

United States
Department of
Agriculture



Federal Crop
Insurance Corporation



FCIC-25270 (08-2015)

MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2016 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25270
EFFECTIVE DATE: 2016 and succeeding crop years	ISSUE DATE: August 4, 2015
SUBJECT: Provides the procedures and instructions for administering the macadamia tree crop insurance program	OPI: Product Administration and Standards Division APPROVED: /s/ Tim B. Witt Deputy Administrator for Product Management

REASON FOR ISSUANCE

Major changes have been **highlighted**. Three stars (***) identify where information has been removed.

1. Revised handbook format and syntax to track with new RMA External Handbook Standards (RMA-14050).
2. Paragraph 1B – Added CIH and GSH as handbooks to use in conjunction with this LASH.
3. Paragraph 11(D)(2) – Removed the requirement of an optional unit to contain at least 80 acres.
4. Paragraph 21B – Added language to clarify which procedures to use based on records identifying or not clearly identifying tree age and location.
5. Paragraph 21(D)(2) – Added Representative Sample Requirements language.
5. Paragraph 24(B)(1) – Added language referencing “Range Class” of trees as listed in the SP.
6. Paragraph 31(B)(5) – Added language clarifying Production Worksheet entry procedures when more than one Range Class of trees with insured damage exists.
7. Exhibit 2 – Added definition for “Damaged.”
8. Exhibit 2 – Revised definition of “Scaffold Limb.”
9. Exhibit 4 – Added language clarifying required entries on the Production Worksheet when more than one Range Class and variety of trees and cropping practice exist.
10. Removed the Representative Sample Requirements from exhibits; incorporated requirement language into paragraph 21(D).
11. Exhibit 5 – Expanded the Tree Population per Acre Table.

MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

Control Chart For: Macadamia Tree Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	Entire Handbook						
Insert	Entire Handbook						
Current Index	1-2	1-2	1-12			08-2015	FCIC-25270
				1	13	08-2015	FCIC-25270
				2	14	08-2015	FCIC-25270
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Filing Instructions: This handbook replaces FCIC-25270-1, Macadamia Tree Loss Adjustment Standards Handbook, dated July 20, 2011. This handbook is effective upon approval and until obsoleted.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1. General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides the official FCIC-issued underwriting standards for policies covered under the Common Crop Insurance Policy Basic Provisions and Area Risk Protection Insurance, including the Catastrophic Risk Protection Endorsement and Supplemental Coverage Option; and the Actual Production History Regulation G.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides the general administrative procedures that apply across all plans of insurance.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to macadamia tree loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2. AIP Responsibilities

A. Utilization Standards

All AIPs 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.

B. Form Distribution

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

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

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

D. Form Standards

- (1) The entry items in exhibits 3 and 4 are the minimum requirements for the Macadamia Tree Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive," they are required.
- (2) The Privacy Act and Non-Discrimination 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(s) in exhibits 3-4. 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.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as font size etc.).

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11. Insurability

A. General Information

This paragraph includes key macadamia tree insurability requirements. Refer to the BP, CP, and SP for a complete list of insurability requirements.

B. Insured Crop

The crop insured will be all macadamia trees in the county for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that are grown for the production of macadamia nuts;
- (3) for which the rootstock is adapted to the area;
- (4) that are at least one year of age when the insurance period begins; and
- (5) that, if the orchard is inspected, is considered acceptable by the AIP.

C. Interplanted Crops

Macadamia trees interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the policy requirements for insurability.

D. Unit Division

(1) Basic Units

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

(2) Optional Units

Unless otherwise allowed by a written agreement, optional units may be established only if each optional unit:

- (a) is located on non-contiguous land; or
- (b) is grown and insured under an organic farming practice.

Reminder: Refer to the insurance contract for unit division provisions.

11. Insurability (Continued)

E. Reducing the Amount of Insurance Based on Percent Stand

If the stand of trees on the insured unit is less than 90 percent based on the original planting pattern, reduce the dollar amount of insurance 1 percent for each percent below 90 percent. Verify that any such adjustments were properly documented on the Production Worksheet (refer to the example below).

Example: The insured selects \$2,000 as the amount of insurance per acre. The inspection revealed the current stand is 85 percent of the original planted acreage. The amount of insurance per acre must be reduced as follows:

90% - 85% = 5 percentage points (0.05) below 90%
1.00 - .95 = 0.95 remaining amount of insurance
 $\$2,000 \times 0.95 = \$1,900$ reduced amount of insurance per acre
Enter \$1,900 in item 31 of the Production Worksheet

F. Acreage and Tree Record Requirements

Insureds must provide independently verifiable records of acreage and age of trees for each unit for at least the last crop year.

G. Notice of Damage

The BP require insureds to file a “notice of damage or loss” with the AIP within 3 days of the insured’s initial discovery of damage but not later than 15 days after the end of the insurance period by unit for each insured crop.

12-20 (Reserved)

PART 3 APPRAISAL INFORMATION

21. Macadamia Tree Appraisals

A. General Information

- (1) Potential production from all types of inspections shall be appraised in accordance with procedures as specified in this handbook and the LAM.
- (2) Refer to the LAM and procedures herein for information on when appraisals are required.
- (3) Document the number of trees damaged/destroyed by uninsured causes in the Narrative section of the Production Worksheet in accordance with the instructions in exhibit 3. Identify:
 - (a) the cause(s) of such uninsured damage, and
 - (b) percent damage due to such uninsured cause(s).

Reminder: As stated in the CP, any trees damaged by uninsured causes will not be included in determining the actual percent of damage for the claim.

B. Separate Appraisals by Trees Age

Complete a separate appraisal worksheet for each age group of trees in the unit or block when the insured's records (i.e., PAW, PAIR, orchard map, etc.) clearly identify tree age and location of such trees; otherwise, use procedures in paragraph 21C below for units or blocks with multiple-age trees.

C. Appraisals for Multiple-age Trees

- (1) When insured acreage contains multiple-age trees, use the following procedures only for the unique set of circumstances described below:
 - (a) the acreage report lists more than one age group of trees on the unit/block;
 - (b) there are no maps or records that identify the age and location of individual trees; and
 - (c) acreage cannot be divided into blocks by age.
- (2) The adjuster must complete an appraisal worksheet based on a representative sample of all trees in the unit or block;
- (3) The determined percent of loss will be an average for the entire acreage appraised;
- (4) The sample size must be large enough to reasonably expect that all ages of trees have been sampled during the appraisal;

21. Macadamia Tree Appraisals (Continued)

C. Appraisals for Multiple-age Trees (continued)

- (5) No entry will be made in item 10 or 11 of the appraisal worksheet; and
- (6) A separate calculated percent loss entry must be made in item 24 for each unit or block, as applicable.

