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**General Schedule
Position Classification Standards**



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**POSITION CLASSIFICATION
STANDARD
FOR
CROP INSURANCE
ADMINISTRATION
SERIES, GS-1161**



**Workforce Compensation
and Performance Service**



Crop Insurance Administration Series

GS-1161

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Crop Insurance Administration Series

GS-1161

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SERIES DEFINITION

This series includes positions the duties of which are to administer, supervise, or perform program development, sales, loss adjustment, or other technical work in a crop insurance program. Work in this series requires specialized knowledge of (a) applicable Federal crop insurance principles, procedures, and techniques and (b) agriculture, agricultural practices, and related business, social and economic conditions. This standard supersedes the standard for the Crop Insurance Administration Series, GS-0027, dated April 1960, and the flysheet for that series dated December 1963.

This classification standard has been developed for positions in the Department of Agriculture. Positions in other agencies may not be placed in this series without the approval of the Office of Personnel Management. The standard may be used, however, for making cross-series comparisons guided by sound position-classification judgment.

EXCLUSIONS

1. Positions primarily concerned with classifying land, establishing crop insurance premiums or other technical work related to underwriting insurance policies in a crop insurance program are classifiable in the [Crop Insurance Underwriting Series, GS-1162](#).
2. Positions concerned primarily with the breeding, development and selection of improved hybrids and varieties of crops, and the effects of crop management practices on the yield, quality, and adaption of field and pasture plants or of orchard, vegetable, and ornamental plants, are classifiable in the [Agronomy Series, GS-0471](#), or the [Horticulture Series, GS-0437](#), respectively.
3. Positions concerned primarily with the investigation of the biological, chemical, and physical properties and processes of the soil for the purpose of conserving soils and improving plant productivity are classifiable in the [Soil Science Series, GS-0470](#).
4. Positions concerned primarily with work in soil and water conservation to obtain sound land use, including water management, pollution abatement and prevention of soil erosion are classifiable in the [Soil Conservation Series, GS-0457](#).
5. Positions primarily concerned with conservation structures or systems which require knowledge of one or more of the agricultural sciences and full professional knowledge and competence in engineering are classifiable in the [Agricultural Engineering Series, GS-0890](#).

OCCUPATIONAL INFORMATION

The Federal Crop Insurance Corporation (FCIC), a wholly-owned Government corporation of the Department of Agriculture (subsequently referred to as the Corporation) was created by the Federal Crop Insurance Act of 1938. That law provided the Corporation with the authority to

insure crops against unavoidable causes of loss such as any adverse weather conditions, including drought, excessive rain, hail, wind, hurricane, tornado, frost, freeze, winterkill, snow, and lightning. The Corporation also insures crops against loss due to insect infestation, plant disease, flood, wildlife, fire, and earthquake. This type of crop insurance, which is generally referred to as "all-risk" insurance, does not cover losses due to such causes as neglect, poor farming, and theft, nor does it cover financial losses due to low prices for the farm products.

The purpose of the act is to promote the national welfare by improving the economic stability of whole areas and regions of the country, and ultimately, the country itself, in the event of a major crop loss by providing a sound system of crop insurance. The legislation also directs the Corporation to develop its insurance plan so that the premiums collected will cover payments for losses and, in addition, will provide reserves which are necessary for a sound operation. The objectives of the Corporation are accomplished, primarily, through the underwriting, sales, and servicing of crop insurance contracts. These functions, along with the public relations and program administration functions will be discussed more fully in the following pages.

SALES

Sales campaigns are conducted in each county offering insurance coverage. The sales campaigns are scheduled to begin a short time prior to the planting dates for the insured crops. (These dates are determined by the FCIC underwriters.) The campaigns end just prior to the planting dates, or sooner if adverse crop conditions warrant it. National sales goals are established annually based on estimates compiled at the regional level from information received from local offices of expected sales within each county offering coverage. Within the areas assigned to them, employees contact prospective clients to present the benefits of crop insurance to them and sell appropriate coverage. In addition to selling insurance contracts, those employees also collect premiums which clients have failed to forward.

The techniques used in selling crop insurance include many, if not most, of the techniques used in marketing any type of insurance. At all levels in the organization, employees must keep abreast of trends and advancements, not only in the farming industry, but in the field of insurance marketing as well.

CONTRACT SERVICES

After the crops have been planted, employees service the insurance contracts. When necessary, they collect delinquent acreage reports which the farmer must submit on a timely basis in order for claims to be paid. They process claims for loss filed by insured farmers. This involves an inspection of the insured farmland and appropriate production records to determine the cause (to be certain it was an insurable cause), and the extent of the loss. In order to accurately assess the loss, the total crop must be accounted for, such as crops that were (1) left in the field, (2) fed to livestock, (3) stored on the farm, (4) stored off the farm, or (5) sold. Differences between the employee and the farmer which cannot be resolved locally are forwarded to higher echelons in the Corporation (or, if necessary, are resolved in court).

UNDERWRITING

Underwriting involves the collection of data relating to the productivity of land included under Corporation insurance programs, the crops being insured (including conditions which are both favorable and unfavorable to growth), production history, and the Corporation's loss experience with those crops. A great deal of the information is obtained through onsite inspections and analysis of soil and other environmental factors. The data is used in a process that results in the establishment of premiums and amounts of coverage being offered for each insured crop in specified areas. The underwriter begins classifying the land by determining the degree of risk in farming that land. Then areas of similar risk are identified and mapped. Using the average premium established for each insured county, the underwriter can identify as many as 10 different levels of risk, depending on the variety of conditions present in the county being classified. The process is complete when each farm in the county is associated with its appropriate classification and related premium rates.

Similar data collection techniques are used by the underwriters for a number of other purposes such as approving applications for high risk coverage. In these cases the underwriter must not only evaluate the factors such as soil, weather, appropriateness of the crop to the soil and environment being analyzed, but must also consider the adequacy of the equipment, the management techniques and farming practices used by the applicant, etc., to see that the degree of risk for that particular operation is sufficiently small to justify approval of the application. The data collection techniques are also used in determining the appropriateness of excepting a particular farm from the classification assigned to the area of which it is a part. In a case such as this, the classification given to a farm through the normal process could be raised or lowered or, if the risk is found to be too great, the farm or location can be excluded from coverage entirely.

The premium rates and amounts of coverage established by the underwriters are printed in actuarial tables. These tables are completed prior to the beginning of the sales campaigns for each insured crop and are used in marketing and servicing the crop insurance contracts.

PUBLIC RELATIONS

Public relations plays a significant role in all the Corporation's major functions, but it is an especially important tool in marketing crop insurance contracts. Duties related to public relations are performed at every organizational level in the Corporation. In addition to the presentations being made directly to the prospective client the public relations duties can include: (1) making presentations to farm and civic associations, to officials of banks and lending institutions, and to owners and operators of farm related businesses; (2) arranging with media sales representatives for articles or advertisements; (3) writing and/or producing brief television and radio spots; and (4) arranging for display space at county fairs and other appropriate public meetings. Such activities are undertaken to increase public interest in and awareness of crop insurance and the benefits to be gained, such as its value in stabilizing farm

income and credit and its stimulus to the business community as collateral for loans for farm machinery, seed, feed, and other items needed by the farmer.

PROGRAM ADMINISTRATION

Program administration in any given geographic area involves planning the budget, developing operating plans and schedules, balancing the program to assure attainment of objectives, coordinating the various functions involved, and, in some cases, recruiting and hiring field representatives and clerical support, as needed. The seasonal aspects of this work creates continuous staffing and training problems as well. This is compounded by the uncertainty in: (1) the volume of the workload, and (2) the point in time when the volume will materialize. The volume of the loss adjustment work, for example, in a given area is particularly unpredictable. The workload may remain relatively stable or even be insignificant for a number of seasons. But, at any time, an area can experience catastrophic losses so great as to create major recruiting and training needs. In reacting to such emergencies, field employees also may be temporarily reassigned from other areas.

MOTOR VEHICLE OPERATION

The nature of the work performed by employees in field representative, specialist, and underwriting positions is such that most employees in these positions will be required to drive an automobile.

DEFINITIONS

For the purposes of this standard, the following terms have the meaning given below:

1. *Acreage report* -- a report required from policyholders within 30 days after planting showing the number of acres planted in the crop to be insured, the location of the acreage, and the policyholder's interest in the planted acreage. The amount of insurance protection and annual premiums are established from this data.
2. *Average premium rate* -- a rate established by the Corporation's actuaries for each county program which is used by the underwriters in arriving at premium rates to correspond with each classification identified in a given county. When averaged together, these various rates should equal the rate set by the actuaries.
3. *Commissioned agent* -- a person with whom the Corporation contracts to serve as sales or contract servicing agents. Such agents are paid a commission on the insurance sold or serviced.
4. *Cost-ratio* -- a ratio comparing the amount collected through the sale of crop insurance policies versus the amount expended in order to sell those policies.

5. *County program* -- a program for administering the sales and/or contract services of crop insurance contracts within a given county. There is a separate program for each kind of crop insured in that county.
6. *High risk coverage* -- crop insurance coverage in which a large amount of indemnity is payable in the event of a loss, (e.g., in excess of \$10,000).

TITLES

Crop Insurance Field Representative is the basic title authorized for positions primarily engaged in the sale of crop insurance contracts to prospective clients or the servicing of the insurance policies within a given area. The duties are normally performed on an intermittent and/or seasonal basis. Crop Insurance Specialist is the basic title authorized for positions primarily responsible for administering a sales and/or a contract services program for one or more crops in an area comprised of one or more counties, possibly, even involving several states; or for developing and recommending Corporation policies and operating practices for sales and/or contract services, for making determinations in cases unresolved at lower organizational levels of the Corporation, or for developing and presenting training materials to the sales and contract services staff.

