

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25650 (07/2004)

# **FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25650</b>
<b>SUBJECT:  FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS</b>	<b>DATE: July 29, 2005</b>
	<b>OPI: Product Development Division</b>
	<b>APPROVED: /S/ Rodger M. Matthews for Tim Witt Deputy Administrator, Research and Development</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

**Changes:**

- A. Updated verbiage and format to be consistent with current Loss Adjustment Standards.
- B. Revised Section 5, Harvested Appraisal language to include more concise instructions and clarity.
- C. Revised Section 5, Unharvested Appraisal language to establish methodology to make mature fruit counts and convert those counts to bushels per acre, consistent with harvested appraisals and consistent among the numerous Florida avocado varieties/types.
- D. Added instructions for first crop and second crop coding.
- E. Added references for handling gleaned acreage.

**FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK  
SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Florida Avocado Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-26	27-28	07-2004	FCIC-25650

# FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS.....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	2
A. INSURABILITY.....	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE.....	3
C. UNIT DIVISION .....	3
<b>4. FLORIDA AVOCADO APPRAISALS</b> .....	3
A. GENERAL INFORMATION.....	3
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.....	4
C. GROVE APPRAISALS.....	5
D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES.....	5
<b>5. APPRAISAL METHODS</b> .....	5
A. GENERAL INFORMATION.....	5
B. HARVESTED APPRAISALS.....	5
C. UNHARVESTED APPRAISALS.....	6
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	7
A. DEVIATIONS .....	7
B. MODIFICATIONS.....	7

**FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS  
HANDBOOK**

**TABLE OF CONTENTS (Continued)**

	<u>PAGE</u>
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES.....</b>	<b>8</b>
A. GENERAL INFORMATION.....	8
B. WORKSHEET ENTRY AND COMPLETION INFORMATION .....	8
APPRAISAL WORKSHEET EXAMPLE .....	11
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES.....</b>	<b>13</b>
A. GENERAL INFORMATION.....	13
B. FORM ENTRY AND COMPLETION INFORMATION.....	13
SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS.....	16
SECTION II - HARVESTED PRODUCTION .....	21
PRODUCTION WORKSHEET EXAMPLE .....	25
<b>9. REFERENCE MATERIAL .....</b>	<b>27</b>
<b>TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS .....</b>	<b>27</b>
<b>TABLE B - NUMBER OF TREES PER ACRE .....</b>	<b>28</b>

# 1. INTRODUCTION

---

**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**

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

## 2. SPECIAL INSTRUCTIONS

---

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

### A. DISTRIBUTION

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

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

**NOTE:** It is the insurance provider's 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 Florida avocado loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

**RPAM**                      Random Path Appraisal Method

- (4) Definitions:

**Bushel**                      A unit of measure equal to 55 pounds of avocados.

<b>Buckhorning</b>	Cutting any scaffold limb to a length that is not greater than one-fourth (1/4) the height of the tree before such cutting.
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of a 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 fields for the purpose of picking all or a portion of the crop.
<b>Harvest</b>	Picking of the avocados from the trees or ground by hand or machine.
<b>Set Out</b>	Transplanting a tree into the grove.

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

---

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

#### **A. INSURABILITY**

- (1) The crop insured will be all the commercially grown avocado types in the county for which a guarantee and premium rate is provided by the actuarial documents, **in which the insured has a share, and that is grown:**
  - (a) **For** harvest as avocados;
  - (b) **On** trees that if inspected, are considered acceptable to the insurance provider; and
  - (c) **On trees** that have reached **at least** the fifth growing season after setout unless the insurance provider agrees in writing to insure avocados on acreage that has not reached this age and if the acreage has produced at least 50 bushels of avocados per acre in a previous year.
- (2) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.
- (3) Insurance coverage is not provided for damage or loss of production due to:
  - (a) Theft; or



- (b) Inability to market the avocados for any reason other than actual physical damage from an insurable cause specified in **the Crop Provisions**. For example, the insurance provider will not pay the insured an indemnity if the insured is unable to market avocados due to quarantine, boycott, or refusal of any person to accept production.

