



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.

§114-25-5. Categories and Types of Licenses.

5.1. The types of adjuster’s licenses which may be issued are as follows:

5.1.a. Company adjuster.

5.1.b. Public adjuster.

5.1.c. Crop adjuster.

West Virginia does not have a specific test for crop adjuster as a crop adjuster only adjusts USDA crop claims and the USDA only accepts their RMA training and testing.

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.

Summary

In summary, the crop adjuster license is for RMA federally subsidized crop insurance. Outside of the RMA program a company adjuster license is needed. Thus, if you are an RMA crop adjuster, and want to also adjust private crop insurance, the applicants need a company adjuster license.