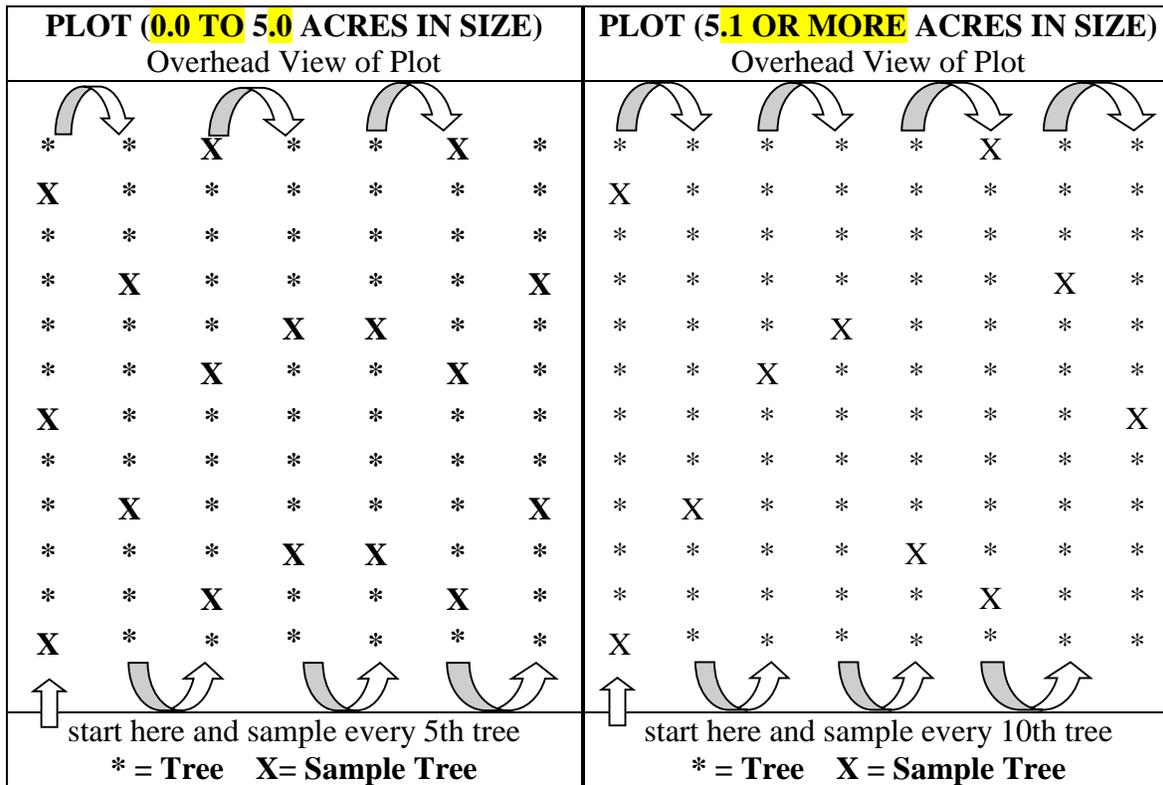
D. Selecting Trees for Representative Sample Appraisals

For representative sample appraisals only:

- (1) Make a general examination of all acreage in the unit/plot to determine the type/severity/location of damage/destroyed trees before selecting representative sample trees:
 - (a) Select and examine sample trees to ensure such trees are representative of the type and severity of insured damage in the unit/plot.
 - (b) Take the number (count) of representative sample trees required in exhibit 5.
- (2) Locate a corner tree (the first insurable tree on an outside row – refer to the diagram below); this will be the first sample tree;
 - (a) proceed along each row and select every 5th tree for a unit that is 0.0 to 5.0 acres or every 10th insured tree for a unit 5.1 acres or larger, as a sample tree;
 - (b) do not count skips, other types of trees, macadamia trees that are less than one year old, macadamia trees that were dead before insured damage occurred, and macadamia trees damaged by uninsured causes;
 - (c) at the end of each row, proceed down the adjacent row in the opposite direction beginning with the first tree and identify sample trees down each succeeding row until the entire unit or plot has been covered (refer to the diagrams below).

21. Macadamia Tree Appraisals (Continued)

D. Selecting Trees for Representative Sample Appraisals (continued)



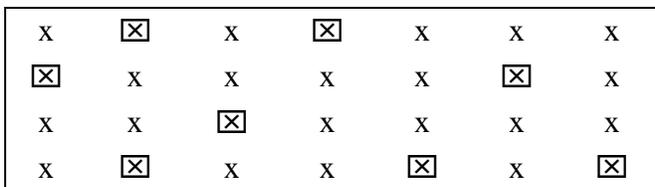
- (3) Document the number of trees that are damaged (and the percent damage) and destroyed due to insured causes on the appraisal worksheet.

E. Selecting Trees for Tree Count Appraisals

Use the diagrams below to determine if the scope of damaged/destroyed trees can be appraised using the tree count appraisal method

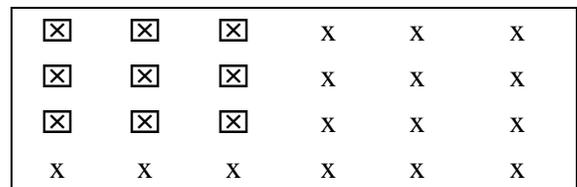
Orchard A

Overhead view of orchard and damage/destruction. Scope of damage is conducive to a representative sample appraisal.



Orchard B

Overhead view of orchard and damage/destruction. Scope of damage is conducive to a tree count appraisal.



x = Macadamia Tree ☒ = Damaged/destroyed Macadamia Tree

Diagram and tree spacings are not to scale.

22. Appraisal Methods

A. General Information

- (1) Use the applicable appraisal method below to determine the number of damaged/destroyed trees on insured acreage.

APPRAISAL Method.....	USE.....
Representative Sample Appraisals	when insured tree damage and/or destruction is widely dispersed within the plot or unit.
Tree Count Appraisals	when insured tree damaged and/or destruction is in widely dispersed areas or concentrated in areas within the plot or unit.

- (2) Select the appraisal method that will more accurately determine the amount of damaged/destroyed trees in relation to the location and dispersion of damaged/destroyed trees in the plot or unit being appraised.

B. Representative Sample Appraisals

- (1) General Information

- (a) Refer to paragraph 21 for criteria for selecting representative sample trees.

Reminder: Do not include any trees damaged by uninsured causes as sample trees when determining the actual percent of damage. If the sample tree in sequence (every 5th or 10th tree) is damaged by uninsured causes, skip this tree and select the next tree in the row that is damaged by insured causes.

- (b) Complete tree counts and damage assessments first, then tabulate all tree counts and damaged/destroyed trees in Part III of the appraisal worksheet.

22. Appraisal Methods (Continued)

B. Representative Sample Appraisals (continued)

- (2) Follow the steps below to determine the number of damaged/destroyed sample trees on the Appraisal Worksheet.

Step	Action
1	Examine each representative sample tree and determine if the tree is either damaged or destroyed by insured causes.
2	<p>If the sample tree is destroyed by insured causes, place a (✓) in column 26. The sample tree is considered destroyed if:</p> <p>(a) damaged by insured causes to the extent that replacement (including grafts) is required; or</p> <p>(b) grafted and vegetative growth above the graft union is not viable (alive), even if the rootstock is still viable.</p> <p>Reminder: Any orchard with over 80 percent damage, destruction, or combined damage and destruction due to insurable causes will be considered 100 percent damaged or destroyed.</p>
3	<p>If such sample tree is damaged by insured causes, place a (✓) in column 27. Calculate the percent damage on such sample tree as follows:</p> <p>(a) count the number of damaged scaffold limbs;</p> <p>(b) count the total number of scaffold limbs;</p> <p>(c) divide the result of (a) by the result of (b); and</p> <p>(d) document the result of (c) in item 29 of the Appraisal Worksheet rounded to two decimal places.</p> <p>Example:</p> <p>Tree #1: 3 damaged limbs ÷ 5 total limbs = .60 damage</p> <p>Tree #2: 7 damaged limbs ÷ 10 total limbs = .70 damage</p> <p>Tree #3: 3 damaged limbs ÷ 4 total limbs = .75 damage</p>
4	Calculate the “Applicable Percent of Loss” as described in the appraisal worksheet item entry instructions in exhibit 3.

C. Tree Count Appraisals

- (1) General Information
- (a) Use this method to determine the actual number of damaged/destroyed trees when such trees are in widely dispersed areas or concentrated in specific areas within the unit/block.
- (b) Complete tree counts and damage assessments first, then document all tree counts and damaged/destroyed trees in Part III of the Appraisal Worksheet.

22. Appraisal Methods (Continued)

C. Tree Count Appraisals (continued)

- (2) Follow the steps below to determine the actual number of damaged/destroyed trees on the Appraisal Worksheet using the tree count appraisal method.