The word "Supervisory" is prefixed to the title of positions when supervisory duties and responsibilities constitute a substantial, regular part of the position and meet the definition and criteria for titling supervisory positions contained in the [General Schedule Supervisory Guide](#).

EVALUATION OF POSITIONS

This standard contains factor level definitions and representative benchmarks for positions which are titled, Crop Insurance Field Representative or Crop Insurance Specialist for grades GS-5 through GS-11. While the grade-level criteria contained in this standard is intended primarily for use with the positions identified here, the factor level definitions may apply to positions performing other functions within the Corporation, with allowances being made for differences between the covered positions and the duties, responsibilities, and characteristics of the specific position being evaluated.

The benchmark descriptions for Field Representative positions describe either sales duties or contract services duties. Although individuals may be employed on an intermittent or full-time basis to both sell and service contracts, no benchmark description's have been provided. Positions which combine these duties can be evaluated by comparison to the grade level criteria for the individual functions. For example, a position which involves sales duties evaluated at the GS-5 level and contract services duties evaluated at the GS-5 level would also be evaluated at the GS-5 level.

Positions for which the nonsupervisory responsibilities are grade controlling should be evaluated on a factor-by-factor basis using, to the extent possible, one or more of the benchmarks

contained in the standard. The factor levels contained in this standard are used to point rate positions that cannot be matched to the benchmarks provided. The [primary standard](#) may be used to evaluate factors of positions that significantly exceed or fall below the factor descriptions contained in this standard. (see [Introduction to the Position Classification Standards](#)).

Positions for which supervisory responsibilities are grade controlling and which fully meet the minimum level of duties and responsibilities as defined in the [General Schedule Supervisory Guide](#) should be evaluated by application of the criteria provided in that Guide.

GRADE CONVERSION TABLE

Total points on all evaluation factors are converted to GS grade as follows:

GS Grade	Point Range
4	655-850
5	855-1100
6	1105-1350
7	1355-1600
8	1605-1850
9	1855-2100
10	2105-2350
11	2355-2750
12	2755-3150
13	3155-3600

FACTOR LEVEL DESCRIPTIONS

FACTOR 1, KNOWLEDGE REQUIRED BY THE POSITION

Factor 1 measures the nature and extent of information or facts which the worker must understand to do acceptable work (e.g., steps, procedures, practices, rules, policies, theories, principles, and concepts) and the nature and extent of the skills needed to apply that knowledge. To be used as a basis for selecting a level under this factor, a knowledge must be required and applied.

Level 1-4 -- 550 points

-- Knowledge of the terms of the insurance policies offered, and the marketing procedures and practices for the assigned geographic area for selling crop insurance so that the employee can provide clients with a clear understanding of the provisions and requirements of the insurance contracts, determine their eligibility, and execute a proper application.

-- Knowledge of crops, farming practices and techniques, soils and other environmental factors, history of crop production, methods for processing crops, etc., in the assigned geographic area in order to assess the amount of loss involved in claims in which the facts relating to the claims are clear.

-- Knowledge of practices, procedures, and inspection techniques used in the assigned area for adjusting routine claims filed by insured farmers and for collecting delinquent premiums and acreage reports in order to (1) determine the propriety of a claim and the claimant, the adequacy of compliance by the claimant with applicable administrative procedures, the acceptability of the cause of delinquency, the appropriateness of the various types of inspections and the insurability of the cause of damage; (2) collect correct and complete information needed to compute any indemnity payable to claimants, and (3) forward the information to the appropriate office for processing and payment.

These knowledge typically would be used in situations such as the following:

-- As a Field Representative assigned to a geographic area comprised of 3 counties in which 2-4 crops are insured and in which the employee makes presentations in an effort to sell crop insurance contracts to prospective clients or to obtain endorsements from merchants, local bank officials, and satisfied customers. In conjunction with this, the Field Representative collects data from the applicants, Agricultural Stabilization and Conservation Service (ASCS) and other offices within the Department of Agriculture in order to determine the eligibility of the applicants and to compute an estimate of the amount of premium and coverage, or,

-- As a Field Representative in a similar situation to that described above in which the employee processes claims for loss by determining the extent and cause of damage as well as the insurability of the cause. The Field Representative conducts inspections of farmland in order to make these determinations, as well as to collect data needed for applications for high risk coverage.

Level 1-5 -- 750 points

-- Knowledge of marketing methods, practices, and procedures for selling crop insurance in order (1) to sell contracts in an area in which, for example, coverage previously has not been offered or previous sales efforts have met unusual resistance and (2) to train new Field Representatives, to advise new and more experienced Field Representatives on difficult marketing situations, and (3) to test and/or demonstrate new sales techniques and approaches to other Field Representatives.

-- Knowledge of crops, farming practices and techniques, soils and other environmental factors, history of crop production, methods for processing crops, etc., in order to adjust claims which contain considerable conflicting data or involve discrepancies, for example, between Field Representatives' expected findings and the actual findings, or which, for some other reason, Field Representatives have been unable to settle or resolve.

-- Knowledge of practices and procedures and inspection techniques used in servicing crop insurance contracts in order (1) to train new Field Representatives to process cases completely, properly, and in a timely manner; (2) to advise and assist new and more experienced Field Representatives with the implementation of new procedures and techniques; and (3) to collect delinquent premiums or acreage reports other Field Representatives have not been able to collect or involving unusually large amounts of money.

Level 1-6 -- 950 points

-- Knowledge of established practices and procedures used in planning, organizing, and directing a program for marketing and/or servicing crop insurance contracts in an area with established programs for 1 or 2 crops and throughout which the conditions and environmental factors affecting crop yields and agricultural markets are similar. The duties involved in administering crop insurance programs at this level are such that the following knowledge are required, in combination with this knowledge:

- o Knowledge of established principles, methods, and practices used to market crop insurance contracts in such an area in order (1) to identify changes in previous patterns in those conditions which affect sales, prior to and during the course of the sales campaign, (2) to determine if established practices are sufficient to deal with any changes identified, and (3) to determine what action to take.
- o Knowledge of crops, farming techniques and practices, farm management, history of crop production, market trends, soils and other environmental factors, etc., for the crops insured in the assigned area in order (1) to anticipate crop losses in an environment with a limited number of variables or in which conditions have been relatively stable for a number of years, (2) to provide Field Representatives with the kind of information needed to make the technical determinations called for in processing claims in situations similar to that described in (1) above (i.e., cause of crop damage, quality of management practices of the insured, size of crop yield, etc.), and (3) to resolve recurring problems within established practices, procedures, and precedents involving differences of opinion between policyholders and Field Representatives over the findings in a case.

Level 1-7 -- 1250 points

-- Knowledge of the principles, practices, and techniques used in planning, organizing, and directing programs for marketing and/or servicing crop insurance contracts in an area which can be characterized as having:

- (1) a variety of crops for which insurance coverage is offered;
- (2) multiple growing seasons;
- (3) a multiplicity of combinations of numerous variable conditions and environmental factors such as soils, climate, weather patterns, topography, plant diseases, insects, etc.;
- (4) new programs being introduced; and
- (5) other comparable factors.

The duties involved in administering crop insurance programs at this level are such that the following knowledge are required, in combination with this knowledge:

- o Knowledge of principles, practices, and techniques of marketing crop insurance in an area such as described above in order (1) to develop sales plans which incorporate programs not previously offered, and/or involves areas which have experienced unusually high sales resistance or unusually high rates of cancellation, (2) to make sales presentations to prospective clients when there are unique or controversial situations involved with their application for coverage, and (3) to make program recommendations for extending insurance coverage to new crops or new counties.
- o Knowledge of a variety of crops, farming practices, and management techniques, the effects of widely variable combinations of conditions and environmental factors on crop yield, etc., in order (1) to anticipate crop losses in situations in which these variables make loss prediction very difficult; (2) to make the technical determinations, for example, in adjusting unique and controversial claims, in evaluating high risk applications, or in other highly unusual situations; and (3) to assess the impact of information of significance to their programs in such major areas as the need for unusual methods, practices, and procedures, and procedures, make adjustments within their own programs as needed; and make recommendations for program changes which may have regional or, possibly, nationwide impact.

FACTOR 2, SUPERVISORY CONTROLS

"Supervisory Controls" covers the nature and extent of direct or indirect controls exercised by the supervisor, the employee's responsibility, and the review of completed work. Controls are exercised by the supervisor in the way assignments are made, instructions are given to the employee, priorities and deadlines are set, and objectives and boundaries are defined. Responsibility of the employee depends upon the extent to which the employee is expected to develop the sequence and timing of various aspects of the work, to modify or recommend modification of instructions, and to participate in establishing priorities and defining objectives.

Level 2-2 -- 125 points

The supervisor either provides general directions for the distribution of work and the processing of cases or designates a geographic area for which the employee has a continuing responsibility. The supervisor also provides information such as sales goals, closing dates of sales campaigns, adjustments in work priorities at either the local, regional, or national levels, etc. The supervisor provides more specific instructions for cases or situations which may involve unusual or atypical problems.

The employee uses initiative in independently carrying out recurring assignments such as performing an inspection in connection with an application for high risk coverage, or giving sales presentations to prospective clients. Problems not covered by established procedures, policies, or known precedents are referred to the supervisor or higher organizational levels, as appropriate.

