



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25440 (01-2019)
FCIC-25440-1 (11-2019)
FCIC-25440-2 (10-2020)
FCIC-25440-3 (04-2021)

SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
KANSAS CITY, MO 64133**

TITLE: SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25440 (01-2019) 25440-1 (11-2019) 25440-2 (10-2020) 25440-3 (04-2021)
EFFECTIVE DATE: 2021 and Succeeding Crop Years	ISSUE DATE: April 26, 2021
SUBJECT: Provides the procedures and instructions for administering the Soybean crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /S:/ Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. **Exhibit 3:** Revised the example appraisal worksheets for plant damage and defoliation to incorporate the updated factors from Exhibit 14.
2. **Exhibit 14:** Inserted updated Indeterminate Soybean Defoliation Percent of Damage charts. Chart was updated to correct anomalies.

SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Soybean Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit	Exhibit Pages	Date	FCIC Number
Remove	1-4			3	29-30	11-2019	FCIC-25440-1
				14	73-73.1	10-2020	FCIC-25440-2
Insert	1-2			3	29-30	04-2021	FCIC-25440-3
				14	73-73.1	04-2021	FCIC-25440-3
Current Index	1-2	1-2	1-8 9-10 11-18 19	1	20	04-2021	FCIC-25440-3
				2	21	01-2019	FCIC-25440
				3	22	10-2020	FCIC-25440-2
				3	23-24	01-2019	FCIC-25440
				3	25-28	10-2020	FCIC-25440-2
				3	29-30	01-2019	FCIC-25440
				3	31	10-2020	FCIC-25440-2
				4	32-34	10-2020	FCIC-25440-2
				4	35-38	11-2019	FCIC-25440-1
				4	39-50	01-2019	FCIC-25440
				4	51-52	10-2020	FCIC-25440-2
				5-8	53-60	01-2019	FCIC-25440
				9-12	61-70	11-2019	FCIC-25440-1
				13	71-72	01-2019	FCIC-25440
				14	73-73.1	04-2021	FCIC-25440-3
				15	74	10-2020	FCIC-25440-2
				16-18	75-81	01-2019	FCIC-25440

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the 2021 Soybean Loss Adjustment Standards Handbook, FCIC-25440-2 (10-2020). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

Form Standards – Appraisal Worksheet (Continued)

FOR ILLUSTRATION PURPOSES ONLY

SOYBEAN APPRAISAL WORKSHEET

PART I – STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured I. M. INSURED	2 Policy Number XXXXXXXX	3 Crop Year YYYY	4 Unit No. 0002-0002 BU	5 Field ID A	6 Practice 002
7 Company ANY COMPANY	8 Date of Damage JUN 10	9 Acres 9.2	10 Variety WELLS - I	11 Row Width 30"	12 Claim Number XXXXX

13 Sample No.	STAGE OF GROWTH		V-STAGE		18 V-Stage Stand Reduction % Loss	19 R-Stage Plants Destroyed	20 Total Direct Damage	21 % Crop Remaining	PLANT DAMAGE		24 Total Damage (20 + 23)	26 Sample Average Damage
	14 DOD	15 DOA	16 Original (1000)	17 Remaining (1000)					22 Gross (Item 42)	23 Net (21 x 22)		
1	R3	R5				29.0	29.0	71.0	18.4	13.1	42.1	41.3
2	R3	R5				34.0	34.0	66.0	9.4	6.2	40.2	58.7
3	R3	R5				34.5	34.5	65.5	10.9	7.1	41.6	43
SOYBEAN FIELD NOTES											25 Total 123.9	29 Appraisal (BU/A) 25.2