Step	Action
1	*** Examine each tree and determine if the tree is either damaged or destroyed by insured causes.
2	<p>If the sample tree is destroyed by insured causes, place a (✓) in column 26. The sample tree is considered destroyed if:</p> <p>(a) damaged by insured causes to the extent that replacement (including grafts) is required; or</p> <p>(b) grafted and vegetative growth above the graft union is <u>not</u> viable (alive), even if the rootstock is still viable.</p> <p>Reminder: Any orchard with over 80 percent damage, destruction, or combined damage and destruction due to insurable causes will be considered 100 percent damaged or destroyed.</p>
3	<p>If such sample tree is damaged by insured causes, place a (✓) in column 27. Calculate the percent damage on such sample tree as follows:</p> <p>(a) count the number of damaged scaffold limbs;</p> <p>(b) count the total number of scaffold limbs;</p> <p>(c) divide the result of (a) by the result of (b) ; and</p> <p>(d) document the result of (c) in item 29 of the Appraisal Worksheet as a two place decimal.</p> <p>Example: Tree #1: 3 damaged limbs ÷ 10 total limbs = .30 damage Tree #2: 3 damaged limbs ÷ 8 total limbs = .38 damage Tree #3: 3 damaged limbs ÷ 9 total limbs = .33 damage</p>
4	Calculate the “Applicable Percent of Loss” as described in the appraisal worksheet item entry instructions in exhibit 3.

23. Appraisal Deviations and Modifications

- (1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for more information.

24 General Information for Worksheet Entries and Completion Procedures

- (1) Separate Appraisal Worksheets are required for:
 - (a) each unit; and
 - (b) each block/age group (i.e., Range Class listed in the SP) within the unit.
- (2) Standard Appraisal Worksheet items are numbered consecutively in exhibit 3. An example worksheet is also included to illustrate how to complete all entries except items 30 and 31.

25-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31. General Information for Production Worksheet Entries and Completion Procedures

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, each entry must be verified and additional information entered as needed. If a correction is necessary:
 - (a) strike out all entries on the line;
 - (b) **re-enter** correct entries on a new line; and
 - (c) adjuster and insured initial deleted line.
- (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 in the LAM); or
 - (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 must determine **that** all of the insured’s requirements under the notice and claim provision of the policy have been met. If any have not, the adjuster should contact the AIP.
- (5) **Separate entries must be made in items 23 and 31 where there is more than one Range Class (age group) of trees with insured damage documented on the Appraisal Worksheet(s).**
- (6) The required elements of the Production Worksheet:
 - (a) labeled “**PRELIMINARY**,” apply only to preliminary inspections;
 - (b) labeled “**FINAL**,” apply only to final inspections; and
 - (c) not labeled apply to **ALL** inspections.

32-40 (Reserved)

Acronyms

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
AD	Actuarial Documents
APH	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions (11-BR)
CAT	Catastrophic Coverage Endorsement
CIH	FCIC- 18010 Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
FCIC	USDA Federal Crop Insurance Corporation
FSA FN	Farm Service Agency Farm Number
GPS	Global Positioning System
GSH	FCIC-18190 General Standards Handbook
LAM	FCIC- 25010 Loss Adjustment Manual
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet
RMA	USDA Risk Management Agency
SP	Special Provisions

Definitions

The following list contains RMA-approved terms and definitions used in this handbook.

Damaged means injury to the main trunk, scaffold limb(s), and any other subordinate limbs that reduces the productivity of the macadamia tree due to an insured cause of loss that occurs during the insurance period.

Destroyed means trees damaged to the extent the AIP determines replacement, including grafts, is required.

Graft means the uniting of a macadamia shoot to an established macadamia tree rootstock for future production of macadamia nuts.

Rootstock means the root and stem portion of a macadamia tree to which a macadamia shoot can be grafted.

Scaffold Limb means a major limb attached directly to the trunk.

Verifiable records are contemporaneous records of acreage and production provided by the insured, which may be verified by FCIC through an independent source, and which are used to substantiate the acreage and production that have been reported on the production report.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. See paragraph 2D for general form standards and paragraph 24 for other general information.

Item	Required Element	Description
	Company	The name of the AIP if not pre-printed on the worksheet.
	Claim Number	The claim number as assigned by the AIP.
PART I		
1.	Name of Insured	The name of the insured that identifies the EXACT person (legal entity) to whom the policy is issued.
2.	Policy No.	Insured's assigned policy number.
3.	County	The name of the county where the macadamia trees are physically located.
4.	Unit Identification	The unit number from the Summary of Coverage after it is verified to be correct.
5.	Type	The appropriate variety name (e.g., Keauhou).
6.	Crop Year	The four-digit crop year (YYYY), as defined in the policy, for which the claim has been filed.
PART II		
7.	Sample Plot (Number)	The applicable plot number.
8.	Number of Trees/Unit	<p>Representative Sample Appraisals</p> <p>Split the column in half and enter the following:</p> <ol style="list-style-type: none"> (1) In the top half, record the total number of insured trees counted in the plot or unit (2) In the bottom half, record the number of representative sample trees in the plot from item 25 "Totals" on the this worksheet or item 25 "Grand Total" on the continuation sheet, as applicable. <p>Tree Count Appraisals</p> <p>Record the number of insured trees in the plot or unit being appraised from item 25 "Totals" on this worksheet or item 25 "Grand Total" on the continuation sheet, as applicable.</p>
9.	Acres	The total number of acres in the unit or plot, rounded to tenths.

Form Standards – Appraisal Worksheet (Continued)

Item	Required Element	Description
10.	Year Setout	<p>The month and year (MM/YYYY) trees were set out.</p> <p>(1) Obtain the dates from the Macadamia Orchard Report or Summary of Coverage, as applicable.</p> <p>(2) MAKE NO ENTRY:</p> <p>(a) if there are more than one group of trees in the unit or plot being appraised; and</p> <p>(b) the exact age and location of the individual trees cannot be determined from a plat map or producer records.</p>
11.	% Value	<p>The whole dollar amount of insurance per acre from the Summary of Coverage.</p> <p>MAKE NO ENTRY:</p> <p>(a) if there are more than one group of trees in the unit or plot being appraised; and</p> <p>(b) the exact age and location of the individual trees cannot be determined from a plat map or producer records.</p>
12.	Number of Trees Destroyed	<p>(1) For Representative Sample Appraisals, record the total number of sample trees destroyed from item 26 “Totals” on this worksheet or item 26 “Grand Total” on the continuation sheet, as applicable.</p> <p>(2) For Tree Count Appraisals, record the total number of trees destroyed from item 26 “Totals” on this worksheet or item 26 “Grand Totals” on the continuation sheet, as applicable.</p> <p>(3) Enter “0.000” if there are no destroyed trees in the plot or unit.</p>
13.	Percent Loss (12 ÷ 8)	<p>(1) For Representative Sample Appraisals, the result of dividing item 12 by the bottom half item 8, entered as a three decimal number.</p> <p>(2) For Tree Count Appraisals, the result of dividing item 12 by item 8, rounded to three decimal places.</p> <p>Example: 55 ÷ 120 = 0.458</p> <p>(3) Enter “0.000” if there are no destroyed trees in the plot or unit.</p>

Form Standards – Appraisal Worksheet (Continued)

