

TS-58 November 1981

**General Schedule
Position Classification Standards**



WCPS-2 August 2002

**POSITION CLASSIFICATION
STANDARD
FOR
CROP UNDERWRITING
SERIES, GS-1162**



**Workforce Compensation
and Performance Service**



Crop Insurance Underwriting Series

GS-1162

TABLE OF CONTENTS

SERIES DEFINITION	3
EXCLUSIONS	3
OCCUPATIONAL INFORMATION	4
TITLES	4
EVALUATION OF POSITIONS	5
GRADE CONVERSION TABLE	5
FACTOR LEVEL DEFINITIONS	6
OPM BENCHMARK DESCRIPTIONS	16
CROP INSURANCE UNDERWRITER, GS-1162-09, BMK #1	16
CROP INSURANCE UNDERWRITER, GS-1162-11, BMK #1	19
CROP INSURANCE UNDERWRITER, GS-1162-12, BMK #1	23

SERIES DEFINITION

This series includes positions the duties of which are to administer, supervise, or perform work involved in classifying land, establishing crop insurance premiums, or other technical work related to underwriting insurance policies in a crop insurance program. Work in this series requires the application of training and knowledge in one or more agricultural or biological sciences such as agronomy, soil sciences, agricultural economics, agricultural management, horticulture, etc., as well as requiring knowledge of applicable Federal crop insurance principles, procedures and techniques.

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 program development, sales or loss adjustment work in a crop insurance program are classified in the [Crop Insurance Administration Series, GS-1161](#).
2. Positions concerned with the nonactuarial work involved in insuring persons, property, or anything other than agricultural crops are classified in the [Insurance Examining Series, GS-1163](#).
3. Positions concerned with work involved in the determination of insurance rates, classifications, values, scope of coverage, or other technical insurance matters when such work requires professional actuarial knowledge and abilities are classified in the [Actuary Series, GS-1510](#).
4. Positions concerned primarily with work requiring a professional knowledge of mathematics, statistics, or economics are classified in an appropriate series in the [Mathematics and Statistics Group, GS-1500](#), or in the [Economist Series, GS-0110](#).
5. 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 classified in the [Agronomy Series, GS-0471](#), or the [Horticulture Series, GS-0437](#), respectively.
6. 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 classified in the [Soil Science Series, GS-0470](#).

7. Positions concerned primarily with work requiring a professional knowledge in the general field of agriculture in order to make risk determinations for a farm loan provided through agricultural and rural credit programs are classified in the [Agricultural Management Series, GS-0475](#).
8. Positions concerned primarily with work in soil and water conservation to obtain sound land use, including water management, pollutant abatement, and prevention of soil erosion are classified in the [Soil Conservation Series, GS-0457](#).
9. 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 classified in the [Agricultural Engineering Series, GS-0890](#).

OCCUPATIONAL INFORMATION

For occupational information relating to the Federal crop insurance program, see the Occupational Information section of the Position Classification Standard for the [Crop Insurance Administration Series, GS-1161](#).

TITLES

Crop Insurance Underwriter is the basic title authorized for positions primarily responsible for classifying farmland with respect to risk, identifying areas of comparable productivity and establishing premiums and amounts of coverage for crop insurance contracts.

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

The grading criteria in this standard contains factor level definitions and representative benchmarks for positions which are titled Crop Insurance Underwriter for grades GS-9 through GS-12.

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.

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 DEFINITIONS

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 1-5 -- 750 points

- Knowledge (such as would be gained through undergraduate study, or its equivalent in experience, training, or independent study) of basic principles, concepts, and methodology in one or more agriculture related field, i.e., agronomy, soil sciences, agricultural economics, agricultural management, horticulture, etc., to perform a variety of underwriting tasks. Those tasks include such assignments as surveying limited geographic areas to collect data relating to soils, topography, climate, insects, farm management, etc., or collecting crop yield data for a given area for use in evaluating risk and identifying areas of comparable productivity.

Level 1-6 -- 950 points

- Knowledge of the methods and practices in an agricultural science or management field (such as those identified in Level 1-5) to identify and evaluate those factors which affect crop yield and to determine areas of comparable productivity, and the extent of risk involved in insuring a given area. These factors involve the normal agricultural and management considerations of soil, topography, climate, farm management, production history, types and properties of herbicides and pesticides, market practices, etc. The number of and diversity within the factors affecting yield are such that the established methods and techniques apply to most situations.

