

Loss Adjuster Contractor (LAC) Job Description

An FSA LAC is a qualified individual who has some knowledge of Field crops and Specialty crops. Qualifications range from college degree to working knowledge of the crops. A LAC is a self-employed independent contractor and therefore, there are no insurance or retirement benefits. The LAC is responsible for all taxes. The LAC is also responsible for obtaining equipment necessary to perform the duties required. (Some equipment may be available through the FSA county office (COF), but ultimately it is Loss Adjuster's (LA's) responsibility to have proper equipment).

This is a position that does require physical activity in working in the field. Inspections of crops is a hands-on process which requires walking through a field or vegetable plot and bending to physically inspect the plants and/or roots. There may be heavy lifting involved depending on the crop being inspected. There is a fair amount of mathematical knowledge in measuring and weighing the crops for appraisal.

Once a contract is signed, there are two phases of training to be completed before on-the-job training begins. Phase I is a minimum of 24 - 120 hours of classroom training which covers general policy provisions in effect for appraisals, loss adjustment forms and service functions, loss adjustment forms completion, documentation, and distribution instructions, 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 LAC will work with a fully certified LAC to become certified. A LAC is not fully certified until two different crops are appraised without error. Every LAC must receive a minimum of 6 to 8 hours of update training annually to remain certified. Currently, the update training is held in conjunction with Michigan, Indiana, and Illinois and the location is rotated annually.

A LAC will be assigned work in at least a three county radius and may travel Statewide or to another State if conditions should warrant assisting other States.

A LA shall perform the following administrative tasks:

- Comply with all Federal travel regulations
- Legibly and properly complete time and travel forms and submit them in a timely manner
- Be responsible for any additional expenses incurred for personal preference
- Not confer with producers about legal matters
- Notify COF, if contacted about legal hearings or controversial matters
- Keep work records for 3 years
- Advise FSA of all insurance or reinsured companies for which loss adjustment work or sales service is performed before signing CCC-455
- Advise FSA of all immediate family relatives who have farms
- Maintain FCIC-487 daily for the following:
 - All work received, performed, and completed
 - The date the file was returned to FSA
 - The method of return
- Be responsible for the correction of all suspensions received from the COF. Suspensions shall be given priority for corrections and returned in a timely manner and efficient manner.

LA Service Responsibilities

- Perform LA services as assigned by STO or COF personnel
- Explain limited responsibilities and filing procedures to producers, when applicable
- Schedule work to ensure timely service, returning producer folder to COF within 10 calendar days
- Promote a good working relationship between the producer and FSA
- Bring controversial claims & other unusual claim situations to the attention of the official who assigned the work, including the knowledge of bankruptcy

- 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
- Advise all interested parties that findings from inspections and appraisals are for FSA use.

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 MPCCI 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