Item	Required Element	Description
14.	Trees Damaged	The total number of sample trees damaged for the appraisal from item 27 “Totals” on this worksheet or item 27 “Grand Total” on the continuation sheet, as applicable.
15.	% of Tree Limb Damage (14 ÷ 8)	(1) For Representative Sample Appraisals , the result of dividing item 14 by the bottom half item 8, rounded to three decimal places . (2) For Tree Count Appraisals , the result of dividing item 14 by item 8, rounded to three-place decimal places . Example: $19 \div 120 = 0.158$
16.	No. of Trees Damaged	Transferred entry from item 14.
17.	% Totals	The total percent of damage from all trees in the plot or unit from item 29 “Totals” on this worksheet or item 29 “Grand Totals” on the continuation sheet, as applicable.
18.	% of Limb Loss (17 ÷ 16)	Result of dividing item 17 by item 16, rounded to three-place decimal places . Example: $11.75 \div 19 = 0.618$
19.	(15 x 18)	Result of multiplying item 15 by item 18, rounded to three decimal places . Example: $.158 \times .618 = 0.098$
20.	Total % of Loss (13 + 19)	Result of adding item 13 and item 19, rounded to three decimal places . Example: $.458 + .098 = 0.556$
If the entry in item 20 is over 0.800, make no entry in items 21 through 23 and enter 1.000 in item 24. If item 20 is less than or equal to 0.800 percent, complete items 21 through 24.		
21.	Applicable % (Level)	The result of subtracting the coverage level selected by the insured from 1.000, rounded to three decimal places . Example: 75% coverage level selected by the insured $1.000 - .750 = .250$
22.	(20 minus 21)	The result of subtracting item 21 from item 20, rounded to three decimal places . Example: $.556 - .250 = 0.306$

Form Standards – Appraisal Worksheet (Continued)

Item	Required Element	Description
23.	Applicable % (Level)	The coverage level selected by the insured, rounded to three decimal places. Example: 75% coverage level is entered as .750
24.	Applicable % Loss	The result of item 22 divided by item 23, rounded to three decimal places. Example: $.306 \div .750 = 0.408$
PART III		
25.	Number	(1) For Representative Sample Appraisals , place a check mark (✓) for each representative sample tree in the plot or unit. (2) For Tree Count Appraisals , place a check mark (✓) for each insurable tree in the plot or unit.
26.	Destroyed	(1) For Representative Sample Appraisals , place a check mark (✓) for each representative sample tree in the plot or unit that is destroyed. (2) For Tree Count Appraisals , place a check mark (✓) for each destroyed tree in the plot or unit.
27.	Damaged	(1) Place a check mark (✓) for each tree with a percent damage entry in item 29. (2) MAKE NO ENTRY, if the tree is not damaged
28.	Number Trees	MAKE NO ENTRY
29.	% Damage per Tree	Each Line The result of dividing the number of scaffold limbs damaged by insured causes by the total number of scaffold limbs on the representative sample tree, rounded to two decimal places.
	Totals	(1) For the Appraisal Worksheet , the result of adding all entries in items 25, 26, 27, and 29 individually. (2) For the Continuation Sheet : (a) “Totals”: The result of adding all entries in item 25, 26, 27, and 29 individually for that page. (b) “Previous Totals”: Transfer the respective entries from items 25, 26, 27, and 29 on the Appraisal Worksheet.

Form Standards – Appraisal Worksheet (Continued)

Item	Required Element	Description
	Totals (continued)	(c) “Grand Total”: The cumulative totals from items 25, 26, 27, and 29 of the appraisal worksheet and the continuation sheet(s), as applicable on the last continuation sheet.
The following required entries are not illustrated on the Appraisal Worksheet example.		
30.	Insured’s Signature/Date	Insured’s or insured’s authorized representative’s signature and date. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on this worksheet WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood.
31.	Adjuster’s Signature, Code Number, and Date	Adjuster’s signature, code number, and date signed after the insured or insured’s authorized representative has signed. If an appraisal is performed prior to the signature date, document the date of appraisal in the Remarks/Narrative section, if available, of this worksheet; otherwise, document the appraisal date in the Narrative of the Production Worksheet.
	Pg. ____ of ____	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: <i>Any Company</i>		CLAIM NO.: <i>XXXXXXX</i>		PART I:																							
MACADAMIA TREE WORKSHEET (For Illustration Purposes Only)				1. NAME OF INSURED <i>I. M. Insured</i>				2. POLICY NO. <i>XXXXXXXX</i>				3. COUNTY <i>Hawaii</i>															
				4. UNIT IDENTIFICATION <i>0001-0001BU</i>				5. TYPE <i>Keauhou</i>				6. CROP YEAR <i>YYYY</i>															
PART II:																											
TREES DESTROYED								LIMB DAMAGE																			
Sample Plot (Number)	Number of Trees/Unit	Acres	Year Setout	% Value	Number of Trees Destroyed	Percent Loss (12 ÷ 8)	Trees Damaged	% of Trees Limb Damage (14 ÷ 8)	No. of Trees Damaged	% Totals	% of Limb Loss (17 ÷ 16)	(15 x 18)	Total % Loss (13 + 19)	Applicable % Level	(20 -21)	Applicable % (Level)	Applicable % Loss										
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24										
A	<i>1200</i> <i>120</i>	<i>25.0</i>	<i>MM/YYYY</i>	<i>2722</i>	<i>55</i>	<i>0.458</i>	<i>19</i>	<i>0.158</i>	<i>19</i>	<i>11.75</i>	<i>0.618</i>	<i>0.098</i>	<i>0.556</i> (-)	<i>0.250</i> (=)	<i>0.306</i> (-)	<i>0.750</i> (=)	<i>0.408</i>										
B													(-)	(=)	(-)	(=)	(=)										
PART III:																											
TREES		DAMAGE		TREES		DAMAGE		TREES		DAMAGE		TREES		DAMAGE		TREES		DAMAGE									
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29				
	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE				
1	✓	✓				19	✓					37	✓					73	✓								
2	✓	✓				20	✓		✓	<i>.60</i>	38	✓		✓	<i>.50</i>	56	✓										
3	✓	✓				21	✓		✓	<i>.70</i>	39	✓		✓	<i>.55</i>	57	✓			✓		<i>.60</i>					
4	✓	✓				22	✓		✓	<i>.75</i>	40	✓		✓	<i>.45</i>	58	✓			✓		<i>.60</i>					
5	✓	✓				23	✓		✓	<i>.65</i>	41	✓		✓	<i>.60</i>	59	✓			✓		<i>.70</i>					
6	✓	✓				24	✓		✓	<i>.70</i>	42	✓		✓	<i>.45</i>	60	✓			✓		<i>.65</i>					
7	✓	✓				25	✓				43	✓				61	✓				✓	<i>.60</i>					
8	✓	✓				26	✓	✓			44	✓	✓			62	✓										
9	✓	✓				27	✓	✓			45	✓	✓			63	✓										
10	✓	✓				28	✓	✓			46	✓	✓			64	✓	✓									
11	✓	✓				29	✓	✓			47	✓	✓			65	✓	✓									
12	✓	✓				30	✓	✓			48	✓	✓			66	✓	✓									
13	✓					31	✓	✓			49	✓	✓			67	✓	✓									
14	✓					32	✓	✓			50	✓	✓			68	✓	✓									
15	✓					33	✓	✓			51	✓	✓			69	✓	✓									
16	✓					34	✓				52	✓				70	✓	✓									
17	✓					35	✓				53	✓				71	✓	✓									
18	✓					36	✓				54	✓				72	✓										
30. SIGNATURE OF INSURED <i>I. M. Insured</i>										DATE <i>MM/DD/YYYY</i>		31 SIGNATURE OF ADJUSTER <i>I. M. Adjuster XXXXX</i>					DATE <i>MM/DD/YYYY</i>		TOTALS		<i>90</i>	<i>40</i>	<i>15</i>	<i>9.10</i>			
Representative Sample Appraisal Example																											
This form example does not illustrate all required entry items																											
																		Page		<i>1</i>		of		<i>2</i>		Pages	

