or before delivery to a processor, packer, or other handler, if not stored.
10. Page 40, Section 9 C, Section I, Item 29, STAGE 1: Revised production guarantee to 45 percent of the final stage guarantee for Direct Seeded Storage and Non-Storage Onions.

### CONTROL CHART

<b>Control Chart For: Onion Loss Adjustment Standards Handbook</b>						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
<b>Remove</b>	1-2		1-10 13-20 23-24 29-30 39-42	55-56	7-2010 7-2010 7-2010 7-2010 7-2010	FCIC-25290 FCIC-25290 FCIC-25290 FCIC-25290 FCIC-25290
<b>Insert</b>	1-2		1-10 13-20 23-24 29-30 39-42	55-56	6-2012 6-2012 6-2012 6-2012 6-2012	FCIC-25290-1 FCIC-25290-1 FCIC-25290-1 FCIC-25290-1 FCIC-25290-1
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# **1. INTRODUCTION**

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All reinsured companies will 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.

## **2. SPECIAL INSTRUCTIONS**

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

### **A. DISTRIBUTION**

- (1) 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:
  - (a) One legible copy to the insured.
  - (b) The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIPs' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

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

**Damaged Onion  
Production**

Storage type onions that do not grade U. S. No. 1 or do not satisfy any other standards that may be contained in the Special Provisions; or non-storage type onions which do not satisfy standards contained in any applicable marketing order or other standards that may be

contained in the Special Provisions. 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.

**Direct Marketing** Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.

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

**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.

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

**Lifting or Digging** A pre-harvest process in which the onion roots are severed from the soil and the onion bulbs laid on the surface of the soil for drying in the field.

**Non-Storage Onions** 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)**

- (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 Special Provisions.
- (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 Special Provisions.

- (c) Final stage production guarantee - The quantity of onions (in hundredweight) determined by multiplying the approved yield per acre by the coverage level percentage the insured elects. 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.

<b>Recoverable Onions</b>	The onions that normally would be mechanically harvested. Excludes onions that would have fallen through the chain and those that would be lost or removed in normal machine harvest operation.
<b>Stage Adjustment Amount</b>	The difference between the first or second stage guarantee, as applicable, and the final stage guarantee.
<b>Storage Onions</b>	Onions other than Bermuda, Granex, or Grano variety, or hybrids developed from these varieties that are harvested as a bulb and dried to a lower moisture content, are firmer, have more outer layers of paper-like skin, and are darker in color than non-storage onions. They are more pungent, have a lower sugar content, and can be stored for several months under proper conditions prior to use without deterioration.
<b>Topping</b>	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.
<b>Transplanted</b>	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.

## C. ONION TERMINOLOGY

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

<b>Flag Stage</b>	When the cotyledon is almost erect and the cotyledon tip is FREE from the soil prior to the formation of the first foliage leaf.
<b>Head or Umbel</b>	The inflorescence, which may contain as many as 2,000 flowers. Prior to emergence, the flowers are protected by two or three bracts (modified leaves) forming a membranous spathe. The spathe splits at maturity to reveal the flower.
<b>Knee</b>	The sharp head at the bend in the growing cotyledon that pushes upward through the soil surface.
<b>Loop Stages</b>	The cotyledon is pushing through the soil and extends above the soil with the cotyledon tip still under the soil surface.
<b>Main Growing Point</b>	The area just above the plate.
<b>Radicle</b>	The growth from the seed of which the lower portion develops into the root while the upper portion forms the stem.
<b>Scape</b>	The seedstalk below the inflorescence which is an extension of the onion's true stem.
<b>Sets</b>	Onion bulbs that are planted by hand or by machine.
<b>Stem Plate</b>	See bulb plate.