Once Field Representatives are familiar with established practices and procedures used in the assigned area, their sales techniques and loss adjustment casework are spot-checked for accuracy of data collected and information presented, appropriateness and completeness of forms used, proper processing of forms and applications, effectiveness of approaches and sales techniques used, etc., and, in general, for compliance with instructions and established practices. Progress toward the achievement of sales and/or contract services goals is monitored by the supervisor throughout the course of the sales campaigns or loss adjustment phase. This is done primarily through reports submitted by the employee on a regular basis which reflect such data as volume of sales and case work, and the employee's cost-ratio.

Level 2-3 275 points

Instructions for operating crop insurance programs within the geographic area assigned to the employee generally consist of defining objectives such as anticipated sales goals and deadlines and of offering suggestions for unusual situations not having clear precedents. The employee

plans and carries out the successive steps involved in the particular marketing or contract services function being performed and makes deviations in accordance with Corporation policies, previous training, and accepted practices within the Corporation to resolve problems in the assignments.

Completed work is evaluated for timeliness, technical soundness, conformance with Corporation policies and practices, and effectiveness in achieving Corporation sales or servicing goals. The methods used to accomplish assignments are not generally reviewed in detail.

Level 2-4 -- 450 points

In assigning a geographic area for which the employee has continuing responsibility, the supervisor informs the employee of the amount of funds and resources available for the area and sets Corporation objectives. Deadlines not imposed on the employee by planting dates or similar circumstances outside of their control are established by the supervisor, in conjunction with the employee. They also decide together on the selection of other projects for which the employee will be responsible. The employee is free to plan, organize, and direct marketing and/or contract services programs within the assigned geographic area and can resolve most administrative and technical difficulties that arise in the course of operating that program. Review is in terms of effectiveness in attaining Corporation goals and in contributing to the stability of the economy.

FACTOR 3, GUIDELINES

This factor covers the nature of guidelines and the judgment needed to apply them. Guides used in General Schedule occupations include, for example: desk manuals, established procedures and policies, traditional practices, and reference materials such as dictionaries, style manuals, engineering handbooks, the pharmacopoeia, and the Federal Personnel manual.

Individual jobs vary in the specificity, applicability, and availability of the guidelines for performance of assignments. Consequently, the constraints and judgmental demands placed upon employees also vary. For example, the existence of specific instructions, procedures, and policies may limit the opportunity of the employee to make or recommend decisions or actions. However, in the absence of procedures or under broadly stated objectives, employees in some occupations may use considerable judgment in researching literature and developing new methods.

Guidelines should not be confused with the knowledge described under Factor 1, Knowledge Required by the Position. Guidelines either provide reference data or impose certain constraints on the use of knowledge.

Level 3-1 -- 25 points

Guidelines such as extensive procedural manuals, precedent cases, as well as oral and written directions which provide specific instructions for performing the various sales or servicing functions are readily available. Situations not dealt within the guidelines are referred to the supervisor.

Level 3-2 -- 125 points

Numerous procedural guidelines similar to those provided at the 3-1 level are used at this level. In either selling or servicing crop insurance contracts, the employee uses judgment in selecting guidelines, techniques, and approaches best suited to the varied needs of the contacts, or to the objectives in dealing with contacts in difficult situations; to determine whether the criteria for eligibility have been satisfied in unusual situations; to determine the legitimacy of unusual claims; etc. Situations not covered by existing guidelines or requiring significant deviation are referred to the supervisor.

Level 3-3 -- 275 points

Guidelines relating to the planning, organizing, and directing of a crop insurance program consist largely of administrative procedural manuals, Corporation policies and regulations, precedent cases and certain traditional practices. While there are basic characteristics to any program for marketing or servicing crop insurance contracts, the guidelines are not completely applicable or are not always specific. Therefore, the employee interprets and adapts the guidelines to the particular situation and needs of the assigned geographic area.

Level 3-4 -- 450 points

Guidelines which consist largely of Corporation policies, regulations, precedent cases, and certain traditional practices relating to the planning, organizing, and directing of crop insurance programs are of limited use. At this level, the employee is concerned with program planning and management advice involving unique situations and conditions which affect the overall programs for the sales and servicing of crop insurance contracts or involving the initiation or establishment of a program in an area or for a crop which previously had not been insured. The employee uses initiative and resourcefulness in deviating from traditional practices to meet Corporation objectives.

FACTOR 4, COMPLEXITY

This factor covers the nature, number, variety, and intricacy of tasks, steps, processes, or methods in the work performed; the difficulty in identifying what needs to be done; and the difficulty and originality involved in performing the work.

Level 4-2 -- 75 points

The work consists of a set of sales and/or contract services duties made up of a series of related steps and processes in which the employee typically makes presentations explaining the benefits of crop insurance, collects data from farmers needed to compute premiums and amounts of coverage, collects delinquent premiums, inspects crops to determine cause of damage, collects data on yields of harvested crops, etc.

Decisions regarding what needs to be done (I. e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the needs of their contacts, as well as the contact's awareness of the Corporation and its objectives, the size of the farm, history of production in the assigned area, and other easily recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, completing a contract, collecting premiums, conducting preliminary inspections, conducting final inspections, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Level 4-3 -- 150 points

The work involves the performance of a variety of duties related to the planning and execution of a sales and/or contract services program in an assigned geographic area in which a variety of crops are insured.

Decisions regarding what needs to be done for each crop insured in the area are based on an analysis of anticipated sales goals and/or projected loss situations to determine whether established practices and precedents are sufficient to accomplish the goals arrived at for each of the various crops insured in the assigned area. The employee analyzes various alternative courses of action in selecting the most effective action and coordinating that action with other Corporation employees, so that a well-rounded program is achieved.

Level 4-4 -- 225 points

The assignment involves the performance of duties within a variety of crop insurance administration functions for a large geographic area in which numerous crops are insured. The assigned area typically involves numerous divergent combinations of factors and conditions affecting crop production and crop sales; some areas which present unusual or difficult marketing problems, (e.g., excessively high rates of cancellation of policies, areas or crops in which insurance coverage is being offered for the first time); areas in which loss experience has been very inconsistent; etc.

The employee analyzes the impact of the many variables on crop insurance programs and identifies changes or differences from conditions in previous years, as well as between geographic areas. The employee then considers the applicability and effectiveness of various established approaches to sales and contract servicing in relation to conditions unique to a given area, to crops currently insured, and to crops not previously insured. The plans that are developed for modifying existing programs and for experimental programs must take into account the conflicting needs or problems related to each crop so that the Corporation objectives can be achieved in a cost-effective manner for all the crops involved.

FACTOR 5, SCOPE AND EFFECT

"Scope and Effect" covers the relationship between the nature of the work, i.e., the purpose, breadth, and depth of the assignment, and the effect of work products or services both within and outside the organization.

Effect measures such things as whether the work output facilitates the work of others, provides timely services of a personal nature, or impacts on the adequacy of research conclusions. The concept of effect alone does not provide sufficient information to properly understand and evaluate the impact of the position. The scope of the work completes the picture, allowing consistent evaluations. Only the effect of properly performed work is to be considered.

Level 5-2 -- 75 points

The purpose is to sell and/or service crop insurance contracts in an assigned geographic area for one or more crops. The work performed affects the Corporation's ability to meet sales goals established for that area and provide effective services to customers.

Level 5-3 -- 150 points

The purpose is to plan, organize, and direct sales and/or contract services programs for a variety of crops in an assigned geographic area. The work performed affects the economic stability not just for the insured farmers, but for all those businesses and industries which provide both farm-related and nonfarm-related products and services to the farmers within the assigned area.

Level 5-4 -- 225 points

The purpose is to develop and recommend contract provisions and Corporation policies and procedures relating to sales and/or contract services programs for a large number of crops in a broad geographic area which includes areas in which insurance coverage is being introduced either for a crop or in an area not previously insured. The work affects the overall economic stability of a large geographic area in which farming represents a major factor in the economy of the area involved. The importance of farming to the economy of the area could be a function (1) of the significance of the crop(s) to the immediate area or in national or international markets or (2) of the size of the farming industry in relation to other businesses and industries in the area involved.

FACTOR 6, PERSONAL CONTACTS

This factor includes face-to-face contacts and telephone and radio dialogue with persons not in the supervisory chain. (NOTE: Personal contacts with supervisors are covered under Factor 2, Supervisory Controls.) Levels described under this factor are based on what is required to make the initial contact, the difficulty of communicating with those contacted, and the setting in which the contact takes place (e.g., the degree to which the employee and those contacted recognize their relative roles and authorities).

Above the lowest level, points should be credited under this factor only for contacts which are essential for successful performance of the work and which have a demonstrable impact on the difficulty and responsibility of the work performed.

The relationship of Factors 6 and 7 presumes that the same contacts will be evaluated for both factors. Therefore, use the personal contacts which serve as the basis for the level selected for Factor 7 as the basis for selecting a level for Factor 6.

Level 6-2 -- 25 points

Personal contacts are with employees within the Corporation, as well as with employees throughout the department, local media sales representatives, farm-related business representatives, and farm owners and operators with whom the exact purpose of the contact may be unclear at first.

Level 6-3 -- 60 points

Personal contacts are with employees of the Corporation and other agencies within the department, with employees of State and local agricultural agencies, with officials and members of farm-related businesses and organizations (e.g., farm equipment and supply vendors, lending institutions, farm associations, agricultural colleges, processing plants, or commercial insurance companies), and with farm owners and operators. Contacts occur in a variety of settings ranging from automobiles to processing plants to offices of high level bank or State official, etc.