Exhibit 3

Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME <i>Any Company</i>					CLAIM NO. XXXXXX					PART I:														
MACADAMIA TREE WORKSHEET (Continuation Page) (For Illustration Purposes Only)										1. NAME OF INSURED <i>I. M. Insured</i>					2. POLICY NO. XXXXXXX					3. COUNTY <i>Hawaii</i>				
										4. UNIT IDENTIFICATION 0001-0001BU					5. TYPE <i>Keauhou</i>					6. CROP YEAR YYYY				
APPRAISAL WORKSHEET(Continued from Part III)																								
TREES			DAMAGE		TREES			DAMAGE		TREES			DAMAGE		TREES			DAMAGE		TREES			DAMAGE	
25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29
NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE
1	✓			.70	31					61					91					116				
2	✓			.60	32					62					92					117				
3	✓			.75	33					63					93					118				
4	✓			.60	34					64					94					119				
5	✓				35					65					95					120				
6	✓				36					66					96					121				
7	✓	✓			37					67					97					122				
8	✓				38					68					98					123				
9	✓				39					69					99					124				
10	✓	✓			40					70					100					125				
11	✓	✓			41					71					101					126				
12	✓	✓			42					72					102					127				
13	✓	✓			43					73					103					128				
14	✓	✓			44					74					104					129				
15	✓	✓			45					75					105					130				
16	✓	✓			46					76					106					131				
17	✓	✓			47					77					107					132				
18	✓	✓			48					78					108					133				
19	✓	✓			49					79					109					134				
20	✓	✓			50					80					110					135				
21	✓	✓			51					81					111					136				
22	✓	✓			52					82					112					137				
23	✓	✓			53					83					113					138				
24	✓				54					84					114					139				
25	✓				55					85					115					140				
26	✓				56					86														
27	✓				57					87														
28	✓				58					88														
29	✓				59					89														
30	✓				60					90														
															TOTAL					30	15	4		2.65
															PREVIOUS TOTAL					90	40	15		9.10
															GRAND TOTAL					120	55	19		11.75

Representative Sample Appraisal Continuation Example
This form example does not illustrate all required entry items

Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: MACADAMIA TREE WORKSHEET		CLAIM NO.:		PART I:																									
1. NAME OF INSURED <i>I. M. Insured</i>						2. POLICY NO. <i>XXXXXXXX</i>						3. COUNTY <i>Hawaii</i>																	
4. UNIT IDENTIFICATION <i>0002-0001BU</i>						5. TYPE <i>Keauhou</i>						6. CROP YEAR <i>YYYY</i>																	
PART II:																													
TREES DESTROYED									LIMB DAMAGE																				
Sample Plot (Number)	Number of Trees/Unit	Acres	Year Setout	% Value	Number of Trees Destroyed	Percent Loss (12 ÷ 8)	Trees Damaged	% of Trees Limb Damage (14 ÷ 8)	No. of Trees Damaged	% Totals	% of Limb Loss (17 ÷ 16)	(15 x 18)	Total % Loss (13 + 19)	Applicable % Level	(20 -21)	Applicable % (Level)	Applicable % Loss												
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24												
<i>F-1</i>	<i>90</i>	<i>3.0</i>	<i>MM/YYYY</i>	<i>2359</i>	<i>35</i>	<i>0.389</i>	<i>15</i>	<i>0.167</i>	<i>15</i>	<i>8.60</i>	<i>0.573</i>	<i>0.096</i>	<i>0.485</i>	<i>0.350</i>	<i>0.135</i>	<i>0.650</i>	<i>0.208</i>												
PART III:																													
TREES			DAMAGE			TREES			DAMAGE			TREES			DAMAGE			TREES			DAMAGE								
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29						
	NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE		NUMBER	DESTROYED	DAMAGED	NUMBER TREES	% DAMAGE PER TREE						
1	✓	✓				19	✓	✓				37	✓	✓				55	✓		✓		.70	73	✓	✓			
2	✓	✓				20	✓	✓				38	✓	✓				56	✓		✓		.50	74	✓	✓			
3	✓	✓				21	✓	✓				39	✓	✓				57	✓		✓		.60	75	✓				
4	✓	✓				22	✓	✓				40	✓					58	✓		✓		.50	76	✓				
5	✓	✓				23	✓	✓				41	✓					59	✓		✓		.40	77	✓				
6	✓	✓				24	✓					42	✓					60	✓		✓		.40	78	✓		✓		.60
7	✓	✓				25	✓					43	✓					61	✓		✓		.40	79	✓		✓		.70
8	✓	✓				26	✓					44	✓					62	✓					80	✓		✓		.60
9	✓	✓				27	✓					45	✓	✓				63	✓					81	✓		✓		.60
10	✓	✓				28	✓					46	✓	✓				64	✓					82	✓		✓		.70
11	✓					29	✓					47	✓	✓				65	✓					83	✓				
12	✓					30	✓	✓				48	✓	✓				66	✓					84	✓				
13	✓					31	✓	✓				49	✓	✓				67	✓					85	✓				
14	✓					32	✓	✓				50	✓					68	✓					86	✓				
15	✓					33	✓	✓				51	✓					69	✓					87	✓				
16	✓					34	✓	✓				52	✓		✓		.60	70	✓	✓				88	✓				
17	✓					35	✓	✓				53	✓		✓		.60	71	✓	✓				89	✓				
18	✓					36	✓	✓				54	✓		✓		.70	72	✓	✓				90	✓				
Tree Count Appraisal Example														TOTALS		<i>90</i>	<i>35</i>	<i>15</i>		<i>8.60</i>									
This form example does not illustrate all required entry items																													

Form Standards – Production Worksheet

Verify and/or make the following entries for each production worksheet element/item number. A completed production worksheet example is at the end of this exhibit. See paragraph 2D for general form standards and paragraph 31 for other general information.

Item	Required Element	Description
1.	Crop/Code #	“Macadamia Trees” (0024).
2.	Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description	Land location that identifies the legal description, if available, the location of the unit (e.g., section, township, and range; FSA Farm Number; FSA CLUs and tract number; GPS identification; or Grid identification) as applicable for the crop.
4.	Date(s) of Damage ***	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5, MAKE NO ENTRY. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE when applicable as in the case of hail damage (e.g., Jan 10). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, use the Narrative or a Special Report. Refer to the example in item 6.</p> <p>If there is no insurable cause of loss and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</p>
5.	Cause(s) of Damage	Name of the determined insured cause(s) of damage as listed in the LAM for the date of damage listed in item 4 for this inspection. If an insured cause(s) of damage is coded as “Other” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, use the Narrative or a Special Report. Refer to the example in item 6. If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for “No Indemnity Due” claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.
6.	Insured Cause %	<p>PRELIMINARY: MAKE NO ENTRY</p> <p>FINAL: Whole percent of damage for the insured cause of damage listed in item 5 for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, use the Narrative or a Special Report. The total of all “Insured Cause %” including those entered in the Narrative and/or Special Report must equal 100%. If there is no insurable cause of loss and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</p>