SAMPLE NUMBER	PLANTS PER 10 FEET		PLANT NUMBER	1																				TOTAL	% OF NODES	% DAMAGE	TOTAL
	31 Total	32 Remaining		34 Nodes Cut Off/ Broken Over	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19				
1			34 Nodes Cut Off/ Broken Over	4	1	4	2	0	3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	36	38	40	
33 Total Nodes	280		35 % Defoliation	40	40	50	50	35	45	40	30	35	50	60	40	35	40	35	45	50	35	30	35	37	39	41	42
2			34 Nodes Cut Off/ Broken Over	3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	36	38	40	
33 Total Nodes	280		35 % Defoliation	10	15	15	10	10	20	15	15	10	0	0	10	10	0	15	15	10	0	10	10	37	39	41	42
3			34 Nodes Cut Off/ Broken Over	1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	36	38	40	
33 Total Nodes	280		35 % Defoliation	20	30	30	20	20	20	30	30	20	10	10	20	20	10	25	25	15	15	20	20	37	39	41	42

56 Remarks

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Form Standards – Appraisal Worksheet (Continued)

FOR ILLUSTRATION PURPOSES ONLY

Soybean Appraisal Worksheet

PART I – STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured I. M. INSURED		2 Policy Number XXXXXXXX		3 Crop Year YYYY		4 Unit No. 0003-0003 BU		5 Field ID A		6 Practice 003	
7 Company ANY COMPANY		8 Date of Damage AUG 11		9 Acres 10.0		10 Variety WELLS - D		11 Row Width 30"		12 Claim Number XXXXX	

13 Sample No.	STAGE OF GROWTH		V-STAGE		18 V-Stage Stand Reduction % Loss				19 R-Stage Plants Destroyed		20 Total Direct Damage		21 % Crop Remaining		22 Gross (Item 42)		23 Net (21 x 22)		24 Total Damage (20 + 23)	26 Sample Average Damage	
	14 DOD	15 DOA	16 Original (1000)	17 Remaining (1000)													27 % Potential				
1	R3	R5							29.0		29.0		71.0		18.4		13.1		42.1	41.3	
2	R3	R5							34.0		34.0		66.0		9.4		6.2		40.2	58.7	
3	R3	R5							34.5		34.5		65.5		10.9		7.1		41.6	43	
																			25 Total	29 Appraisal (BU/A)	
																			123.9	25.2	

SOYBEAN FIELD NOTES

SAMPLE NUMBER	PLANTS PER 10 FEET		PLANT NUMBER	1-20																	TOTAL	% OF NODES	% DAMAGE	TOTAL			
	31 Total	32 Remaining		34 Nodes Cut Off/ Broken Over	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16					17	18	19
30	1			4	1	4	2	0	3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	36	38	40	
33 Total Nodes			35 % Defoliation	40	40	50	50	35	45	40	30	35	50	60	40	35	40	35	45	50	35	30	35	37	39	41 +	42
																					820	41	11.0 =	18.4			
30	2			3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	36	38	40	
33 Total Nodes			35 % Defoliation	10	15	15	10	10	20	15	15	10	0	0	10	10	0	15	15	10	0	10	10	37	39	41 +	42
																					200	10	1.0 =	9.4			
30	3			1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	36	38	40	
33 Total Nodes			35 % Defoliation	20	30	30	20	20	20	30	30	20	10	10	20	20	10	25	25	15	15	20	20	37	39	41 +	42
																					410	21	3.0 =	10.9			

56 Remarks

Indeterminate Soybean Defoliation Percent of Damage

Stages	Percent of Defoliation																								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Vc-Vn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1
R2.5	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3
R3	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	3	3	3	4	4	4
R3.5	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	3	3	3	4	4	4
R4	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	3	3	3	4	4	4	5
R4.5	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	3	3	3	4	4	4	5
R5	0	0	0	0	0	0	0	0	1	1	1	1	1	2	2	2	2	3	3	3	3	4	4	4	5
R5.5	0	0	0	0	0	0	0	0	1	1	1	1	1	2	2	2	2	3	3	3	3	4	4	4	5
R6	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	3	3	3	4	4	4
R6.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1

Indeterminate Soybean Defoliation Percent of Damage (cont'd)