FACTOR 7, PURPOSES OF CONTACTS

In General Schedule occupations, purpose of personal contacts ranges from factual exchanges of information to situations involving significant or controversial issues and differing viewpoints, goals, or objectives. The personal contacts which serve as the basis for the level selected for this factor must be the same as the contacts which are the basis for the level selected for Factor 6.

Level 7-2 -- 50 points

The purpose is (1) to educate and inform contacts of the benefits of crop insurance in an effort to influence prospective clients to purchase coverage or (2) to process loss cases and present the findings to claimants in a manner that fosters their willingness to settle the claim. In either situation, the contacts are generally familiar which and frequently favorable toward the Corporation and its objectives. With respect to the loss adjustment cases being processed, the facts are typically clear cut and discernable, and the findings, therefore, are accepted.

Level 7-3 -- 120 points

The purpose is to gain support from a variety of contacts who may be indifferent or skeptical about the usefulness of crop insurance coverage. The support can be in such forms as letters of endorsement from satisfied customers or from officials of farm-related businesses; recommendations or the establishment of requirements by those officials that farmers obtain crop insurance coverage in order to secure loans for operating their farms or to be advanced credit by equipment and/or supply vendors; or free coverage in newspapers, magazines, and other media (i.e., getting feature articles written about crop insurance, arranging for interviews of Corporation employees on local talk shows, or news programs, etc., in addition to obtaining sufficient public service commitments).

The purpose may also be to process and resolve loss adjustment cases which are controversial and frequently have been referred through one or more lower organizational levels without settlement or which involve unusually large indemnities. In these cases, there may be some question(s) about the facts relating to the cases (i.e., all of the harvested crop may not appear to be accounted for, the insured farmland may have been overturned before an inspection could be made to assess cause and/or extent of the damage, etc.). The case may involve intentional

misrepresentation on the part of the policyholder, and, as a result, the contact may be fearful or uncooperative.

Level 7-4 -- 220 points

The purpose is to negotiate or settle highly controversial problems in the public relations, sales, and/or contract services aspects of the Corporation's programs which have been referred by employees at lower organizational levels and/or which may have nationwide impact on the Corporation. These can involve, but are not limited to:

- (1) public relations problems in which the employee represents the Corporation in meetings with influential farmers and organizations or State officials, etc., in which attempts are made to secure and maintain productive working relationships between the parties involved;
- (2) serious loss adjustment cases referred through employees at one or more lower organizational levels including claims involving court action, claims in which the policyholder states that the insurance coverage was misrepresented at the time of the sale, claims in which agreement cannot be reached on basic facts affecting the amount of the loss, etc.

FACTOR 8, PHYSICAL DEMANDS

The "Physical Demands" factor covers the requirements and physical demands placed on the employee by the work assignment. This includes physical characteristics and abilities (e.g., specific agility and dexterity requirements) and the physical exertion involved in the work (e.g., climbing, lifting, pushing, balancing, stooping, kneeling, crouching, crawling, or reaching). To some extent the frequency or intensity of physical exertion must also be considered, e.g., a job requiring prolonged standing involves more physical exertion than a job requiring intermittent standing.

Level 8-1 -- 5 points

The work is primarily sedentary. The employees may occasionally visit or inspect a farm or farmland which requires considerable walking and bending but these situations do not occur frequently enough to warrant consideration in hiring or retaining them on the job.

Level 8-2 -- 20 points

The work requires regular and recurring visits to, or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

FACTOR 9, WORK ENVIRONMENT

The "Work Environment" factor considers the risks and discomforts in the employee's physical surroundings or the nature of the work assigned and the safety regulations required. Although the use of safety precautions can practically eliminate a certain danger or discomfort, such situations typically place additional demand upon the employee in carrying out safety regulations and techniques.

Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conference rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

OPM BENCHMARK DESCRIPTIONS

CROP INSURANCE FIELD REPRESENTATIVE, GS-1161-05, BMK #1

Duties:

Performs a variety of duties in connection with selling crop insurance, collecting premiums, promoting public relations in an area comprised of one or more counties and in which only one or two crops are insured.

- Compiles lists of prospective clients, local media sales representatives, and ASCS personnel to be contacted for the purpose of making sales presentations and arranging for paid advertisement, public service announcements and other media coverage.
- Schedules appointments and collects such information as ASCS farm numbers, location of farm(s), production history of farms involved, crop and acreage to be planted, clients' knowledge of the Federal Crop Insurance Corporation and crop insurance and their degree of interest in crop insurance in preparation for making a presentation to explain the functions and operation of and benefits gained from the Federal Crop Insurance Corporation's crop insurance program.
- Makes presentations to farmers and other prospective clients explaining the crop insurance program in order to convey to them the value of crop insurance and to resolve any misconceptions of the program's, function and/or operation.
- Computes estimates of premiums and amount of indemnity payable in the event of a loss.

- Contacts insured to collect premiums which they have been delinquent in remitting.
- Arranges for air time on local TV and radio stations and space in local newspapers and magazines for advertisements, public service announcements, and articles for and about the Federal Crop Insurance Corporation and its programs.

Factor 1, Knowledge Required by the Position -- Level 1-4 -- 550 points

- Knowledge of crops, farming practices and techniques, history of crop production and trends in local and national agricultural markets for the crops grown and insured in the area in order to make presentations relevant to the client's needs.
- Knowledge of the terms of the insurance policies offered; and the marketing procedures and practices in the assigned geographic area developed by the Corporation for selling crop insurance so that the employee can provide clients with a clear understanding of the provisions and requirements of the insurance contracts, determine their eligibility, and execute a proper application.
- Knowledge of practices and procedures used in the assigned geographic area for adjusting claims and underwriting the insurance policies so that the employee can provide clients with a general description of the procedures followed in filing a claim for losses, in classifying the land, and in establishing premiums and amounts of coverage.

Factor 2, Supervisory Controls -- Level 2-2 -- 125 points

The supervisor assigns one or more counties to the employee indicating sales goals approved by the Corporation and closing dates of the sales campaigns for each crop and relaying any changes in priorities at either the local, regional, or national levels of the Corporation. The supervisor provides more specific instructions for cases or situations which may involve unusual or atypical problems.

After becoming familiar with Corporation practices, marketing techniques and procedures, etc., the employee arranges appointments and selects from the various recommended marketing and sales techniques those felt best suited to the contacts and to the individual. Problems not covered by established procedures, policies, or known precedent are referred to the supervisor or higher organizational levels, as appropriate. Completed cases are spot-checked for accuracy of data collected and information presented, appropriateness and completeness of forms used, effectiveness of approaches and sales techniques used, and, in general, for compliance with instructions and established practices. Overall performance during the course of sales campaigns is evaluated on the basis of the individual's sales record and cost-effectiveness.

Factor 3, Guidelines -- Level 3-1 -- 25 points

Guidelines such as extensive procedural manuals, precedent cases, as well as oral and written directions which provide specific instructions for performing the various sales functions are readily available. Situations not dealt with in the guidelines are referred to the supervisor.

Factor 4, Complexity -- Level 4-2 -- 75 points

The work consists of a set of sales duties made up of a series of related steps and processes in which the employee typically makes presentations explaining benefits of crop insurance; collects data from farmers needed to compute premiums and amounts of coverage, collects delinquent premiums, etc.

Decisions regarding what needs to be done (i.e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the needs of their contacts, as well as the contacts' awareness of the Corporation and its objectives, the size of the farm, history of production in the area, and other recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, completing a contract, collecting premiums, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Factor 5, Scope and Effect -- Level 5-2 -- 75 points

The purpose is to sell crop insurance contracts in an assigned geographic area for one or more crops. The work performed affects the Corporation's ability to meet sales goals established for that area and provide effective service to customers.

Factor 6, Personal Contacts -- Level 6-2 -- 25 points

Personal contacts are with employees within the Corporation, as well as with employees throughout the department, local media sales representatives, farm-related business representatives, and farm owners and operators with whom the exact purpose of the contact may be unclear at first.

Factor 7, Purpose of Contacts -- Level 7-2 -- 50 points

The purpose is to educate and inform contacts of the benefits of crop insurance in an effort to influence prospective clients to purchase coverage. The contacts are generally familiar with and frequently favorable toward the Corporation and its objectives.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspection of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conferences rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 950

CROP INSURANCE FIELD REPRESENTATIVE, GS-1161-05, BMK #2

Duties:

Performs a variety of duties in connection with the loss adjustment of crop insurance, the collection of acreage reports, and, on a limited basis, the performance of high risk inspections.

- Contacts insured farmers, in person, who are delinquent in submitting their acreage reports, determines whether the report should be accepted, and accepts or rejects the completed report, as appropriate.
- Adjusts claims for loss filed by insured farmers by:
 - (1) Reviewing assigned cases to determine the status of the claim, the crop(s) involved, the location of the farm, and the adequacy of compliance with the administrative procedures which precede filing a claim, i.e., properly executing an application for coverage, meeting planting and reporting deadlines, etc., as well as such things as the appropriateness of the claimant and the completeness of information on the claim form.
 - (2) Determining the exact amount of acreage planted in the insured crop by walking off the perimeters with a measuring wheel, if ASCS has not, already measured the acreage and the exact amount that was harvested.
 - (3) Examining the damaged crop to identify the cause of the damage, i.e., hail, plant disease, etc., in order to determine if the loss occurred from a cause covered by the policy.
 - (4) For losses covered by the policy:
 - a. collecting information needed to determine yield of the acreage planted including the quality of harvesting techniques used, disposition of the harvested crop, number of units processed, quality of and price received for each unit, being certain that the entire crop has been accounted for. Most of this information is obtained by contacting the farmer, and the remainder is obtained by reviewing records of the companies that initially process the harvested crops.
 - b. Computing the gross earnings from the acreage planted and comparing actual earnings to earnings guaranteed by the crop insurance policy using the worksheets provided for each crop.
 - (5) For losses not covered by the policy, denying the claim. Conducts high risk inspections.