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

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions **(also not applicable if additional coverage is less than 65/100 or equivalent coverage)**.

**NOTE:** Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions not applicable to CAT.

## **C. UNIT DIVISION**

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

# **4. FLORIDA AVOCADO APPRAISALS**

---

## **A. GENERAL INFORMATION**

- (1) Potential production **for all types of inspections** will be appraised in accordance with procedures in this handbook and in the LAM.
- (2) Specifically for Florida avocados, circumstances that require an appraisal include (but are not limited to):  
**\*\*\***
  - (a) If verifiable production records may not be available **later** (**trees pushed**, etc.); or
  - (b) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each Florida avocado type grown in the grove, as applicable.
- (4) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) At least 15 days before any production from any unit will be direct marketed to consumers.

**NOTE:** In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make **an accurate** appraisal.

- (b) If the insured intends to claim an indemnity on any unit, the insured must notify the insurance provider 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest so that the insurance provider may inspect the damaged production.
  - (c) If the insured fails to meet the requirements listed above, and such failure results in the insurance provider's inability to inspect the damaged production, all such production **may** be considered undamaged and included as production to count.
- (5) **Appraisal Dates:**
- (a) Insurance provider representatives will set appraisal dates.
  - (b) Whenever possible, appraise Florida avocados after the drop period and before the fruit is removed from the trees.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Make a general examination of all acreage in the unit. Determine the **minimum** number and general location of trees to be used in the representative sample, based on:
  - (a) Total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;
  - \*\*\*
  - (c) Percent of each **avocado** type in the acreage;
  - (d) Tree age, size, density and vigor. **When variable damage, tree age, tree density, or tree vigor causes the crop potential to significantly differ** within the same grove, or an insured wishes to destroy a portion of the grove, split the grove into sub-groves and appraise each one separately;
  - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
  - (f) Whether any areas have been partially picked.
- (2) **Take not less than the minimum number (count) of representative samples required in TABLE A for each grove or sub-grove.**

- (3) The RPAM may be used at the discretion of the insurance provider to appraise Florida avocado crop production. Use this method in lieu of appraisal methods in the Florida avocado loss adjustment handbook as applicable.

### **C. GROVE APPRAISALS**

Timing of Appraisals: The adjuster should arrange to inspect the trees when the avocados have reached harvestable maturity. Select sample trees according to instructions in paragraph B, above.

### **D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the avocados are ready to harvest (harvested sample appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the grove and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

## **5. APPRAISAL METHODS**

---

### **A. GENERAL INFORMATION**

These instructions provide information for appraisal methods.

<b>Appraisal method....</b>	<b>Use <b>when</b>....</b>
Harvested <b>Sample</b> Method	the grove is being harvested - harvest and count avocados on the ground under representative trees and on representative trees.
Harvested <b>Acreage</b> Method	there is harvested production from a grove - use that production as the appraisal for another similar grove that has not been harvested.
Fruit Count Method	the trees have not been harvested and there is damage due to insured causes.

### **B. HARVESTED APPRAISALS**

- (1) **Harvested Sample Appraisals** - Harvested Sample from Representative Trees.
- (a) Arrange with the insured to harvest avocados on the ground under the representative trees and on the representative trees after the crop has reached maturity.

\*\*\* (b) **Weigh** all avocados from the harvested sample trees.

- (c) Multiply the average avocado sample weight per tree for the grove/sub-grove times the number of trees per acre to determine the applicable avocado total weight produced for the grove or sub-grove.
  - (d) Divide the total weight produced by 55 to determine the applicable bushels per acre for the grove or sub-grove.
  - (e) Total all grove or sub-grove determined bushels to determine production for the unit.
- (2) **Harvested Acreage Appraisals** - Applying Harvested Acreage Yield to Unharvested Acreage. To use this procedure:
- (a) Prior to harvest, the insured must notify the insurance provider of any damaged avocado production so the insurance provider can inspect and verify the damage.
  - (b) Harvested acreage must be representative of unharvested acreage. Verify production by actually inspecting the harvested and unharvested acreage to compare the crop on the ground and on the trees.
  - (c) Divide harvested production by the number of harvested acres to calculate the harvested yield per acre. This is the appraisal per acre for the applicable unharvested acreage.
  - (d) Document such inspections in the Narrative section of the Production Worksheet or on a Special Report form.

