



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25010 (12-2018)
FCIC-25010-1 (11-2019)
FCIC-25010-2 (12-2019)
FCIC-25010-3 (04-2020)

LOSS ADJUSTMENT MANUAL STANDARDS HANDBOOK

2020 and Succeeding Crop Years

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

TITLE: Loss Adjustment Manual Standards Handbook	NUMBER: FCIC-25010 FCIC-25010-1 FCIC-25010-2 FCIC-25010-3
EFFECTIVE DATE: 2020 and Succeeding Crop Years	ISSUE DATE: April 16, 2020
SUBJECT: Provides procedures and instructions for administering general loss adjustment of crop insurance programs.	OPI: Product Administration and Standards Division APPROVED: <i>/s/ Richard H. Flourney</i> Deputy Administrator for Product Management

REASONS FOR AMENDMENT:

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

1. Subparagraph 603E – Revised language to clarify the number of eligible double-cropped acres.

LOSS ADJUSTMENT MANUAL STANDARDS HANDBOOK

CONTROL CHART:

Loss Adjustment Manual (LAM) Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number(s)	Exhibit Page(s)	Date	Directive Number
Remove	1-2		61-62			11-2019 12-2018	FCIC-25010-2 FCIC-25010
Insert	1-2		61-61.2 62			04-2020	FCIC-25010-3
Current Index	1-2	1-6	1-2			04-2020	FCIC-25010-3
			3-4			11-2019	FCIC-25010-1
			5-6			12-2018	FCIC-25010
			7-10			11-2019	FCIC-25010-1
			11-12			12-2018	FCIC-25010
			13-14			11-2019	FCIC-25010-1
			15-16			12-2018	FCIC-25010
			17-58			11-2019	FCIC-25010-1
			59-60			12-2018	FCIC-25010
			61-61.2			12-2019	FCIC-25010-2
			62			04-2020	FCIC-25010-3
			63-64			04-2020	FCIC-25010-3
			65-68			12-2018	FCIC-25010
			69-86			12-2019	FCIC-25010-2
			87-88			12-2018	FCIC-25010
			89-96			11-2019	FCIC-25010-1
			97-102			12-2018	FCIC-25010
			103-116			11-2019	FCIC-25010-1
			117-118			12-2018	FCIC-25010
			119-144			11-2019	FCIC-25010-1
			145-146			12-2018	FCIC-25010
			147-150			11-2019	FCIC-25010-1
			151-154			12-2018	FCIC-25010
			155-256			11-2019	FCIC-25010-1
			257-258			12-2018	FCIC-25010
			259-260			11-2019	FCIC-25010-1
			261-262			12-2018	FCIC-25010
			263-264			11-2019	FCIC-25010-1
			265-266			12-2018	FCIC-25010
			267-286			11-2019	FCIC-25010-1
			287-288			12-2018	FCIC-25010
289-310			11-2019	FCIC-25010-1			
311-312			12-2018	FCIC-25010			
313-314			11-2019	FCIC-25010-1			
315-316			12-2018	FCIC-25010			
317-327			11-2019	FCIC-25010-1			
			1-23	328-404	12-2018	FCIC-25010	

FILING INSTRUCTIONS:

These inserted pages listed in the Control Chart above under the “Insert” heading replace such pages in the 2020 Loss Adjustment Manual (LAM) Standards Handbook, FCIC-25010-2h (12-2019). This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any 2019 or prior crop year determinations.

603 Indemnity Payment as it Relates to Double-Cropping History (Continued)

D. Examples of Double-Cropping Eligibility for Planted Acreage (continued)

Example 6: Total cropland 2,545.9. In 2020, the insured planted, reported, and harvested 399.9 acres of insured winter (fall-planted) wheat. Based on the following history, what amount of soybean acreage would be eligible for a one hundred percent (100%) payment due to the double-cropping history?