Factor 1, Knowledge Required by the Position -- Level 1-4 -- 550 points

- Knowledge of crops, farming practices and techniques, soils and other environmental factors, history of crop production, methods for processing crops, etc., in the assigned geographic area in order to assess the amount of loss involved in claims in which the facts relating to the claims are clear.
- Knowledge of practices, procedures, and inspection techniques used in the assigned area for adjusting claims filed by insured farmers and for collecting delinquent acreage reports in order to: (1) determine the propriety of a claim, the adequacy of compliance by the claimant with applicable administrative procedures, the appropriateness of the various types of inspection, and the insurability of the cause of damage; (2) collect correct and complete information needed to compute any indemnity payable to claimants; and (3) forward the information to the appropriate office for processing and payment.
- Knowledge of the methods of processing the crops responsible for and of the methods used by processors for recording the amount of crop processed, i.e., volume received from the farmer, volume remaining after processing, quality of harvested crop, and amount paid to the farmer in order to determine the value and size of the harvested crop and whether there is an indemnity payable to the claimants.
- Knowledge of the methods, techniques, and practices used in selling crop insurance and in underwriting in order to answer general question from claimants and other prospective clients and assist in collecting data for use by the underwriters in classifying land and establishing premiums and rates of payment.

Factor 2, Supervisory Controls -- Level 2-2 -- 125 points

The supervisor provides general directions for the distribution of work and the processing of cases. The supervisor also provides information such as sales goals, closing dates of sales campaigns, adjustments in work priorities at either the local, regional, or national level, etc. The supervisor provides more specific instructions for cases or situations which may involve unusual or atypical problems.

The employee uses initiative in independently carrying out recurring assignments such as performing an inspection in connection with an application for high risk coverage, etc. Problems not covered by established procedures, policies, or known precedents are referred to the supervisor or a higher organizational level, as appropriate.

Once the Field Representative is familiar with established practices and procedures used in the assigned area, loss adjustment casework is spot-checked for accuracy of data collected and information presented, appropriateness and completeness of forms used, proper processing of

forms and applications, etc., and, in general, for compliance with instructions and established practices. Progress toward the achievement of contract services goals is monitored by the supervisor throughout the course of the loss adjustment period.

Factor 3, Guidelines -- Level 3-1 -- 25 points

Guidelines such as extensive procedural manuals, precedent cases, as well as oral and written directions which provide specific instructions for performing the various servicing functions are readily available. Situations not dealt with in the guidelines are referred to the supervisor.

Factor 4, Complexity -- Level 4-2 -- 75 points

The work consists of a set of contract services duties made up of a series of related steps and processes in which the employee typically collects delinquent acreage reports, inspects crops to determine cause of damage, collects data on yields of harvested crops, etc.

Decisions regarding what needs to be done (i.e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the needs of their contacts, as well as the contacts' history of production in the area involved, awareness of the Corporation and its objectives, the size of the farm, and other recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, collecting acreage reports, conducting preliminary inspections, conducting final inspections, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Factor 5, Scope and Effect -- Level 5-2 -- 75 points

The purpose is to service crop insurance contracts in an assigned geographic area for one or more crops. The work performed affects the Corporation's ability to meet sales goals established for that area and provide effective services to customers.

Factor 6, Personal Contacts -- Level 6-2 -- 25 points

Personal contacts are with employees within the Corporation, as well as with employees throughout the department, local media sales representatives, farm-related business representatives and farm owners and operators with whom the exact purpose of the contact may be unclear at first.

Factor 7, Purpose of Contacts -- Level 7-2 -- 50 points

The purpose is to process loss cases and present the findings to claimants in a manner that fosters their willingness to settle the claim. The contacts are generally familiar with and frequently favorable toward the Corporation and its objectives. With respect to the loss adjustment cases being processed, the facts are typically clear cut and discernable and the findings, therefore, are accepted.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting, and conference rooms residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 950

CROP INSURANCE FIELD REPRESENTATIVE, GS-1161-07, BMK #1**Duties:**

Performs a variety of duties in connection with selling crop insurance, collecting premiums, promoting public relations, training new Field Representatives, and spot checking work performed by other Field Representatives in an area comprised of several counties and in which several crops are insured.

- Sells crop insurance contracts in areas in which there previously have been difficulties achieving sales goals, where there has been considerable customer dissatisfaction or where there are programs being established for new crops or in counties not previously insured. This may involve demonstrating new approaches or applying new or accepted approaches in new areas.
- Makes presentations to prospective clients, officials of lending institutions, vendors and sales representatives for vendors of farm equipment and supplies, agricultural and civic organizations, and so forth explaining the crop insurance program in order to gain support from individuals or groups which may question the usefulness of crop insurance and to resolve any misconceptions of the program's function and/or operation.
- Provides on-the-job training to new Field Representatives relating to the methods; procedures and practices used in the sale of crop insurance contracts in order for these employees to perform those duties described in Benchmark GS-027-5-1.
- Provides advice and assistance to other Field Representatives during and after completion of the on-the-job training given to new employees in matters relating to techniques, approaches and procedures used in selling crop insurance contracts as well as in matters relating to eligibility for coverage, or other provisions or requirements of the crop insurance contracts, etc.
- Spot checks work completed by other Field Representatives for the accuracy of the data collected and the information presented, the appropriateness and completeness of forms used, effectiveness of approaches and sales' techniques used, and compliance with instructions and established practices. This is done by reviewing the application and any related documents and by having the policy holders evaluate previous contacts between themselves and the Field Representative being reviewed.

Factor 1, Knowledge Required by the Position--Level 1-5-50 points

- Knowledge of marketing methods, practices, and procedures for selling crop insurance in order (1) to sell contracts in an area in which, for example, coverage previously has not been

offered or previous sales efforts have met unusual resistance and (2) to train new Field Representatives, and to advise new and more experienced Field Representatives on difficult marketing situations, and (3) to test and/or demonstrate new sales techniques and approaches to other Field Representatives.

- Knowledge of crops, farming practices, and techniques, soils and other environmental factors, history of crop production, trends in local and national agricultural markets, etc., and practices within local lending institutions in order to increase the effectiveness of the sales presentation in difficult marketing situations.
- Knowledge of practices and procedures used in the assigned geographic area for adjusting claims and underwriting insurance policies in order to (1) provide contacts with a description of the procedures followed in filing a claim for losses, in classifying the land, and in establishing premiums and amounts of coverage, (2) instruct or answer questions from new Field Representatives.

Factor 2, Supervisory Controls -- Level 2-2 -- 125 points

The supervisor designates a geographic area for which the employee has a continuing responsibility. In combination with this, the supervisor provides information such as sales goals, closing dates of sales campaigns, adjustments in work priorities at either the local, regional, or national levels, etc. The supervisor provides more specific instructions for cases or situations which may involve unusual or atypical problems.

The employee use's initiative in independently carrying out recurring assignments such as performing an inspection in connection with an application for high risk coverage, for giving sales presentations to prospective clients, etc. Problems not covered by established procedures, policies, or known precedents are referred to the supervisor or a higher organizational level, as appropriate.

Sales techniques are spot-checked for accuracy of data collected and information presented, appropriateness and completeness of forms used, proper processing of forms and applications, effectiveness of approaches and sales techniques used, etc., and, in general, for compliance with instructions and established practices. Progress toward the achievement of sales goals is monitored by the supervisor throughout the course of the sales campaigns. This is done primarily through reports submitted by the employee on a regular basis which reflect such data as volume of sales and the employees' cost-ratio.

Factor 3, Guidelines -- Level 3-2 -- 125 points

Numerous guidelines such as extensive procedural manuals, precedent cases, as well as oral and written directions which provide specific instructions for performing the various sales functions are used at this level. In selling crop insurance contracts, the employee uses judgment in

selecting guidelines, techniques, and approaches best suited to the varied needs of the contacts, or to the objectives in dealing with contacts in different situations to determine whether the criteria for eligibility have been satisfied in unusual situations, etc. Situations not covered by existing guidelines or requiring significant deviation are referred to the immediate supervisor.

Factor 4, Complexity -- Level 4-2 -- 75 points

The work consists of a set of sales duties made up of a series of related steps and processes in which the employee typically makes presentations explaining the benefits of crop insurance, collects data from farmers needed to compute premiums and amounts of coverage, collects delinquent premiums, etc.

Decisions regarding what needs to be done (i.e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the needs of the contacts, as well as the contact's awareness of the Corporation and its objectives, the size of the farm, history of production in the area involved, and other easily recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, completing a contract, collecting premiums, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Factor 5, Scope and Effect -- Level 5-2 -- 75 points

The purpose is to sell crop insurance contracts in an assigned geographic area for one more crops, and to provide on-the-job training to new and lower grade employees. The work performed affects the Corporation's ability to meet sales goals established for that area and provide effective service to customers.