### **3. INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, the Onion Crop Provisions, and the Special Provisions 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 in which the insured has a share, for which a premium rate is provided by the actuarial documents, and:
  - (a) That are planted for harvest as either storage onions or non-storage onions;
  - (b) That are not (unless allowed by the Special Provisions or by written agreement):

- 1 Interplanted with another crop, unless the onions are interplanted with a windbreak crop and the windbreak crop is destroyed within 70 days after completion of seeding or transplanting. 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
  - 2 Planted into an established grass or legume.
- (2) In addition to Section 9 (Insurable Acreage) of the Basic Provisions, 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 Special Provisions or the AIP agrees in writing to insure 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 section 4 of this handbook for replanting payment procedures.
- (3) Insurance coverage is not provided against loss of production due to damage that occurs or becomes evident after the end of the insurance period, including, but not limited to, loss of production that occurs after onions have been placed in storage.

## **B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

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

## **C. UNIT DIVISION**

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

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

## **D. 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 crop policy and shown in the Special Provisions, or exceeds the standards for the applicable marketing order for a type of damage as allowed in the Special Provisions, no production will be counted for that unit or portion of a unit unless the damaged onion production from that acreage is sold. If sold, the hundredweight (cwt.) of production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor (not to exceed 1.000) times the cwt. sold.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

In the Narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met. 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 "Initial Planting" date established by the Special Provisions;
- (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.

## C. 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 individual AIP guidelines require application of insured's share prior to entry on the claim form). This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the Narrative of the claim form or on a Special Report.

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

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

### **EXAMPLE 1**

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.) =  $21.0 \times \$5.00$  (price election)  $\times 1.000$  (share) = \$105.00

18.0 cwt. (maximum cwt. allowed in policy)  $\times \$5.00$  (price election)  $\times 1.000$  (share) = \$90.00

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

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

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

### **EXAMPLE 2**

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.) =  $21.0 \times \$5.00$  (Price election) = \$105.00  $\times .500$  (share) = \$52.50

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

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

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

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

#### **D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections 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.

### **5. ONION APPRAISALS**

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#### **A. 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 crop provisions.)
- (3) For "early season" inspections, determine when any damaged acreage was seeded or transplanted.
- (4) For acreage recently seeded, postpone appraisal until all plants have had time to emerge under normal growing conditions.
- (5) For transplanted acreage, postpone appraisal until after normal 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 on deferred appraisals.)
  - (b) Any acreage for which a notice of damage or probable loss has been filed may require an inspection to determine the stage in which the damage occurred, even though the insured intends to harvest such acreage. The stage should be determined as soon as the notice of damage or probable loss is received. An appraisal must be made if the insured chooses to put such acreage to another use or no longer continues to care for the onions.
- \*\*\* (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 Basic Provisions. 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.
- (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.

## **B. 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 a field.
- (3) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** (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.

## **C. DETERMINING PLANT POPULATION**

- (1) Locate a portion of the field where an ORIGINAL STAND (intended plant population before damage) can be determined. Use sample areas of 1/1000 acre.
- (2) Count the plants in a length of row equal to 1/1000 acre. Make several counts and average these samples. Multiply this number by 1000 to determine the plant population per acre.

**EXAMPLE:** (20 inch row width = 26.1 ft. of row length from **TABLE B**)  
Plant counts taken for length of row in three areas of a 9.0 acre field:  
 $96 + 112 + 92 = 300$  Total Plants  
 $300 \text{ plants} \div 3 \text{ samples} \times 1000 = 100,000$  plant population.



