



West Virginia Offices of the Insurance Commissioner

Information on Crop Adjusters

USDA=United States Department of Agriculture

RMA=Risk Management Agency, <https://www.rma.usda.gov>

Background Information

Crop adjusters license category was created to accommodate the USDA and RMA request to the NAIC. If an applicant does not complete the USDA training program, they do not adjust crop damage for RMA and the USDA. Any other private company crop damage is just a casualty claim and is subject to company adjuster licensing.

2.5. “Crop adjuster” means a person who adjusts crop insurance claims under the federal crop insurance program administered by the United States Department of Agriculture.

Adjuster Licensing Types and Lines of Authority

Question: What are the types of adjuster licenses offered effective July 1st, 2021?

1. Company adjuster with three lines of authority.
 - a. Property and Casualty
 - b. Crop
 - c. Workers’ Compensation
2. Independent adjuster with three lines of authority
 - a. Property and Casualty
 - b. Crop
 - c. Workers’ Compensation
3. Public Adjuster with one line of authority
 - a. Property and Casualty

Summary

The West Virginia test for crop adjuster other than USDA crop claims is the **property and casualty adjuster test**. The crop adjuster license is only for adjusters that adjust USDA crop claims and the USDA only accepts their RMA training and testing. All adjusters which adjust crop insurance claims for insurance companies other than the USDA Approved Insurance Providers (AIP) must have either a company or independent adjuster license with the property and casualty line of authority. A company adjuster means an adjuster who is a staff employee of an insurance company, who is paid by the insurance company, and who investigates, negotiates, or settles claims.



Unless employed by an insurance company a crop adjuster should apply for an independent adjuster license class with a crop line of authority.

7.2. Applicants for a crop adjuster license must pass a written examination that tests the knowledge of the individual concerning the insurance laws of this state and the duties and responsibilities of a multi-peril crop adjuster: *Provided*, That in lieu of such an examination, the Commissioner may accept certification that the individual has passed a proficiency examination approved by the federal Risk Management Agency.