Crop History from Insured's Records or APH Record						
Crop Year	Oats	Corn	Soybeans			Wheat
			NFAC Practice	FAC Practice	Total Acres	
2019	0.0	793.4	816.7	341.3	1158.0	349.6
2018	0.0	805.3	954.8	106.9	1061.7	106.9
2017	0.0	909.4	950.9	50.9	1001.8	200.8
2016	20.0	979.3	979.1	0.0	979.1	0.0
2015	30.0	0.0	1079.1	0.0	1079.1	0.0
2014	0.0	0.0	885.7	191.6	1077.3	268.7

341.3 acres would be the maximum acreage that could be claimed for double-cropping in the 2020 crop year. Assume no soybeans in the NFAC column followed failed wheat. The BP requires two years of double-cropping in at least two of the last four crop years in which the first insured crop was planted. Per the DC history above, 341.3 FAC acres is the greatest number of soybean acres that have been DC in two of the last four CYs in which the first insured crop was planted.

Crop Year	Wheat (1st Insured crop in 2020 Crop Year)	1st Crop Planted (Yes/No)	FAC Soybeans in the last 4 crop years the 1st insured crop was planted
2019	349.6	Yes	341.3
2018	106.9	Yes	106.9
2017	200.8	Yes	50.9
2016	0.0	No	n/a
2015	0.0	No	n/a
2014	268.7	Yes	191.6
Maximum FAC acres based on at least two of the last four crop years that the first insured crop was planted			341.3

E. Limitations of Number of Double-Cropped Acres

The receipt of a full indemnity payment on a crop or crops in a double-crop situation is limited to the greatest number of acres for which the insured has double-cropped in a CY for the time period described in subparagraph 603A(3)(a) or (b). If there are two or more years of qualifying double-crop history in this four-year period, the receipt of a full indemnity payment on a crop or crops in a double-crop situation is limited to the highest number of acres double-cropped within the applicable four-year period. If there are not at least two years of qualifying double-crop history, no double-cropping eligibility exists. For PP eligibility on double-crop acres, refer to the PPSH.

E. Limitations of Number of Double-Cropped Acres (continued)

Example 1: The producer has the two years of required double-crop history and of these years, double-cropped 40 acres in the 2018 CY and 50 acres in the 2016 CY. 50 acres qualify for double-cropping eligibility.

Example 2: The producer has qualifying double-crop history in each of the last four crop years that the 1st insured crop was grown. Of these years, the insured double-cropped 40 acres in the 2019 CY, 40 acres in the 2018 CY, 60 acres in the 2017 CY, and 45 acres in the 2015 CY. 60 acres qualify for double-cropping eligibility.

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604 Subsequent Planted Crops

A subsequent crop is a crop following a 2nd crop (i.e., 3rd, 4th, etc.) or following an insured crop that is prevented from being planted after a 1st insured crop.

- (1) Insurance is not provided for subsequent crops unless:
 - (a) it is a practice that is generally recognized by agricultural experts or the organic agricultural experts for the area to plant three or more crops for harvest on the same acreage in the same crop year, and
 - (b) additional coverage insurance provided under the authority of the Act is offered for the 3rd or subsequent crop in the same crop year.
- (2) Insurance will only be provided for a subsequent crop if the criteria in both items (a) and (b) below are met.
 - (a) The insured must provide records acceptable to the AIP that show:
 - (i) The insured has produced and harvested the insured crop following two other crops that were harvested on the same acreage in the same crop year in at least two of the last four years in which the insured produced the insured crop; or
 - (ii) The applicable acreage has had three or more crops produced and harvested on it in at least two of the last four years in which the insured crop was grown on it; and
 - (b) The amount of insurable acreage must not exceed one hundred percent (100%) of the greatest number of acres for which the insured has provided the records required in item (2)(a) above.

605 Loss Adjustment

A. Inspection and Appraisal of 1st Insured Crop

- (1) On an inspection for the 1st insured crop, the adjuster must obtain a certification from the insured certifying his/her intent to:
 - (a) plant a 2nd crop on any of the acreage released, or
 - (b) cash rent to a person who plans to plant an insured crop on 1st crop acreage.

Refer to paragraph 602 for more information regarding cash renting 1st insured crop acreage and also subparagraph 601B(2)(c) regarding the insured's written notice requirements. The election to not insure the 2nd crop must be made as specified in subparagraph 601B(2).