Stages	Percent of Defoliation																								
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
Vc-Vn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R1	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	3	3	3
R2	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	5	5	5	5	6	6	6	6
R2.5	3	4	4	4	4	5	5	5	6	6	6	7	7	7	8	8	9	9	9	10	10	11	11	12	12
R3	5	5	5	6	6	6	7	7	8	8	9	9	10	10	11	11	12	12	13	14	14	15	16	16	17
R3.5	5	5	5	6	6	7	7	8	8	8	9	9	10	11	11	12	12	13	13	14	15	15	16	17	17
R4	5	5	6	6	7	7	8	8	8	9	10	10	11	11	12	12	13	14	14	15	16	16	17	18	18
R4.5	5	5	6	6	7	7	8	8	9	9	10	10	11	11	12	13	13	14	14	15	16	17	17	18	19
R5	5	6	6	6	7	7	8	8	9	9	10	11	11	12	12	13	14	14	15	16	16	17	18	19	19
R5.5	5	6	6	6	7	7	8	8	9	9	10	11	11	12	12	13	14	14	15	16	16	17	18	19	19
R6	4	5	5	5	5	6	6	6	7	7	8	8	8	9	9	10	10	10	11	11	12	12	13	13	14
R6.5	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4

Indeterminate Soybean Defoliation Percent of Damage (cont'd)

Stages	Percent of Defoliation																								
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Vc-Vn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R1	3	3	3	4	4	4	4	5	5	5	5	6	6	6	7	7	7	8	8	8	9	9	9	10	10
R2	7	7	7	8	8	8	9	9	10	10	11	11	11	12	12	13	13	14	14	15	16	16	17	17	18
R2.5	13	13	14	14	15	15	16	16	17	17	18	19	19	20	20	21	22	22	23	24	24	25	26	26	27
R3	18	18	19	20	20	21	22	23	23	24	25	26	27	28	29	29	30	31	32	33	34	35	36	37	38
R3.5	18	19	19	20	21	22	22	23	24	25	26	27	27	28	29	30	31	32	33	34	35	36	37	38	39
R4	19	20	21	21	22	23	24	25	26	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
R4.5	19	20	21	22	23	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
R5	20	21	22	23	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
R5.5	20	21	22	23	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
R6	14	15	15	16	16	17	17	18	19	19	20	20	21	22	22	23	23	24	25	25	26	27	27	28	29
R6.5	4	4	5	5	5	5	5	6	6	6	6	7	7	7	8	8	8	8	9	9	9	10	10	10	11

Indeterminate Soybean Defoliation Percent of Damage (cont'd)

Stages	Percent of Defoliation																								
	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Vc-Vn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R1	11	11	12	12	13	13	14	14	15	15	16	16	17	17	18	19	19	20	21	21	22	23	23	24	25
R2	19	19	20	21	21	22	23	23	24	25	26	26	27	28	29	30	31	32	32	33	34	35	36	37	38
R2.5	28	29	29	30	31	32	32	33	34	35	36	36	37	38	39	40	41	42	43	44	44	45	46	47	48
R3	39	40	41	42	43	44	45	47	48	49	50	51	52	53	55	56	57	58	60	61	62	64	65	66	68
R3.5	40	41	42	43	44	45	46	48	49	50	51	52	54	55	56	57	58	60	61	62	64	65	66	68	69
R4	42	44	45	46	47	48	49	51	52	53	54	56	57	58	59	61	62	63	65	66	68	69	70	72	73
R4.5	43	44	45	47	48	49	50	51	53	54	55	57	58	59	61	62	63	65	66	67	69	70	72	73	75
R5	45	46	47	48	49	51	52	53	54	56	57	58	60	61	63	64	65	67	68	70	71	73	74	76	77
R5.5	45	46	47	48	49	51	52	53	54	56	57	58	60	61	63	64	65	67	68	70	71	73	74	76	77
R6	30	30	31	32	33	33	34	35	36	37	37	38	39	40	41	42	42	43	44	45	46	47	48	49	50
R6.5	11	12	12	12	13	13	14	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	23