Factor 6, Personal Contract -- Level 6-3 -- 60 points

Personal contacts are with employees of the Corporation and other agencies within the department, with employees of State and local agricultural agencies, with officials and members of farm-related businesses and organizations (e.g., farm equipment and supply vendors, lending institutions, farm associations, agricultural colleges, processing plants, or commercial insurance companies), and with farm owners and operators. Contacts occur in a variety of settings ranging from automobiles to processing plants to offices of high level bank or State officials, etc. In addition, those being contacted have varying degrees of awareness of the Corporation and its objectives and benefits, etc.

Factor 7, Purpose of Contacts -- Level 7-3 -- 120 points

The purpose is to influence or motivate a variety of contacts who may be indifferent or skeptical about the usefulness or value of crop insurance. Because of this, the employee must be skillful in approaching the various contacts involved in order to persuade them to sign crop insurance contracts, provide letters of endorsement, recommend or require that farmers obtain crop insurance coverage in order to secure loans or before being advanced credit needed to operate their farms, etc.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conference rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 1355

CROP INSURANCE FIELD REPRESENTATIVE, GS-1161-07, BMK #2**Duties:**

Performs a variety of duties in connection with servicing crop insurance contracts, promoting public relations, training new Field Representatives and spot-checking work performed by other Field Representatives in an area comprised of several counties and in which several crops are insured.

- Conducts inspections for a variety of purposes prior to, during, and after the growing seasons of the crops involved. They include such inspections as high risk inspections prior to the completion of the planting season, Corporation inspections in certain high risk cases throughout the growing season to determine whether sound farming practices and good farm management are being used, preliminary inspections of crops damaged early enough in the growing season that another crop could be planted, and final inspections after the crop has been harvested. There may be conflicting data or discrepancies in the information available to the employee.

- Adjusts claims for loss and otherwise services crop insurance contracts which involve conflicts or discrepancies in data, for example, between the amount of crop a claimant indicates was harvested and the amount of crop that can be accounted for; or which, for some reason, other Field Representatives have been unable to settle or resolve.
- Provides on-the-job training to new Field Representatives relating to the methods, procedures and practices used in the servicing of crop insurance contracts and relating to technical aspects of farming that affect crop yield in order for the new employees to perform those duties described in Benchmark GS-027-5-2.
- Provides advice and assistance to other Field Representatives during and after completion of the on-the-job training given to new employees relating to the implementation of new procedures, methods, and techniques; technical questions that may arise in assessing crop damage; etc.
- Spot checks cases completed by other Field Representatives for accuracy of the data collected and the information presented, the appropriateness and completeness of forms used, proper processing of forms, etc., and for compliance with instructions and established practices.

Factor 1, Knowledge Required by the Position -- Level 1-5 -- 750 points

- Knowledge of crops, farming practices and techniques, soils and other environmental factors, history of crop production, methods for processing crops, etc. in order to adjust claims which contain considerable conflicting data or involve discrepancies, for example, between Field Representatives expected findings and the actual findings or which, for some reason, other Field Representatives have been unable to settle or resolve.
- Knowledge of practices and procedures and inspection techniques used in servicing crop insurance contracts in order (1) to train new Field Representatives to process cases completely, properly, and in a timely manner, (2) to advise and assist new and more experienced Field Representatives with the implementation of new procedures and techniques and (3) to collect delinquent acreage reports other Field Representatives have not been able to collect or involving unusually large amounts of money.
- Knowledge of the methods of processing the numerous crops responsible for and of the methods used to record the crop yields in order to accurately determine the value of the harvested crop as well as to assure that the entire harvest has been accounted for, to train new employees to perform similar tasks for appropriate crops, and to evaluate, through spot checks, the accuracy and thoroughness of other Field Representatives.
- Knowledge of the procedures and practices used in the assigned geographic area for selling crop insurance and underwriting in order to answer questions from claimants, other

prospective clients and new employees, and to assist underwriters in collecting data such as soil content for a given area, weather conditions, terrain, etc., used by the underwriters in classifying land, establishing premiums and rates of payment, etc.

Factor 2, Supervisory Controls -- Level 2-2 -- 125 points

The supervisor provides general directions for the distribution of work and the processing of cases. The supervisor also provides information such as sales and servicing goals, closing dates of sales campaigns, adjustments in work priorities at either the local, regional, or national level, etc. The supervisor provides more specific instructions for cases or situations which may involve unusual or atypical problems.

The employee uses initiative in independently carrying out recurring assignments such as performing an inspection in connection with an application for high risk coverage. Problems not covered by established procedures, policies, or known precedents are referred to the supervisor or higher organizational levels, as appropriate.

Loss adjustment casework is spot checked for accuracy of data collected and information presented, appropriateness and completeness of forms used, proper processing of forms and applications, etc., and, in general, for compliance with instructions and established practices. Progress toward the achievement of contract services goals is monitored by the supervisor throughout the course of the loss adjustment period.

Factor 3, Guidelines -- Level 3-2 -- 125 points

Numerous guidelines such as extensive procedural manuals, precedent cases, as well as oral and written directions which provide specific instructions for performing the various sales functions are used at this level. In servicing crop insurance contracts, the employee uses judgment in selecting guidelines, techniques, and approaches best suited to the varied needs of the contacts, or to the objectives in dealing with contacts in difficult situations, to determine whether the criteria for eligibility have been satisfied in unusual situations to determine the legitimacy of an unusual claim, etc. Situations not covered by existing guidelines or requiring significant deviation are referred to the immediate supervisor.

Factor 4, Complexity -- Level 4-2 -- 75 points

The work consists of a set of contract service duties made up of a series of related steps and processes in which the employee typically collects data from farmers needed to compute indemnities, collects delinquent acreage reports, inspects crops to determine cause of damage, collects data on yields of harvested crops, etc.

Decisions regarding what needs to be done (i.e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the

needs of their contacts, as well as the contacts' awareness of the Corporation and its objectives, the size of the farm, history of production in the area involved and other easily recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, conducting preliminary inspections, conducting final inspections, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Factor 5, Scope and Effect -- Level 5-2 -- 75 points

The purpose is to service crop insurance contracts in an assigned geographic area for one or more crops. The work performed affects the Corporation's ability to meet sales goals established for the area and provide effective service to customers.

Factor 6, Personal Contacts -- Level 6-3 -- 60 points

Personal contacts are with employees of the Corporation and other agencies within the department, with employees of State and local agricultural agencies, with officials and members of farm-related businesses and organizations (e.g., farm equipment and supply vendors, lending institutions, farm associations, agricultural colleges, processing plants, or commercial insurance companies), and with farm owners and operators. Contacts occur in variety of settings ranging from automobiles to processing plants to offices of high level bank or State officials, etc. In addition, those being contacted have varying degrees of awareness of the Corporation and its objectives and benefits, etc.

Factor 7, Purpose of Contacts -- Level 7-3 -- 120 points

The purpose is to process and resolve loss adjustment cases which are controversial and frequently have been referred through one or more lower organizational levels without settlement or which involve unusually large indemnities. There may be some question(s) about the facts relating to the cases (i.e., all of the harvested crop may not appear to be accounted for, the insured farmland may have been overturned before an inspection could be made to assess cause and/or extent of damage, etc.). The case may involve intentional misrepresentation on the part of the policy holder and, as a result, the contact may be fearful or uncooperative.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conference rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 1355

CROP INSURANCE SPECIALIST GS-1161-09, BMK #1**Duties:**

Performs a variety of duties related to planning and executing well-established crop insurance sales and contract services programs in an area in which a limited number of crops are insured.

- Prepares estimates of anticipated sales goals for upcoming sales campaigns and anticipated needs for servicing contracts for the area involved. Typically, there are relatively few combinations of environmental factors such as types of soils, weather conditions, topography, insects, plant diseases, etc., which affect the growth of the insured crops throughout the area; and there has been a relatively stable contract sales history and no large fluctuations in the proportion of losses in the area in previous years. These factors along with such information as availability and performance of Field Representatives employed previously, the extent to which goals are achieved, etc., must be considered in developing these estimates which are used by higher level staff members in allocating funds to the area.
- On the basis of a comparison of the amount of funds available to the Specialist and the kinds of factors described above, the Specialist develops plans which deal with such issues as where, geographically, to concentrate sales efforts; when to begin advertising; where and how to use Field Representatives most effectively; what, if any, recruitment or training needs exist in order to make the most effective use of available funds and resources to achieve a well balanced successful (i.e., cost-effective) program. In developing these plans, the employee identifies similarities or differences in the current situation as compared to previous years experience in order to anticipate the effectiveness of existing practices.
- Reviews sales progress throughout the course of the sales campaign to identify and, within the limits of the Specialist's experience, determine the cause of and/or take appropriate action to correct, adjust, or modify the performance of Field Representatives and commissioned agents selling contracts with high cost ratios and to recommend the early closing of sales campaigns in areas in which sales have progressed to a point that continued sales would increase the risk of indemnities paid out being in excess of premiums collected.