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description																		
6.	Insured Cause % (continued)	<p>Example: Entries for item 4, 5, 6, and the Narrative reflecting multiple Dates of Damage, corresponding Insured Cause(s) of Damage, and Insured Cause %.</p> <table border="1" data-bbox="553 415 1446 552"> <tr> <td data-bbox="553 415 846 451">4. Date(s) of Damage</td> <td data-bbox="850 415 971 451">MAY</td> <td data-bbox="976 415 1096 451">JUN 15</td> <td data-bbox="1101 415 1221 451">JUL 30</td> <td data-bbox="1226 415 1346 451">AUG</td> <td data-bbox="1351 415 1446 451">AUG</td> </tr> <tr> <td data-bbox="553 457 846 510">5. Cause(s) of Damage</td> <td data-bbox="850 457 971 510">Excess Moisture</td> <td data-bbox="976 457 1096 510">Wind</td> <td data-bbox="1101 457 1221 510">Hail</td> <td data-bbox="1226 457 1346 510">Drought</td> <td data-bbox="1351 457 1446 510">Heat</td> </tr> <tr> <td data-bbox="553 516 846 552">6. Insured Cause %</td> <td data-bbox="850 516 971 552">10</td> <td data-bbox="976 516 1096 552">20</td> <td data-bbox="1101 516 1221 552">15</td> <td data-bbox="1226 516 1346 552">25</td> <td data-bbox="1351 516 1446 552">20</td> </tr> </table> <p>Narrative: Additional Date of Damage – SEP 30, Cause of Damage – Volcanic Eruption, Insured Cause % - 10%.</p>	4. Date(s) of Damage	MAY	JUN 15	JUL 30	AUG	AUG	5. Cause(s) of Damage	Excess Moisture	Wind	Hail	Drought	Heat	6. Insured Cause %	10	20	15	25	20
4. Date(s) of Damage	MAY	JUN 15	JUL 30	AUG	AUG															
5. Cause(s) of Damage	Excess Moisture	Wind	Hail	Drought	Heat															
6. Insured Cause %	10	20	15	25	20															
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 #	Claim number assigned by the AIP.																		
10.	Policy #	Insured’s assigned policy number.																		
11.	Crop Year	Four digit crop year, as defined in the policy, for which the claim is filed.																		
12.	Additional Units	<p>PRELIMINARY: MAKE NO ENTRY</p> <p>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. If more spaces are needed for non-loss units, enter the unit number identified as “Non-Loss Units” in the Narrative or a Special Report.</p>																		
13.	Est. Prod. Per Acre	MAKE NO ENTRY																		
14.	Date(s) Notice of Loss	<p>PRELIMINARY:</p> <p>(1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.</p> <p>(2) A notice of damage of loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the notice for a third preliminary inspection in the 1st space of this element on the 2nd set of Production Worksheets.</p>																		

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
14.	Date(s) Notice of Loss (continued)	<p>(3) Reserve the “Final” space on the first page of the 1st set of Production Worksheets for the date of notice for the final inspection.</p> <p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative.</p> <p>FINAL: Transfer the last date in the 1st or 2nd space from the first or second set of Production Worksheets to the “Final” space on the first page of the first set of Production Worksheets, if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the FINAL inspection in the “Final” space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15.	Companion Policy(s)	<p>(1) If insured has 100 percent share and no others person has a share, MAKE NO ENTRY.</p> <p>(2) 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 with a share in the unit has an MPCCI policy (i.e., not crop-hail, fire, etc.,). If the other person does not enter “NONE.”</p> <p>(a) If the other person has an MPCCI policy and it is determined that the SAME AIP services it, enter the policy number and handle according to the AIP instructions.</p> <p>(b) If the OTHER person has an MPCCI policy and it is determined a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent and the policy number, if known.</p> <p>(c) If unable to determine the existence of a companion policy, enter “UNKNOWN,” and contact the AIP for further guidance.</p> <p>(3) Refer to the LAM for further information regarding companion policies.</p>

Form Standards - Production Worksheet (Continued)

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

Make separate line entries for varying:

- (1) Rate classes, types, varieties or cropping practices; irrigated practices or organic practices, as applicable;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire exclusion is in effect.

A. ACTUARIAL

Item	Required Element	Description
16.	Field ID	The orchard identification symbol from the Appraisal Worksheet, sketch map, or an aerial photograph. Refer to the Narrative instructions.
17.	Multi-Crop Code	The applicable two digit code for the first crop and second crop. Refer to the LAM for instructions regarding entry of first and second crop codes.
18.	Reported Acres	<ul style="list-style-type: none"> (1) In the event of over-reported acres, handle in accordance with the AIP’s instructions. (2) In the event of under-reported acres, enter the reported acres, to tenths, for the orchard/sub-orchard. (3) If there are no under-reported acres, MAKE NO ENTRY. <p>Refer to the LAM and CIH for acreage determination instructions specific to perennial crops.</p>
19.	Determined Acres	<p>Refer to the LAM for a definition of acceptable determined acres for perennial crops used herein and how acres for perennial crops are determined. Determined acres, to tenths, for the field/subfield for which consent is given for another use and/or:</p> <ul style="list-style-type: none"> (a) Put to another use without consent. (b) Abandoned. (c) Damaged by uninsured causes. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p>

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
19.	Determined Acres (continued)	<p>FINAL: Determined acres, to tenths. Acreage breakdown within a unit may be estimated (refer to the LAM) if a determination is impractical. ACCOUNT FOR ALL ACREAGE IN THE UNIT. For acreage appraised using the Tree Count Appraisal Method, when damaged/destroyed tree are concentrated in specific area(s) of the unit, document the number of acres with damaged/destroyed trees on one line using the entry from item 9 of the Appraisal Worksheet and document the number of undamaged trees on a separate line. Explain in the Narrative.</p> <p>Example: A 10.0 acre unit of macadamia trees sustains insured damage on 3.0 acres. An Appraisal Worksheet was completed for the 3.0 acres of damaged tree acreage. 7.0 acres of trees were undamaged. Enter the 3.0 acres on one line and 7.0 acres on a separate line. Refer to the Production Worksheet Example.</p>
20.	Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
21.	Risk	MAKE NO ENTRY
22.	Type	Three-digit code number, entered exactly as specified on the AD, for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If a type (or variety) is not specified on the AD, MAKE NO ENTRY.
23.	Class	Three-digit code number, entered exactly as specified on the AD for the class grown by the insured. If "No Class Specified" is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If a class is not specified on the AD, MAKE NO ENTRY.
24.	Sub-Class	MAKE NO ENTRY.
25.	Intended Use	MAKE NO ENTRY.
26.	Irr. Practice	Three-digit code number, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If an irrigated practice is not specified on the AD, MAKE NO ENTRY.

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
27.	Cropping Practice	MAKE NO ENTRY.
28.	Organic Practice	Three-digit code number, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If an organic practice is not specified on the AD, MAKE NO ENTRY.
29.	Stage	Make the appropriate entry for each entry in item 19: (1) “D” for damaged acres; and (2) “UD” for undamaged acres.
30.	Use of Acreage	MAKE NO ENTRY
B. POTENTIAL YIELD		
Item	Required Element	Description
31.	Appraised Potential	(1) Line through heading and enter “ Amt. of Ins. Per Acre ” (2) Enter the applicable “ Amount of Insurance per Acre ” in whole dollars. (a) Verify that the dollar amount of insurance was reduced 1 percent for each percent below 90 percent if the stand is less than 90 percent based on the original planting pattern. (b) Enter the reduced amount and explain in the Narrative. Refer to the Summary of Coverage and the AD for the applicable information.
32a.	Moisture %	MAKE NO ENTRY.
32b.	Factor	(1) When “D” is entered in item 29: (a) enter the result of subtracting entry in item 24 of the Appraisal Worksheet from 1.000, as a three-place decimal number; and (b) document the calculation in the Narrative. Example: 1.000 – 0.408 = 0.592 (2) When “UD” is entered in item 29 enter 1.000.
33.	Shell %, Factor, or Value	MAKE NO ENTRY.