Level 1-7 -- 1250 points

- Knowledge of the principles, practices, and methods in the agricultural sciences, management, and underwriting fields to identify and evaluate the degree of risk involved in insuring an area in which the factors affecting crop yield are numerous, divergent, and frequently changing. These conditions require making significant departures from previous approaches to similar projects to accommodate the unusual or unique circumstances involved

and determining the best approach and methods for obtaining additional unusual data needed to analyze the risk involved.

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. The degree of review of completed work depends upon the nature and extent of the review, e.g., close and detailed review of each phase of the assignment; detailed review of the finished assignment; spot-check of finished work for accuracy; or review only for adherence to policy.

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 planting dates, beginning dates of sales campaigns, adjustments in work priorities, 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 inspections in connection with applications for high risk coverage. Problems not covered by established procedures, policies, or known precedents are referred to the supervisor or a higher grade underwriter, as appropriate.

Completed work products such as the maps developed during preliminary stages of surveys, reports of data collected during surveys, lists of classified farms, etc., are reviewed for the technical accuracy of the data and of the methods used in collecting, recording, analyzing, and presenting that data. Work is also reviewed for compliance with instructions or established practices. For difficult assignments, work is reviewed more closely, if similar assignments have not previously been encountered.

Level 2-3 -- 275 points

Instructions for performing underwriting duties within the geographic are assigned to the employee generally consist of defining objectives, establishing deadlines, and offering

suggestions for unusual situations not having clear precedents. The employee plans and carries out the successive steps involved in the particular underwriting function being performed and handles problems and deviations in the assignments in accordance with Federal Crop Insurance Corporation (subsequently referred to as the Corporation) policies, previous training, and accepted practices within the Corporation.

Complete work is evaluated for timeliness, technical soundness, compliance with Corporation policies and practices, and effectiveness in achieving Corporation 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 carry out an underwriting program 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 procedural manuals, precedent cases, established practices, and procedures, and oral and written instructions which provide specific instructions for performing the various underwriting tasks are readily available. Situations not dealt with in the guidelines are referred to the supervisor.

Level 3-2 -- 125 points

Numerous guidelines similar to those provided in Level 3-1 are used at this level. The Underwriter uses judgment in selecting guidelines and techniques best suited to the objectives in dealing with a particular contact, to the analysis of a particular crop, to a particular aspect of a survey, etc. Situations not covered by existing guidelines or in which significant deviation is suggested are referred to the supervisor.

Level 3-3 -- 275 points

Guidelines such as established methodology, agency regulations, policies and practices, precedents, and technical references are used at this level. The combination(s) of environmental factors and other conditions which affect crop yield are fairly unique for any given crop in any given geographic area. The guidelines available to the underwriter are not completely applicable to the particular crops and area for which they are responsible. The Underwriter must use judgment in interpreting and adapting these guidelines to their particular situation or problem. Based on the effectiveness of an adaptation, the underwriter may recommend, for example, that the use of this adaptation be extended to other crops or other geographic areas, etc.

Level 3-4 -- 450 points

The guidelines are essentially the same as in Level 3-3. However, the assignments are such that these guidelines are often inadequate in dealing with the more complex or unusual situations the Underwriter encounters. The complexity is a result, for example, of the diversity of combinations of factors and conditions affecting crop yield for a large variety of crops within the assigned geographic area. The Underwriter must adapt and apply the principles and practices used in underwriting crop insurance to situations where precedents are not directly applicable and must use experienced judgment and initiative in selecting approaches and evaluating their findings. At times, it becomes necessary to devise new approaches or develop new techniques for evaluating risk, for example, as new crops are brought under the program, as a result of a

change in the terms of the insurance policies, or if historical production data for a particular crop becomes unavailable.

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 assignments consist of specific, well-defined tasks in underwriting involving standard operating practices, procedures, and techniques for the assigned geographic area. The differences among assignments are due to characteristics of a factual nature such as the source of yield data for one or more crops in a specific survey area, or the specific portion of a survey to be carried out. Typically, the work involves a variety of tasks requiring different actions such as collecting yield data for each farm in a given area, preparing preliminary maps, measuring off the amount of acreage to be insured on a particular farm, and extracting data from a processing plant's records with respect to the amount and value of crop harvested by a farmer.

Level 4-3 -- 150 points

The work involves performing varied duties in the process of underwriting crop insurance which require the application of different and unrelated methods and procedures.

Decisions regarding what needs to be done are a function of the cases or projects assigned to the employee, or the aspect(s) of a county survey being conducted. Arriving at a course of action primarily involves selecting from various established practices and procedures for evaluating risk in relation to crop production.