- Monitors case load and rate of production of Field Representatives performing loss adjustment duties to determine if there is a need to reassign personnel, to request assistance from other Specialists, to recruit additional personnel, or to modify the established procedures for processing claims.
- Provides or arranges for classroom and/or on-the-job training for Field Representatives, as needed, using lesson plans and other prepared instructional materials. The training deals with Corporation procedures and practices, marketing techniques and approaches that may be useful and with technical aspects of farming for the crops insured in the area. This training must be carefully arranged and scheduled so that training is completed at appropriate points in the sales and/or contract servicing phases of the program.
- Meets with members and officials of local civic and agricultural organizations and associations, local lending institutions and local farm supply and equipment dealers, Federal and State agricultural agencies and local commodity groups and group leaders who frequently are familiar with, and possibly recognize, the value of crop insurance to the farmers and to themselves to gain or sustain their support. This is done largely by describing how the Corporation operates and what the benefits of crop insurance are, using the sales prospectus and other prepared material. The Specialist also obtains information from the various contacts relating to farming and farming practices, crops, market trends, etc. At times, the Specialist will contact local media representatives to arrange for the placement of articles, advertisements, and public service announcements prepared by the Corporation.
- Oversees and conducts a variety of inspections in an area such as described above. These inspections are conducted for the purpose of assessing damage to the crops insured in the area as well as for evaluating the quality of management practices used on insured farms.
- Evaluates eligibility for high risk coverage for indemnities up to a value determined by the Corporation, using criteria for eligibility developed by the Corporation.
- Resolves problems with reasonably clear cut solutions relating to approval of applications for insurance coverage and frequently encountered minor disputes between claimants and Field Representatives regarding the Field Representatives' findings, based on experience and knowledge of established practices and procedures.
- In situations involving large sums of money, unusual or unique cases or conditions or which Field Representatives have not been able to resolve, the Specialist may perform some of the duties performed by Field Representatives and commissioned agents such as selling insurance contracts, processing claims; collecting delinquent premiums and acreage reports.
- Arranges for Field Representatives to assist underwriters in collecting data needed to develop insurance coverage and related premium rates.

Factor 1, Knowledge Required by the Position-Level 1-6-950 points

- Knowledge of established practices and procedures used in planning, organizing, and directing a program for marketing and servicing crop insurance contracts in an area with established programs for 1 or 2 crops and throughout which the conditions and environmental factors affecting crop yields and agricultural markets are similar. The duties involved in administering crop insurance programs at this level are such that the following knowledge are required, in combination with this knowledge.
 - o Knowledge of established principles, methods, and practices used to market crop insurance contracts in such an area in order (1) to identify changes in previous patterns in those conditions which affect sales, prior to and during the course of the sales campaign; (2) to determine if established practices are sufficient to deal with any changes identified; and (3) to determine what action to take, and
 - o Knowledge of crops, farming techniques and practices, farm management, history of crop production, market trends, soils and other environmental factors, etc., for the crops insured in the assigned area in order to (1) anticipate crop losses in an environment with a limited number of variables or in which conditions have been relatively stable for a number of years; (2) to provide Field Representatives with the kind of information needed to make the technical determinations called for in processing claims in situations similar to that described in (1) above (i.e., cause of crop damage, quality of management practices of the insured, size of crop yield, etc.); and (3) to resolve recurring problems within established practices, procedures, and precedents involving differences of opinion between policyholders and Field Representatives over the findings in a case.
- Knowledge of the terms of the insurance policies in order (1) to better educate the various contacts, including Field Representatives, with respect to the contractual provisions of the policies to avoid later misunderstandings; and (2) to analyze the implications of the details of routinely encountered problem cases in relation to such issues as coverage, eligibility, legality of entity, etc. for each crop insured in the assigned area.
- Knowledge of the methods, techniques, and procedures used in underwriting their insurance policies in order to answer questions referred by Field Representatives and provide contacts and Field Representatives with a clear understanding of the operation of all aspects of the Corporation thereby increasing the likelihood of the Specialist's contacts endorsing the program and improving the effectiveness and quality of the service received by prospective clients and claimants, and to select the employees best suited to assist the underwriter in collecting data.
- Familiarity with the commercial insurance market and accepted practices and operations in that field, specifically, those related to any type of crop insurance.

Factor 2, Supervisory Controls -- Level 2-3 -- 275 points

The Regional Director (RD) determines the geographic area for which the Specialist will be responsible and indicates the anticipated sales goals for that area, as well as closing dates of sales campaigns and changes in priorities at the local, regional and national levels of the Corporation. While the RD may offer some assistance with problem situations not covered by precedents or accepted practices, the Specialist determines how the day-to-day program will operate within the area involved, what the priorities are among the various sales and nonsales related functions performed by the Specialists, what approaches are to be used by the Specialist and which subordinate employees and commissioned agents would best achieve the prescribed sales goals and timely processing of claims, etc. Resolves problems encountered in the assignments in accordance with Corporation policies, previous training, and accepted practices within the Corporation.

Assignments are reviewed for timeliness, technical soundness, and conformance with Corporation policies and practices with respect to effectively meeting sales goals, and providing satisfactory service to claimants. Resolutions to problems are reviewed for technical soundness and consistency with Corporation policies and philosophy.

Factor 3, Guidelines -- Level 3-3 -- 275 points

Guidelines relating to the planning, organizing, and directing of a crop insurance program consist largely of administrative procedural manuals, Corporation policies and regulations, precedent cases, and certain traditional practices. While there are basic characteristics to any program for marketing or servicing crop insurance contracts, the guidelines are not completely applicable or are not always specific. Therefore, the employee interprets and adapts the guidelines to the particular situation and needs of the assuaged geographic area.

Factor 4, Complexity -- Level 4-2 -- 75 points

The work consists of a set of sales and contract services duties made up of a series of related steps and processes in which the employee typically makes presentations explaining the benefits of crop insurance, collects data from farmers needed to compute premium and amounts of coverage, collects delinquent premiums, inspects crops to determine cause of damage, collects data on yield of harvested crops, etc.

Decisions regarding what needs to be done (i.e., approaches to use, forms to complete, types of data to collect, etc.) require the employee to recognize differences between crops, between the needs of their contacts, as well as the contacts' awareness of the Corporation and its objectives, the size of the farm, history of production in the area involved and other easily recognizable facts.

The actions to be taken are determined by the purpose of the contact (i.e., seeking support, completing a contract, collecting premiums, conducting preliminary inspections, conducting final inspections, etc.), the crop being insured, the amount and location of the acreage being insured, and other differences of a factual nature.

Factor 5, Scope and Effect -- Level 5-3 -- 150 points

The purpose is to plan, organize, and direct sales and contract services programs for a variety of crops in an assigned geographic area. The work performed affects the economic stability not just for the insured farmers, but for all those businesses and industries which provide both farm-related and nonfarm-related products and services to the farmers within the assigned area.

Factor 6, Personal Contacts -- Level 6-3 -- 60 points

Personal contacts are with employees of the Corporation and other agencies within the department, with employees of State and local agricultural agencies, with officials and members of farm-related businesses and organizations (e.g., farm equipment and supply vendors, lending institutions, farm associations, agricultural colleges, processing plants, or commercial insurance companies), and with farm owners and operators. Contacts occur in a variety of settings ranging from automobiles to processing plants to offices of high level bank or State officials, etc. In addition, those being contacted have varying degrees of awareness of the Corporation and its objectives and benefits, etc.

Factor 7, Purpose of Contacts -- Level 7-3 -- 120 points

The purpose is to influence or motivate a variety of contacts who may be indifferent or skeptical about the usefulness or value of crop insurance. Because of this, the employee must be skillful in approaching the various contacts involved in order to persuade them to sign crop insurance contracts, provide letters of endorsement, recommend or require that farmers obtain crop insurance coverage in order to secure loans or before being advanced credit needed to operate their farms, or provide free coverage in newspapers, magazines, and other media (i.e., getting feature articles written about crop insurance, arranging for interviews of Corporation employees on local talk shows or new programs, etc., in addition to obtaining sufficient public service commitments). The purpose may also be to process and resolve loss adjustment cases which are controversial and frequently have been referred through one or more lower organizational levels without settlement or which involve unusually large indemnities. In these cases, there may be some question(s) about the facts relating to the cases (i.e., all of the harvested crop may not appear to be accounted for, the insured farmland may have been overturned before an inspection could be made to assess cause and/or extent of damage, etc.). The case may involve intentional misrepresentation on the part of the policyholder, and, as a result, the contact may be fearful or uncooperative.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soil and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conference rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 1930

CROP INSURANCE SPECIALIST, GS-1161-11, BMK #1**Duties:**

Performs duties related to planning and executing crop insurance sales and contract services programs in an area with established programs for numerous crops in which many people are unfamiliar with the Corporation and/or in which coverage has been extended to crops and/or counties not previously insured.

- Prepares estimates of anticipated sales goals for upcoming sales campaigns and anticipated needs for servicing contracts for the assigned area in which there are limited combinations of environmental factors affecting the growth of the insured crops throughout the area and in which the proportion of indemnities paid out compared to the premiums collected has fluctuated from year-to-year. Although sales goals have generally been met, the degree of success or the amount of effort required to meet that sales goal has varied. These factors along with such information as the availability and performance of commissioned agents used and of Field Representatives employed previously, etc., must be considered in developing these estimates, which are used by higher level staff members in allocating funds to the area.
- On the basis of a comparison of the amount of funds available to the Specialist and the kinds of factors described above, the Specialist develops plans which deal with such issues as where, geographically, to concentrate sales efforts; when to begin advertising; where and how to use Field Representatives most effectively; what, if any, recruitment or training needs exist in order to make the most effective use of available funds and resources to achieve a well-balanced successful (i.e., cost-effective) program. Generally, portions of the

area for which the employee is responsible is characterized by fluctuations in sales or loss adjustment experience from year to year, different marketing problems for which established practices are ineffective or other conditions which require modification of existing practices.