D for specific item number instructions for the information described below. Refer to **TABLE A** for minimum sample requirements and **TABLE B** 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.
  - 1 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.
  - 2 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.
  - 3 If at all possible, the insured should contact the AIP before the onions are lifted, if there is **any** indication that an appraisal might be called for.
- (b) **Count** and **record** the number of onions in each sample that obviously meet the definition of damaged onion production in section 2B, 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 would 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 tolerances referenced in Section 14 of the Crop Provisions before being submitted for grading:
- 1 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.
  - 2 If the result in (g)1 above for **every** sample selected in the field or subfield exceeds the percentage tolerance referenced in Section 14(d) of the Crop Provisions (i.e., 50% as shown in Special Provisions), 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)1 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 Field 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, (h) above, to determine the weight of the onions that meet grading standards for each sample.
- (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 **TABLE A** (e.g., **TABLE A** would require a **minimum** of 3 sample bags 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.
- (g) To determine if the percent of damage of mature onions for the field or subfield exceeds tolerances referenced in Section 14 of the Crop Provisions before being submitted for grading:
  - 1 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 is the percent of damage before grading for each sample (bag or box).
  - 2 If the result in (g)1 above for **every** sample selected in the field or subfield exceeds the percentage tolerance referenced in Section 14(d) of the Crop Provisions (i.e., 50% as shown in Special Provisions), 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)1 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.**
- (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.
  - (1) In Part II on the Weight Method Appraisal Worksheet, record the total number of bags or boxes in the field.
  - (2) 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.
  - (3) 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 the 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 **TABLE A** (e.g., **TABLE A** 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.

- (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 (n) 2 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 (n) 2 below. Refer to the Example at the end of this subsection.
- (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 Crop Provisions before being submitted for grading:
  - 1 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 is the percent of damage before grading for each sample.
  - 2 If the result in (g)1 above for **every** sample selected in the field or subfield exceeds the percentage tolerance referenced in Section **14(d)** of the Crop Provisions (i.e., 50% as shown in Special Provisions), 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)1 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 in each sample by the number of onions in the graded sample.
- (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.**
- (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) 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 subsection.
  - 1 If the sample bins cannot be weighed directly, follow the procedure in **TABLE C** to determine the net weight of the onions in each of the bins from which the samples were taken.
  - 2 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.
  - 3 Subtract the weight of the Field Culls in the bin (2 above) from the total net weight of the onions in the bin.
  - 4 Multiply the result from 3 above by the percent of damage (i.e., grade defects) from the Grade Certificate to determine the weight of the Grade Culls per bin.
  - 5 Add the weight of the Grade Culls (4) in the bin to the weight of the Field Culls (2) 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.

- (o) 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 hundredweight per acre according to Part II of the Weight Method Appraisal Worksheet. Refer to the instructions for completing the Appraisal Worksheet in Section 8.

**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.

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 1,050.0 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 percent (grade defects) times 900.0 lbs. (net weight remaining in sample bin) = 72.0 pounds of Grade Culls in bin number 1.

100.0 lbs. Field Culls plus 72.0 lbs. Grade Culls = 172.0 lbs. Total Culls.

1000.0 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.

(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 Field Culls in Sample	10.0	1.8	3.1				
3. Lbs Field Culls (1 times 2 above)	100.0	17.1	32.6				
4. Net Weight of Onions in Bin After Field Culls Removed (1 minus 3 above)	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				<b>2644.3</b>

- (5) To determine if the percent of damage of mature onions for the field or subfield exceeds tolerances established in the Special Provisions (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 Special Provisions, 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.
- (7) If the percent of damage to harvested or unharvested onion production exceeds the tolerance referenced in section 14(d) of the crop provisions (e.g., 50% as shown in Special Provisions), or, if allowed by Special Provisions, other tolerance 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 crop provisions.

- (b) In some states, a Special Provisions 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, 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 Special Provisions, 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 hundredweight 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.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsections C and D are the minimum requirements for the Onion Appraisal Worksheets for all harvested and unharvested appraisals. All of these entry items are “Substantive” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheets in the following subsections are “Substantive” (i.e., they are required).

- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

**B. GENERAL INFORMATION FOR 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 **Section 5** for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in subsections C and D. 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.

**C. WORKSHEET ENTRIES AND COMPLETION INFORMATION: PLANT COUNT METHOD (From Emergence to Maturity)**

Verify or make the following entries:

**Item No.**

**Information Required**

**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.

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 Special Provisions, i.e. 50%, the appraised potential shown on the production worksheet will be "ZERO," for production that is not later harvested and sold.

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

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.
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 "ZERO," for production that is not later harvested and sold.