## C. UNHARVESTED APPRAISALS

### Fruit Count Appraisals

- (1) Appraise each avocado type as a separate sample.
- (2) Select representative sample trees for fruit counts.
- (3) Count as production all avocados for each sample tree, including those lost through uninsured causes, on and under the tree.
- (4) Harvest one representative sample of 25 avocados from the applicable sample trees (lumped together) and weigh, in pounds to tenths.
- (5) Divide the harvested weight determined in (4) by 25, recording the result in pounds, to hundredths, to determine the average weight per fruit.
- (6) Multiply the fruit count determined in (3), by the average avocado weight (determined in (5)) to determine the potential production, in pounds to tenths, for each sample tree.

- (7) Enter the pounds of avocados for each sample tree on the appraisal worksheet.
- (8) Convert fruit counts from sample trees to bushels of appraised production. (Multiply the determined pounds of fruit per sample tree times the number of trees, dividing this result by 55 pounds per bushel to determine the production for the grove or sub-grove.)

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

---

### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

---

### A. GENERAL INFORMATION

- (1) Include the Insurance Provider's name in the appraisal worksheet title if not preprinted on the Insurance Provider's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the Insurance Provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type inspected. Refer to section 4 for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 21 through 23.

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

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company Name:** Name of the Insurance Provider if not preprinted on the worksheet (Company Name).

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. **Claim Number:** Claim number as assigned by the Insurance Provider.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop:** "Avocados"
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

7. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. Refer to the Basic and Crop Provisions for information pertaining to insured and uninsured causes of loss.
  8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug. 11).
  9. **Appraised Acres:** Number of acres in the unit, rounded to tenths, for which this appraisal is being conducted. Refer to the LAM or Crop Insurance Handbook for specific acreage determination instructions for perennial crops.
  10. **Grove ID:** Grove or sub-grove identification symbol.
  11. **Type:** “Early” or “Late,” as listed in the actuarial documents, as applicable.
  12. **Acres:** Number of determined acres, to tenths, of grove or sub-grove being appraised. (Multiple grove and sub-grove entries may not encompass the entire unit.) Refer to the LAM or Crop Insurance Handbook for specific acreage determination instructions for perennial crops.
  13. **Pounds of Avocados per Sample Tree:** Number of pounds of avocados from the ground under the sample tree and on the sample tree, rounded to tenths. Include avocados lost due to uninsurable causes.
  14. **Total Lbs. Avocados:** Total pounds of avocados from sample trees, rounded to tenths.
  15. **Number of Samples:** Number of trees sampled.
  16. **Pounds/Tree:** Item 14, “Total Lbs. Avocados,” divided by item 15, “Number of Samples,” results rounded to tenths.
  17. **Trees/Acre:** The actual number of bearing trees per acre. For a 100 percent stand refer to TABLE B.
  18. **Gross Lbs./Acre:** Item 16, “Pounds/Tree,” times item 17, “Trees/Acre,” results in whole pounds.
  19. **Conversion Factor:** MAKE NO ENTRY. [“55” (pounds of avocados per bushel) is pre-printed on the worksheet.]
  20. **Bushel/Acre:** Item 18, “Gross Lbs./Acre,” divided by item 19, “Conversion Factor,” results in bushels, rounded to tenths.
- NOTE:** Transfer line entries to Section I of the Production Worksheet.
21. **Remarks:** Enter any additional information pertinent to the unit appraisal (e.g., tree spacing, etc.).