- Reviews sales progress throughout the course of the sales campaign to identify and, within the limits of the Specialist's experience, determine the cause of, and/or take appropriate action to correct, adjust or modify the performance of Field Representatives and commissioned agents selling insurance contracts who have high cost ratios and to recommend early closing of sales campaigns in which sales have progressed to a point that continued sales would increase the risk of indemnities paid out being in excess of premiums collected.
- Monitors case load and rate of production of Field Representatives performing loss adjustment duties to determine if there is a need to reassign personnel from outside the area, to request temporary reassignment of additional personnel from outside the area in situations with widespread crop loss, to increase recruitment, or to modify the established procedures for processing claims temporarily.
- Arranges for, coordinates or provides classroom and/or on-the-job training for Field Representatives in matters relating primarily to Corporation procedures and practices, marketing techniques and approaches that may be useful, and technical aspects of farming for the crops insured in the area. Frequently, the Specialist coordinates with other Specialists to prepare and conduct large training sessions involving Field Representatives from several areas. The participating Specialists present portions of instructional material provided by the Corporation and/or compiled by the Specialist.
- Meets with members and officials of farm and civic organizations and associations, lending institutions, and farm supply and equipment dealers, as well as maintaining a working relationship with Federal and State agricultural agencies and with commodity groups and group leaders, etc., in order to assure continued support and understanding of crop insurance and its benefits and to obtain information relating to changes and advancements in farm practices and technology and in crop knowledge. Information obtained from and through these contacts then is disseminated through a variety of written reports and oral presentations to other Specialists and to Field Representatives. The Specialist relies, to an extent, on materials provided by the Corporation in preparing presentations, but also relies on own experience and knowledge of established practices and procedures and of insured crops. At times, the Specialist will contact local media representatives to arrange for the placement of articles, advertisements, and public service announcements prepared or adapted from copy provided by the Corporation.
- Oversees and conducts the full range of inspections in an area such as described above. The inspections are performed in the course of approving applications for high risk coverage, of

servicing contracts, and/or evaluating the performance of Field Representatives employed in the area. They are conducted for the purpose of assessing damages as well as for evaluating the quality of the management practices used on insured farms.

- Evaluates applications for high risk insurance coverage for indemnities up to a value determined by the Corporation, using criteria for eligibility developed by the Corporation.
- Resolves problems that Field Representatives are unable to resolve and which frequently do not have clear-cut solutions relating to the approval of an application for insurance coverage or serious conflicts between claimants' assertions and Field Representatives' findings, to the extent experience and knowledge permits.
- In situations involving large sums of money, unique or unusual cases, or which Field Representatives have not been able to resolve, or, if necessary, to reduce an excessive workload, the Specialist may perform some of the duties performed by Field Representatives and commissioned agents such as selling insurance contracts, processing loss claims, or collecting delinquent premiums and/or acreage reports.
- Arranges for Field Representatives to assist underwriters in collecting data needed to develop insurance coverages and related premium rates.

Factor 1, Knowledge Required by the Position -- Level 1-7 -- 1250 points

- Knowledge of the principles, practices, and techniques used in planning, organizing, and directing programs for marketing and servicing crop insurance contracts in an area which can be characterized as having:
 - (1) a variety of crops for which insurance coverage is offered,
 - (2) multiple growing seasons,
 - (3) a multiplicity of combinations of numerous variable conditions and environmental factors such as soils, climate, weather patterns, topography, plant diseases, insects, etc.,
 - (4) new programs being introduced, and
 - (5) other comparable factors.

The duties involved in administering crop insurance programs at this level are such that the following knowledge are required, in combination with this knowledge:

- o Knowledge of principles, practices, and techniques of marketing crop insurance in an area such as described above in order to (1) develop sales plans which incorporate

- programs not previously offered, and/or involves areas which have experienced unusually high sales resistance or unusually high rates of cancellation; (2) to make sales presentations to prospective clients when there are unique or controversial situations involved with their application for coverage; and (3) to make program recommendations for extending insurance coverage to new crops or new counties.
- o Knowledge of a variety of crops, farming practices, and management techniques, the effects on crop yield of widely variable combinations of conditions and environmental factors, etc., in order to (1) anticipate crops losses in situations in which these variables make loss prediction very difficult; (2) to make the technical determinations for example, in adjusting unique and controversial claims, in evaluating high risk applications or in other highly unusual situations; and (3) to assess the impact of information of significance to their programs in such major areas as the need for unusual methods, practices, and procedures and to make adjustments within their own programs, as needed, and make recommendations for program changes which may have regional or possibly nationwide impact.
 - Knowledge of the terms of the insurance policies in order (1) to better educate the various contacts, including Field Representatives, with respect to the contractual provisions of the policies to avoid later misunderstandings and (2) to analyze the implications of the details of unusual problem cases in relation to such issues as coverage, eligibility, legality of entity, etc., for each crop insured in the assigned area.
 - Knowledge of the methods techniques and procedures used in underwriting insurance policies in order to (1) answer questions referred by Field Representatives; (2) to provide contacts and Field Representatives with a precise understanding of the operation of all aspects of the Corporation, thereby increasing the likelihood of the Specialist's contacts endorsing the program and improving the effectiveness and quality of the service received by prospective clients and claimants; and (3) to select the employees best suited to assist the underwriters collect data.
 - Familiarity with the commercial insurance market and accepted practices and operations in that field, specifically those related to any type of crop insurance.

Factor 2, Supervisory Controls -- Level 2-4 -- 450 points

The Specialist is assigned a specific geographic area by the Regional Director (RD). The RD indicates the amount of the budget allotted to the area involved, the sales goals for the area and the Corporation's objective of providing the most accurate and timely service possible. Beyond this, the Specialist has full responsibility for planning and carrying out the operations of the crop insurance program in that area, for resolving the administrative difficulties that arise, as well as many of the problems that arise as the result of differences of opinion between Field Representatives or commissioned agents and prospective clients or claimants. Certain functions

of the Corporation, i.e., collecting delinquent acreage reports, etc., have deadlines imposed on them by the planting dates for the various crops insured. Most other deadlines would be established by the Specialist alone, or in consultation with the RD, or possibly, in conjunction with other Specialists. The Specialist and the RD also decide together on other projects for which the employee will be responsible. Review is in terms of the achievement of sales goals, customer satisfaction, and the contribution to the stability of the economy.

Factor 3, Guidelines -- Level 3-3 -- 275 points

Guidelines relating to the planning, organizing, and directing of a crop insurance program consist largely of administrative procedural manuals, Corporation policies and regulations, precedent cases, and certain traditional practices. While there are basic characteristics to any program for marketing or servicing crop insurance contracts, the guidelines are not completely applicable or are not always specific. Therefore, the employee interprets and adapts the guidelines to the particular situation and needs of the assigned geographic area.

Factor 4, Complexity -- Level 4-3 -- 150 points

The work involves the performance of a variety of duties related to the planning and execution of sales and contract services programs in an assigned geographic area in which a variety of crops are insured.

Decisions regarding what needs to be done for each crop insured in the area are based on analysis of anticipated sales goals and/or projected loss situations to determine whether established practices and precedents are sufficient to accomplish the goals arrived at for each of the various crops insured in the assigned area. The employee analyzes various alternative courses of action to select the most effective action and to coordinate that action with other Corporation employees, so that a well rounded program is achieved.

Factor 5, Scope & Effect -- Level 5-3 -- 150 points

The purpose is to plan, organize, and direct sales and contract services programs for a variety of crops in an assigned geographic area. The work performed affects the economic stability not just for the insured farmers, but for all those businesses and industries which provide both farm-related and nonfarm-related products and services to the farmers within the assigned area.

Factor 6, Personal Contacts -- Level 6-3 -- 60 points

Personal contacts are with employees of the Corporation and other agencies within the department, with employees of State and local agricultural agencies, with officials and members of farm-related businesses and organizations (e.g., farm equipment and supply vendors, lending institutions, farm associations, agricultural colleges, processing plants, or commercial insurance companies), and with farm owners and operators. Contacts occur in a variety of settings ranging

from automobiles to processing plants to offices of high level bank or State officials, etc. In addition, those being contacted have varying degrees of awareness of the Corporation and its objectives and benefits, etc.

Factor 7, Purpose of Contact -- Level 7-3 -- 120 points

The purpose is to influence or motivate a variety of contacts who may be indifferent or skeptical about the usefulness or value of crop insurance. Because of this, the employee must be skillful in approaching the various contacts involved in order to persuade them to sign crop insurance contracts; provide letters of endorsement; recommend or require that farmers obtain crop insurance coverage in order to secure loans or before being advanced credit needed to operate their farms, provide free coverage in newspapers, magazines, and other media (i.e., getting feature articles written about crop insurance, arranging for interviews of Corporation employees on local talk shows or news programs, etc., in addition to obtaining sufficient public service commitments). The purpose may also be to process and resolve loss adjustment cases which are controversial and frequently have been referred through one or more lower organizational levels without settlement or which involve unusually large indemnities. There may be some question(s) about the facts relating to the cases (i.e., all of the harvested crop may not appear to be accounted for, the insured farmland may have been overturned before an inspection could be made to assess cause and/or extent of damage, etc.). The case may involve intentional misrepresentation on the part of the policyholder and, as a result, the contact may be fearful or uncooperative.

Factor 8, Physical Demands -- Level 8-2 -- 20 points

The work requires regular and recurring visits to or inspections of farms which involves walking over rough, uneven, plowed, and unplowed farmland and frequent bending, crouching, stooping, or stretching to examine soils and/or crops.

Factor 9, Work Environment -- Level 9-1 -- 5 points

The work environment involves the everyday risks or discomforts typical of such places as offices, meeting and conference rooms, residences, private and commercial vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 2480