# **FSA Loss Adjuster (LA) Job Description**

An FSA LA is required to have some knowledge of field crops and specialty crops. More importantly, a LA is required to have thorough understanding and execution of adjusting guidelines and policy provisions, as applicable to FSA Programs and Federal Crop Insurance.

# Qualifications Required include, but are not limited to:

- A minimum of two years of college education or adequate Ag-Related experience and background
- Strong analytical skills with an attention to details
- Excellent interpersonal communication, negotiation, and conflict resolution skills
- Ability to communicate effectively both orally and in writing to producers and FSA employees
- Ability to maintain confidentiality in daily operations
- Reliable means of transportation with the ability to travel within assigned territory

# **Essential functions and responsibilities:**

- Participate in yearly LA update training
- Complete field inspections
- Ability to read maps and aerial photographs
- Measure fields
- Discuss findings of crop loss with farmers
- Perform fact-finding and investigate crop damage and thoroughly document findings
- Maintain knowledge of FSA's Noninsured Crop Disaster Assistance Program (NAP) and Tree Loss Disaster Assistance Program (TAP)
- Maintain knowledge of RMA's appraisals and inspections
- Schedule assignments to ensure timely service, returning producer folder to COF within 10 calendar days
- Accurately complete and timely submit all claim documents and LA pay vouchers
  preferably in the same pay period, but no later than the following pay period in which the
  work was performed
- Promote a good working relationship between the producer and FSA

LAs are self-employed and therefore, health and retirement benefits are not provided. A LA is responsible for paying all taxes from earned income. LA's are also responsible for obtaining equipment necessary to perform inspection/appraisal duties required. Some equipment such as cameras and GPS measuring devices may be available through the FSA county office (COF).

There are two phases of training. Phase 1 is a minimum of 24 hours, and can be as much as 120 hours of classroom training which covers general policy provisions in effect for appraisals, loss adjustment forms and service functions, crop handbooks as applicable, verification and use of acreage and production to count documentation obtained from area buying stations, processors, and packers, verification of entities and share arrangements, policies and procedures, the

requirements of Title VI of the 1964 Civil Rights act, ethics training, and farm and environmental safety issues for the area. Phase II training is a combination of classroom and field training for loss situations, including uncovered causes of loss and problem cases. Phase II training is a minimum of 24 hours. Once completed, the LA trainee will work with a fully certified LA to become certified. A LA is not fully certified until two different crops are appraised without error. Every LA must receive a minimum of 6 to 8 hours of update training annually to remain certified.

A LA may be assigned work in several counties and may travel statewide.

A LA may also be an adjuster for federal crop insurance.

# LA Ethics and Conflicts of Interests – LA's shall:

- Not solicit or accept money, gifts, or favors from any party that are designed to influence or give the appearance of influencing any loss adjustment findings or decisions
- Not use position to gain favor, influence, or financial advantage
- Take precaution to ensure that there is no appearance or occurrence of conflict of interest

#### LA's cannot:

- work in the county where he/she is the spouse of CED or COC member
- engage in sales or administration of any MPCI policy
- adjust any losses for any family member (including but not limited to parents, brothers, sisters, children, spouse, in-laws, grandchildren, aunts, uncles, cousins, and grandparents, or of the family of an employee of LA, or any party with whom LA has a material or financial interest. Relationship by adoption or similar extent is included).
- Not discriminate against any producer because of race, color, national origin, age, disability, and where applicable sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from public assistance.

### Eligibility

# LA's shall not be:

- A permanent, part-time, or intermittent FSA employee (A field reporter who performs only technical field services may be an LA, however work cannot be performed for both positions on the same day.)
- A STC or COC member
- A candidate for any elected or appointed public office
- An elected or appointed public officer