22. **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 the signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
23. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

**Page:** Applicable page number (Example: Page 1 of 1, Page 1 of 2, etc.).



Company Name: Any Company

<b>FLORIDA AVOCADO APPRAISAL WORKSHEET</b> (For Illustration Purposes Only)							1 Insured's Name		2 Policy Number		3 Claim Number		4 Unit Number	
							5 Crop		6 Crop Year		7 Cause of Damage		8 Date of Damage	
							I.M. Insured		XXXXXXX		XXXXXXXXX		00100	
Avocados							YYYY		Hail		JUN 11		10.5	
GROVE ID 10	TYPE 11	ACRES 12	POUNDS OF AVOCADO PER SAMPLE TREE 13				TOTAL LBS. AVOCADOS 14	NUMBER OF SAMPLES 15	POUNDS/TREE 16	TREES/ACRE 17	GROSS LBS./ACRE 18	CONVERSION FACTOR 19	BUSHEL/ACRE 20	
A-1	Late	5.5	12.0	15.3	8.7	4.3	78.6	÷ 8	= 9.8	x 145	= 1421	÷ 55	= 25.8	
B-2	Late	3.2	17.0	12.2	9.7	10.1	58.9	÷ 5	= 11.8	x 145	= 1711	÷ 55	= 31.1	
C-3	Late	1.3	8.7	9.7	10.1	9.9	48.7	÷ 5	= 9.7	x 145	= 1407	÷ 55	= 25.6	
								÷	=	x	=	÷ 55	=	
								÷	=	x	=	÷ 55	=	
								÷	=	x	=	÷ 55	=	
								÷	=	x	=	÷ 55	=	

21 Remarks  
 Tree spacing in grove is 10' x 30'

22 Adjuster's Signature and Code Number			Date		23 Insured's Signature			Date	
I.M. Adjuster    XXXXX			MM/DD/YYYY		I.M. Insured			MM/DD/YYYY	
Page <u>1</u> of <u>1</u>									



## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as 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).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the Insurance Provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

### **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.**      **Information Required**

1.      **Crop/Code #:** “Avocados (0019).”

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

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

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

**NOTE:** If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units", in the Narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the Insurance Provider, enter “Company Insp.” instead of the date.

**FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril **crop insurance** contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril **crop insurance** contract and it can be determined that the SAME Insurance Provider services it, enter the contract number. Handle these companion policies according to Insurance Provider instructions.
  - (2) If the OTHER person has a multiple-peril **crop insurance** contract and a DIFFERENT Insurance Provider or agent services it, enter the name of the Insurance Provider and/or agent (and contract number) if known.

- (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the Insurance Provider for further instructions.

**NOTE:** Refer to the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES FOR FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.**

- B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**FINAL:** MAKE NO ENTRY.

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

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

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

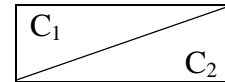
**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual Insurance Provider instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

C<sub>1</sub> Enter the ACTUAL acres for the grove or sub-grove.

C<sub>2</sub> Enter the REPORTED acres for the grove or sub-grove.



D. **Interest or Share:** Insured’s interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** 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 Insurance Provider instructions. Refer to the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number entered exactly as shown on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**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 records of production which are acceptable to the Insurance Provider or failed to provide timely notice for production which was to be direct marketed.

“H” ..... Harvested.

“UH” ..... Unharvested or put to other use with consent.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“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.”

J. **Appraised Potential:** Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised (Refer to section 5, “Appraisal Methods,” for additional instructions).

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

**NOTE:** If there is no potential on “UH” acreage, enter “0.”

K. - L. MAKE NO ENTRY.

M. **+ Uninsured Causes:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in bushels, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

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

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



- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

**NOTE:** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

\*\*\*N. **Adjusted Potential:** Column "J" plus column "M," to tenths.

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (actual acres) times column "N," rounded to tenths.

P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (reported acres; "C" if acreage is not under-reported) times column "P," to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total actual acres (column "C" or ["C<sub>1</sub>" if there are under reported acres]), to tenths.

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

\*\*\* **FINAL:** Total of column "O" and total of column "Q."

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and 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 "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. 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 "O," and/or any production not included in Section II, column "I" or columns "B" through "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

**NOTE:** Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the Insurance Provider'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 "C" as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YYYY."

- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Record any trees removed without an inspection.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- \*\*\*u. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (2) For production commercially sold or stored, enter the name and address of processor as applicable in columns "B" through "D." For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

**NOTE:** If the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

  - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (c) Varying determination of production (varying value, etc.).
- (4) There will generally be no harvested production entries in columns "A" through "S" for preliminary inspections.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

\*\*\*

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

19. **Similar Damage:**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:** Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:**

(a) If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.

(b) If more than one practice, variety, 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 "A").

**NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.**

B.-E. **Buyers, Packinghouse, or Processor:** For production sold or stored, enter the name and address of the buyer. For avocados otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

F.-H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., CWT:** Circle "Bu." in column heading. Production in bushels, to tenths, as determined by delivery records, production recaps, sales receipts from processors (must be NET weight), etc.

J.-M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** Transfer entry from column "I," in bushels to tenths.

O. **Prod. Not to Count:** Net production NOT to count in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

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

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

Q.-R. MAKE NO ENTRY.

S. **Production to Count:** Transfer entry from column "P," in bushels to tenths.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of column "S", in bushels to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, column “O” total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of **item** 22 and **item** 23, to tenths.

25. **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. 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 Production Worksheet.

**NOTE:** Final indemnity inspections should be signed on the bottom line.

26. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

**NOTE:** Final indemnity inspections should be signed on bottom line.

27. **Page:**

**PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.

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

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

1 Crop/Code# Avocados	2 Unit # 00100	3 Legal Description SW1-96N-30W
0019		
4 Date of Damage	JUN 11	
5 Cause of Damage	HAIL	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod Per Acre	120	

7 Company Any Company  
Agency Any Agency

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

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim. Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A-1		6.0	1.000		003	057	UH	UH	25.8				25.8	154.8	120.0	720.0
B-2		3.2	1.000		003	057	UH	UH	31.1				31.1	99.5	120.0	384.0
C-3		1.3	1.000		003	057	UH	UH	25.6				25.6	33.3	120.0	156.0
D MM/DD		5.0	1.000		003	057	H	H							120.0	600.0
16 TOTAL		15.5											17 TOTALS	287.6		1860.0

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

Acres were determined using the MPCI acreage report, acreage would measure within 5 percent.

**SECTION II – HARVESTED PRODUCTION**

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

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduct-ion	Net Cubic Feet	Convers-ion Factor	Gross Prod. (F x G)	Bu/ Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)
	ABC Processing Company Anytown, Any State							310.0					310.0		310.0			310.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statutes

25 Adjuster's Signature and Code Number				Date		26 Insured's Signature				Date			
1 <sup>st</sup> Inspection	I. M. Adjuster			XXXXX		MM/DD/YYYY		1 <sup>st</sup> Inspection	I. M. Insured			MM/DD/YYYY	
2 <sup>nd</sup> Inspection								2 <sup>nd</sup> Inspection					
Final Inspection	I. M. Adjuster			XXXXX		MM/DD/YYYY		Final Inspection	I. M. Insured			MM/DD/YYYY	
												27 Page <u>1</u> of <u>1</u>	





## 10. REFERENCE MATERIAL

---

---

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>Number of trees in Acreage:</b>	<b>Select:</b>
Through 1000 trees	The greater of 5 trees or 1% of the number of trees in the grove (for a percentage number ending with .5 or more, round to the next higher whole number).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).

**TABLE B – NUMBER OF TREES PER ACRE**

		DISTANCE BETWEEN TREES (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN ROWS (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20														109	104	99	95	91	87	84	81	78	75	73	70	68
	21															99	94	90	86	83	80	77	74	72	69	67	65
	22																90	86	83	79	76	73	71	68	66	64	62
	23																	82	79	76	73	70	68	65	63	61	59
	24																		76	73	70	67	65	63	61	59	57
	25																			70	67	65	62	60	58	56	54
	26																				64	62	60	58	56	54	52
	27																					60	58	56	54	52	50
	28																						56	54	52	50	49
	29																							52	50	48	47
	30																								48	47	45
	31																									45	44
	32																										43
	33																										41
	34																										40
	35																										38
																											37
																											36

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65.0 sq. ft.; then 43,560 divided by 65.0 equals 670 trees per acre.