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description														
34.	Production Pre QA ***	Enter the result of multiplying item 19 by item 31, rounded to whole dollars.														
35.	Quality Factor	Enter “.000,” if due to insured causes and under section 15(j) of the BP, a Federal or State agency has ordered the appraised insured crop or production to be destroyed. Instruct the insured to complete a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative). Also refer to the LAM for additional information. Otherwise, MAKE NO ENTRY.														
36.	Production Post QA	<p>Appraisals The result of multiplying item 34 by item 32b, rounded to whole dollars.</p> <p>Destruction Orders The result of multiplying item 34 by item 35, rounded to whole dollars.</p>														
37.	Uninsured Causes	<p>(1) Hail and Fire Exclusion in effect:</p> <p style="padding-left: 40px;">(a) refer to the LAM; and (b) enter the Hail and Fire Exclusion appraisal per acre in whole dollars.</p> <p>(2) MAKE NO ENTRY if Hail and Fire Exclusion is not in effect.</p> <p>(3) Document any tree damaged due to uninsured causes in the Narrative as a percent.</p>														
38.	Total to Count	Result of adding item 36 and item 37, in whole dollars.														
39.	Total	Total determined acres calculated by adding all in entries in item 19, to tenths.														
40.	Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit’s appraised and harvested production (refer to table below)</p> <table border="1" data-bbox="565 1423 1446 1675"> <thead> <tr> <th colspan="2" data-bbox="565 1423 1446 1457">Qualifying QA Condition</th> </tr> </thead> <tbody> <tr> <td data-bbox="565 1463 1003 1497">TW</td> <td data-bbox="1008 1463 1446 1497">Dark Roast</td> </tr> <tr> <td data-bbox="565 1503 1003 1537">KD</td> <td data-bbox="1008 1503 1446 1537">Sclerotinia</td> </tr> <tr> <td data-bbox="565 1543 1003 1577">Garlicky (Grade)</td> <td data-bbox="1008 1543 1446 1577">Ergoty (Grade)</td> </tr> <tr> <td data-bbox="565 1583 1003 1617">Aflatoxin</td> <td data-bbox="1008 1583 1446 1617">COFO</td> </tr> <tr> <td data-bbox="565 1623 1003 1656">Vomitoxin</td> <td data-bbox="1008 1623 1446 1656">Other</td> </tr> <tr> <td data-bbox="565 1663 1003 1696">Fumonism</td> <td data-bbox="1008 1663 1446 1696">None</td> </tr> </tbody> </table> <p>(a) Check “Other” if the identified injurious substance(s) or condition(s), for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41. Refer to the Narrative for documentation requirements.</p> <p>(b) Otherwise, check “None.”</p>	Qualifying QA Condition		TW	Dark Roast	KD	Sclerotinia	Garlicky (Grade)	Ergoty (Grade)	Aflatoxin	COFO	Vomitoxin	Other	Fumonism	None
Qualifying QA Condition																
TW	Dark Roast															
KD	Sclerotinia															
Garlicky (Grade)	Ergoty (Grade)															
Aflatoxin	COFO															
Vomitoxin	Other															
Fumonism	None															

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
41.	Do any mycotoxins exceed FDA, State, or other health organization maximum limits?	Check “Yes” if any mycotoxins listed in item 40 (including those identified as “Other”) exceed the FDA, State, or other health organization maximum limits. Otherwise, MAKE NO ENTRY. Refer to the Narrative for documentation requirements.
42.	Totals	Result of adding all entries in item 34, 36, 37, and 38 respectively, in whole dollars. If item has no entries, MAKE NO ENTRY.
	NARRATIVE	<p>If more space is needed, document information on a Special Report and enter “See Special Report.” Attach the Special Report to the Production Worksheet.</p> <ul style="list-style-type: none"> (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 item 37 for uninsured causes due to hail/fire exclusion, document 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 Appraisal Worksheet, and the date of the appraisal was 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 the insured has no other fire insurance. Refer to the LAM for additional information (g) Explain any errors discovered on the Summary of Coverage. (h) Explain any commingled production. Refer to the LAM for additional information. (i) Explain any entry for “Production Not to Count” in item 62 and/or any production not included in item 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
	<p>NARRATIVE (continued)</p>	<p>(j) Explain a “No” checked in item 44.</p> <p>(k) Attach an aerial photo or a sketched map to identify the total unit:</p> <p>(1) if consent is or has been given to put part of the unit to another use;</p> <p>(2) if uninsured causes are present; or</p> <p>(3) for unusual or controversial cases.</p> <p>Indicate the disposition of the acreage put to another use with or without consent on the aerial photo or sketched map.</p> <p>(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.</p> <p>(m) If another adjuster or supervisor accompanies the adjuster on the inspection, enter the code number of that adjuster or supervisor and the date of the inspection.</p> <p>(n) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed according to the AIP instructions.</p> <p>(o) Explain any delayed notices or claims as instructed in the LAM.</p> <p>(p) Document any unauthorized estimated acres shown in item 19. Refer to the LAM for instructions.</p> <p>(q) Document the method and calculation used to determine acres for the unit. Refer to the LAM.</p> <p>(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 were not effective.</p> <p>(s) Document any other pertinent information, including any data to support any factors used to calculate the production, etc.</p>

Form Standards - Production Worksheet (Continued)

Item	Required Element	Description
	NARRATIVE (continued)	<p>(t) Document the following for any production that was ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions:</p> <ul style="list-style-type: none"> (i) Identity of injurious substance or condition. (ii) The circumstances that caused the crop to be affected by the substance or condition. (iii) The date the crop was destroyed and the method of destruction. (iv) Attach the following to the Production Worksheet: <ul style="list-style-type: none"> (A) insured’s completed Certification Form; (B) a copy of the destruction order issued by the Federal or State agency; and (C) a copy of the laboratory test results that confirms the presence of the substance or conditions. (v) Refer to the LAM for additional documentation requirements
43.	Date Harvest Completed	<p>Used to determine if there is a delayed notice or claim. Refer to the LAM for additional information.</p> <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL:</p> <ul style="list-style-type: none"> (a) The earlier of the date the ENTIRE acreage on the unit was: <ul style="list-style-type: none"> (i) harvested; (ii) totally destroyed; (iii) put to another use; (iv) a combination of harvested, totally destroyed, or put to another use; or (v) the calendar date for the EOIP. (b) Enter the date from the Certification Form when the entire unit is put to another use, etc., if the case involves a Certification Form. Refer to the LAM for additional information.

Form Standards - Production Worksheet (Continued)

SECTION II – DETERMINED HARVESTED PRODUCTION		
Item	Required Element	Description
44.	Damage similar to other farms in the area?	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 orchards in the area. If “No” is checked, explain in the Narrative.
45.	Assignment of Indemnity	Check “Yes” only if an assignment of an indemnity is in effect for the crop year. Otherwise, check “No.” Refer to the LAM.
46.	Transfer of Right to Indemnity	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year. Otherwise, check “No.” Refer to the LAM.
A. MEASUREMENTS		
47-52		MAKE NO ENTRY
B. GROSS PRODUCTION		
53-56		MAKE NO ENTRY
C. ADJUSTMENTS TO HARVESTED PRODUCTION		
Item	Required Element	Description
57-68		MAKE NO ENTRY.
69.	Section I Total	The result of adding all entries in item 38, in whole dollars.
70.	Unit Total	Transfer entry from item 69.
71.	Allocated Prod.	MAKE NO ENTRY
72.	Total APH Prod.	
73.	Insured’s Signature and Date:	Insured’s or insured’s authorized representative’s signature and date. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on this worksheet WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood.
74.	Adjuster’s Signature, Code No., and Date:	Adjuster’s signature, code number, and date signed after the insured or insured’s authorized representative has signed. Enter the adjuster’s code number ONLY for an absentee insured. The signature and date will be entered AFTER the absentee insured has signed and returned the worksheet. Final indemnity inspections should be signed at the bottom.
75.	Page Numbers	PRELIMINARY: Page numbers – “1,” “2,” etc., at the time of inspection. FINAL: Page Numbers – (Example: Page 1 of 2, Page 2 of 2, etc.).