Typically, the environmental factors and conditions affecting growth are similar throughout the assigned area or the factors and conditions have been stable for a number of years. The Underwriter must identify these factors and conditions and any deviations from previous years and analyze the effect they will have on the Corporation's ability to satisfy their legislative requirement to collect sufficient premiums to cover the indemnities paid to claimants.

Level 4-4 -- 225 points

The work involves the independent performance of a variety of underwriting duties in a large geographic area in which a number of crops are insured. Typically, the area is characterized by a

variety of unique combinations of environmental factors and conditions affecting the production of each insured corp. This necessitates the use of a variety of approaches to and techniques of data collection and analysis.

Decisions regarding what needs to be done are based on data from a variety of sources which may be incomplete or which involve the resolution of inconsistencies both if facts and in objectives or needs. Evaluation of the degree of risk involved in insuring a particular geographic area involves the interpretation of large amounts of data which do not fit any standard or established patterns. Surveys must be planned on the basis of the completeness of available data, program requirements for up-to-date, accurate classification of land, resources and time available, etc.

Level 4-5 -- 325 points

The work involves a variety of underwriting duties which require substantial indepth analysis of the factors and conditions which affect the risk of insuring land in the assigned geographic area. The process if interpreting and evaluating data in order to identify areas of comparable productivity and assign a degree of risk is typically characterized by concern with (1) the need to integrate facets of the work performed by others; (2) evolving technology in relation to farm equipment, pesticides, herbicides, hybrid crops, and farming practices and techniques; (3) changes in the terms of the insurance policies or extensions of coverage to new crops or areas that would cause extensive changes in existing practices; (4) problems of a type that have been resistant to solution in the past; and (5) the uncertainly of weather, insect infestation, plant disease, and other natural occurrences which affect plant growth.

The availability of data needed to evaluate proposals to amend or change terms in the insurance policies or proposals to extend coverage to new crops or new areas, or changes in the availability of data, for example, because of changes in ASCS programs, may necessitate the development of new techniques and procedures for evaluating risks to ensure the accuracy of assessment of risk to avoid excessive payment of indemnities.

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 5-1 -- 25 points

The purpose is to perform a variety of underwriting tasks such as mapping soil types within a county being surveyed, collecting yield data, visually verifying boundary lines on maps of classified land etc. The work affects the ability of higher grade Underwriters to evaluate risk and establish premiums and amounts of coverage on a timely basis.

Level 5-2 -- 75 points

The purpose is to conduct surveys to gather data and to analyze that data in order to identify areas of comparable productivity and to assign a degree of risk to farmland for a limited geographic area which is part of a broader geographic assignment. The work affects the accuracy of the actuarial studies which serve as a basis for the premiums and amounts of coverage established by the Underwriter responsible for the broader assignment.

Level 5-3 -- 150 points

The purpose is to conduct studies to identify areas of comparable productivity and risk and assign premiums and amounts of coverage and to make recommendations for the extension of coverage to new crops and/or new counties and for the adjustment of the distribution of insured liability for a specific geographic area in which a variety of crops are insured. The work affects the Corporation's ability to operate in a cost-effective manner within that area (i.e., to collect sufficient premiums to cover the cost of indemnities that will be paid to claimants).

Level 5-4 -- 225 points

The purpose, in addition to conducting surveys and analyzing the data collected to identify areas of comparable productivity and risk and assign premiums and amounts of coverage for a large number of crops insured throughout a large geographic area, is to analyze proposal to change the terms in insurance contracts or to extend coverage to crops or areas not previously insured and to make recommendations relating (1) to the affect the proposed changes have on the Corporation's liability and (2) to the need to make special provisions in particular situations to keep liability within acceptable limits. The work not only affects the Corporation's ability to operate cost-effectively, it affects the Corporation's ability to successfully expand the market available to the Corporation. In addition, the successful operation of crop insurance programs over increasingly larger geographic areas diminishes the need for assistance programs offered, for example, by other agencies within the department such as the disaster programs for farmers.

FACTOR 6, PERSONAL CONTACTS

This factor includes face-to-face contracts and telephone and radio dialogue with persons not in the supervisory chain. (NOTE: Personal contracts 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 Factor 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 and in other agencies within the department, and with farm owners and operators.