#### **PART IV – PRODUCTION TO COUNT:**

32. **Cwt. Per Acre:** Record the hundredweight per acre from Item 14 or 25.
33. **Does Item 28 OR 31 Exceed Applicable Tolerance:** Refer to the Special Provisions or any applicable (by Special Provisions) Marketing Orders to determine the allowable percent of damage. Check "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 Special Provisions or any applicable Grade Standards or Marketing Order, the appraised potential shown on the production worksheet will be "ZERO," for production that is not later harvested and sold.

**FIELD NOTES:** Used to record information from each sample collected.

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 6 C (2)(g), 6 C (3)(g), and 6 C (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 pound, 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.
43. **Weight of Grade Culls:** Record the weight of the Grade Culls, 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 Making 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 Special Provisions. 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 Special Provisions. Otherwise leave blank.
48. **Remarks:** Enter any other information pertinent to the appraisal. Document any information here or on a Special Report that would pertain to the determination that a field or subfield would exceed damage tolerances referenced in section 14(d) of the Crop Provisions (i.e. 50% as shown in the Special Provisions) before being submitted for grading.

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 written agreement.

22. **Type:** Three-digit code number, 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 number 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 number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number 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 number, 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 number 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 number, 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 number 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 number, 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 number 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 number, 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 number 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 number, 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 number 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.

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

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P".....	Acres abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
"1".....	<b>DIRECT SEEDED STORAGE AND NON-STORAGE ONIONS:</b> 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 Special Provisions.  <b>TRANSPLANTED STORAGE AND NON-STORAGE ONIONS:</b> First stage extends from transplanting of onion plants or sets through the 30th day after transplanting, and has a production guarantee of 45 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions.
"2".....	<b>DIRECT SEEDED STORAGE AND NON-STORAGE ONIONS:</b> Second stage extends from the emergence of the fourth leaf until eligible for the final stage. <b>Direct seeded storage onions</b> have a production guarantee of 70 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions. <b>Direct seeded non-storage onions</b> have a production guarantee of 60 percent of the final stage production guarantee unless otherwise specified in the Special Provisions.  <b>TRANSPLANTED STORAGE AND NON-STORAGE ONIONS:</b> Second stage extends from the 31st day after transplanting until eligible for the final stage, and has a production guarantee of 60 percent of the final stage production guarantee, unless otherwise specified in the Special Provisions.

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.

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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 production guarantee for such acreage will not exceed the production guarantee for the stage in which the damage occurred. **(Not applicable when the Onion Crop Insurance Pilot Stage Removal Option is in effect.)**

"3"..... Final stage extends from the completion of topping, and lifting or digging on the acreage until the end of the insurance period. Refer to the Special Provisions 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 Special Provisions, or Marketing Orders or Grade Standards if allowed by the Special Provisions, no production will be counted for that unit or portion of a unit unless the damaged onion production from that acreage is subsequently sold. **If sold, the hundredweight of production to be counted will be adjusted by dividing the price received for the damaged onion production by the price election and multiplying the resulting factor (not to exceed 1.000) times the hundredweight sold.** Otherwise, production to count will include all harvested and appraised production. The stage will remain the stage in which the onions were damaged.

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

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

30. **Use of Acreage:** Use the following "Intended Use" abbreviations.

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

Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

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

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

31. **Appraised Potential:**

**REPLANT:** Enter the hundredweight 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 the Section 4, for qualifications and computations.)

**PRELIMINARY AND FINAL:** Per-acre appraisal in hundredweight 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." Refer to paragraph 85 in 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:** **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 crop provisions.)

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.

## 10. REFERENCE MATERIAL

**TABLE A - 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.

**TABLE B - LENGTH OF ROW OR BED PER SAMPLE**

(For row widths not listed in TABLE B, 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

$(43,560 \text{ sq. ft.} \div (\text{row width in inches} \div 12 \text{ inches})) \div (1000 \text{ ft. (for 1/1000 acre)})$

## TABLE C - 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 = hundredweight 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 hundredweight 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.