Form Standards - Production Worksheet (Continued)

PRODUCTION WORKSHEET																						
1. Crop/Code # <i>Macadamia Trees</i> <i>0024</i>		2. Unit # <i>0001-0001-BU</i>		3. Location Description <i>SW1-96N-30W</i>				7. Company Agency <i>Any Company</i> <i>Any Agency</i>				8. Name of Insured <i>I. M. Insured</i>										
4. Date(s) of Damage <i>JAN 10</i>		5. Cause(s) of Damage <i>Wind</i>		6. Insured Cause % <i>100%</i>		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # <i>XXXXXXX</i>				11. Crop Year <i>2016</i>								
10. Policy # <i>XXXXXX</i>		14. Date(s) 1st <i>MM/DD/YYYY</i>		2nd <i>MM/DD/YYYY</i>		Final <i>MM/DD/YYYY</i>		15. Companion Policy(s)														
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																						
A. ACTUARIAL										B. POTENTIAL YIELD												
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Ir Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential Amt. of Ins. Per Acre	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			25.0	1.000		997	D03						D		2722	0.592		68,050	***	40,286		40,286
39. TOTAL		25.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		68,050		40,286		40,286	
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						
NARRATIVE (If more space is needed, attach a Special Report)										Orchard A, item 32b Factor: 1.000 – 0.408 (from Appraisal Worksheet item 24 entry) = 0.592												
SECTION II – DETERMINED HARVESTED PRODUCTION																						
43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>							
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION												
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.			
47b.	Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton (Lbs.) CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	64b.	Quality Factor	Production to Count		
																		Value				
																		Mkt. Price				
67. TOTAL															68. Section II Total							
Representative Sample Claim Example (For Illustration Purposes Only) This form example does not illustrate all required entry items (e.g., signatures, etc.).															69. Section I Total		40,286					
															70. Unit Total		40,286					
															71. Allocated Prod.							
															72. Total APH Prod.							

Form Standards - Production Worksheet (Continued)

PRODUCTION WORKSHEET																						
1. Crop/Code # <i>Macadamia Trees</i> <i>0024</i>		2. Unit # <i>0002-0001-BU</i>		3. Location Description <i>SW1-96N-20W</i>			7. Company Agency <i>Any Company</i> <i>Any Agency</i>				8. Name of Insured <i>I. M. Insured</i>											
4. Date(s) of Damage <i>JAN 10</i>		5. Cause(s) of Damage <i>Fire</i>		6. Insured Cause % <i>100%</i>		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # <i>XXXXXXX</i>			11. Crop Year <i>YYYY</i>									
10. Policy #		14. Date(s)			15. Companion Policy(s)		10. Policy # <i>XXXXXX</i>			14. Date(s) 1st <i>MM/DD/YYYY</i>		2nd		Final <i>MM/DD/YYYY</i>								
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																						
A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential Amt. of Ins. Per Acre	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			3.0	1.000		997	D03						D		2359	0.792		7,077		5,605		5,605
B			7.0	1.000		997	D03						UD		2359	1.000		16,513		16,513		16,513
39. TOTAL		10.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None												42. TOTALS		27,220		22,118		22,118	
NARRATIVE (If more space is needed, attach a Special Report)										Orchard A, item 32(b) Factor: 1.000 – 0.208 (from appraisal worksheet item 24 entry) = 0.792 Orchard A appraised 3.0 acres see Appraisal Worksheet. Orchard B 7.0 acres with no damage.												
SECTION II – DETERMINED HARVESTED PRODUCTION																						
43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area?					45. Assignment of Indemnity					46. Transfer of Right to Indemnity?							
					Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>							
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION												
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.			
47b.	Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton (Lbs.) CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	64b.	Quality Factor	Production to Count		
									18000													
67. TOTAL																18000	68. Section II Total					
Tree Count Claim Example (For Illustration Purposes Only) This form example does not illustrate all required entry items (e.g., signatures, etc.).																69. Section I Total					22,118	
																70. Unit Total					22,118	
																71. Allocated Prod.						
																72. Total APH Prod.						

Tree Population per Acre

Do not use the following table to determine acres.

The tree and row spacings in the following table are for square and hedgerow plantings.

		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	36	37	38	39	40								
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	121	118	115	112	109								
	11	396	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	110	107	104	102	99								
	12	363	330	303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104	101	98	96	93	91								
	13	335	305	279	258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96	93	91	88	86	84								
	14	311	283	259	239	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89	86	84	82	80	78								
	15	290	264	242	223	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83	81	78	76	74	73								
	16	272	248	227	209	194	182	170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78	76	74	72	70	68								
	17	256	233	214	197	183	171	160	151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73	71	69	67	66	64								
	18	242	220	202	186	173	161	151	142	134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69	67	65	64	62	61								
	19	229	208	191	176	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66	64	62	60	59	57								
	20	218	198	182	168	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62	61	59	57	56	54								
	21	207	189	173	160	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69	67	65	63	61	59	58	56	55	53	52								
	22	198	180	165	152	141	132	124	116	110	104	99	94	90	86	83	79	76	73	71	68	66	64	62	60	58	57	55	54	52	51	50								
	23	189	172	158	146	135	126	118	111	105	100	95	90	86	82	79	76	73	70	68	65	63	61	59	57	56	54	53	51	50	49	47								
	24	182	165	151	140	130	121	113	107	101	96	91	86	83	79	76	73	70	67	65	63	61	59	57	55	53	52	50	49	48	47	45								
	25	174	158	145	134	124	116	109	102	97	92	87	83	79	76	73	70	67	65	62	60	58	56	54	53	51	50	48	47	46	45	44								
	26	168	152	140	129	120	112	105	99	93	88	84	80	76	73	70	67	64	62	60	58	56	54	52	51	49	48	47	45	44	43	42								
	27	161	147	134	124	115	108	101	95	90	85	81	77	73	70	67	65	62	60	58	56	54	52	50	49	47	46	45	44	42	41	40								
	28	156	141	130	120	111	104	97	92	86	82	78	74	71	68	65	62	60	58	56	54	52	50	49	47	46	44	43	42	41	40	39								
	29	150	137	125	116	107	100	94	88	83	79	75	72	68	65	63	60	58	56	54	52	50	48	47	46	44	43	42	41	40	39	38								
	30	145	132	121	112	104	97	91	85	81	76	73	69	66	63	61	58	56	54	52	50	48	47	45	44	43	41	40	39	38	37	36								
	31	141	128	117	108	100	94	88	83	78	74	70	67	64	61	59	56	54	52	50	48	47	45	44	43	41	40	39	38	37	36	35								
	32	136	124	113	105	97	91	85	80	76	72	68	65	62	59	57	54	52	50	49	47	45	44	43	41	40	39	38	37	36	35	34								
	33	132	120	110	102	94	88	83	78	73	69	66	63	60	57	55	53	51	49	47	46	44	43	41	40	39	38	37	36	35	34	33								
	34	128	116	107	99	92	85	80	75	71	67	64	61	58	56	53	51	49	47	46	44	43	41	40	39	38	37	36	35	34	33	32								
	35	124	113	104	96	89	83	78	73	69	66	62	59	57	54	52	50	48	46	44	43	41	40	39	38	37	36	35	34	33	32	31								
	36	121	110	101	93	86	81	76	71	67	64	61	58	55	53	50	48	47	45	43	42	40	39	38	37	36	35	34	33	32	31	30								
	37	118	107	98	91	84	78	74	69	65	62	59	56	54	51	49	47	45	44	42	41	39	38	37	36	35	34	33	32	31	30	29								
	38	115	104	96	88	82	76	72	67	64	60	57	55	52	50	48	46	44	42	41	40	38	37	36	35	34	33	32	31	30	29	28								
	39	112	102	93	86	80	74	70	66	62	59	56	53	51	49	47	45	43	41	40	39	37	36	35	34	33	32	31	30	29	28	27								
	40	109	99	91	84	78	73	68	64	61	57	54	52	50	47	45	44	42	40	39	38	36	35	34	33	32	31	30	29	28	27									

If a spacing is not shown on this chart:

Multiply the distance between trees (nearest tenth of a foot) by the distance between rows (nearest tenth of a foot) and then divide the result into 43,460 sq. ft. per acre (rounded to nearest whole number).

Example: 6.5 ft. x 10 ft. = 65 sq. ft.
 43,560 sq. ft. per acre ÷ 65 sq. ft. = 670 trees per acre