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 and other related Federal agencies (e.g., Bureau of Reclamation, National Weather Service), 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

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 7-1 -- 20 points

The purpose is to obtain, clarify, or give information relating to crops, farming, crop insurance, or crop insurance programs (e. g., obtaining data on crop yields, explaining how premiums are arrived at, obtaining technical information relating to crops or farming practices from employees of an extension service, preparing reports of newly obtained, pertinent technical information for dissemination to co-workers).

Level 7-2 -- 50 points

The purpose is to plan and coordinate work assignments with other Corporation employees or resolve problems relating to procedures used within the Corporation.

Level 7-3 -- 120 points

The purpose is to evaluate the degree of risk involved in insuring farmland and to gain the acceptance of the Underwriter's findings in such a way that the contacts do not cancel existing policies or withdraw applications for coverage. This includes identifying land that is uninsurable, individual farms which should be classified significantly differently than adjoining farms and individual farms for which the classification should be changed, or for which existing coverage should be canceled as well as approving applications for high risk coverage in excess of the amounts Crop Insurance Specialist can approve. In many cases, particularly when coverage is being reduced or canceled, or when a farm is classified at a significantly higher level of risk than surrounding farms, the individuals contacted may be skeptical of, or question the accuracy of the Underwriter's findings and conclusions. In some cases, there may be questionable facts involved or intentional misrepresentation and, as a result, the contacts may be fearful and uncooperative with respect to providing information needed to accurately classify the land involved.

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 employee 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 demands 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 UNDERWRITER, GS-1162-09, BMK #1

Duties:

Performs a variety of duties related to underwriting crop insurance policies for crops, as assigned, with an area for which a higher grade Underwriter has responsibility.

- Estimates and maps (within each county involved) the boundaries of areas with comparable productivity and risk, based on knowledge of soil characteristics and distribution, climatological and other environmental factors, historical production data for the area, etc.
- Contacts deans and various department heads and specialists of agricultural colleges, agricultural experiment station directors, department heads and specialists of these stations, State and area soil conservationist, State and county Agricultural Stabilization and Conservation Service (ASCS) personnel, officials of the U.S. Army Corps of Engineers, Bureau of Reclamation, National Weather Service, marketing organizations, lending institutions and farm organizations, as needed, to obtain data used in classifying land and making various other determinations.
- Inspects the farmland involved to verify that the estimated boundaries are accurate and either measurable, i.e., 90 cm (3 feet) from a wall, or visible, i.e., a fence, a road, a fixed pipeline, etc., and gathers additional data on site to confirm the degree of risk assigned to the different areas and the appropriateness of the number of levels of risk designated.
- After making necessary adjustments in the classifications assigned to the insured counties, spreads the average premium and average coverage set by the Corporation's actuaries over the number of classifications finally arrived at.
- Correlates ASCS farm listings with the map of classifications prepared earlier to assign a classification to each farm on the listing and prepares a computer input sheet used to produce a listing of the farms in the county(ies) involved with their classification for use by other parts of the Corporation, and an actuarial table showing premiums and coverage by crop, location and classification.
- Assesses the appropriateness of exempting a particular farm from the classification of the adjoining area, or of changing the classification of, or possibly canceling the policy of a farm because of a repeated history of loss atypical of the other farms in the immediate vicinity.
- Determines the applicant's eligibility for high risk insurance cases which involve indemnities in excess of the amount that can be approved by Crop Insurance Specialists.
- Makes recommendations as to the advisability of extending insurance coverage to a crop or a new county.

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

- Knowledge of the principles, concepts, methods, and practiced in an agricultural science or management field such as agronomy, soil sciences, agricultural economics, agricultural management, horticulture, etc., to identify and evaluate those factors which affect crop yield and to determine areas of comparable productivity and the extent of risk involved in insuring a given area. These factors involve the normal agricultural and management considerations of soil, topography, climate, farm management, production history, types and properties of herbicides and pesticides, market practices, etc. The number of and diversity within the factors affecting yield are such that the established methods and techniques apply to most situations.
- Knowledge of procedures, methods, and practices used in underwriting crop insurance policies in order to determine the levels of risk present, to establish premiums in proportion to the levels of risk identified, to plan and carry out the various procedural steps leading up to the timely preparation of the actuarial tables used by the other parts of the Corporation and to resolve routing problems in approving high risk cases as well as in classifying land and assigning risk.
- Knowledge of procedures and practices used in the sales and servicing of crop insurance in order to answer general questions from their various contacts, to be aware of the impact of their decisions on the remainder of the Corporation and of the time parameters placed on the Underwriter's actions by the interrelationship between the different parts of the Corporation.

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

Instructions for performing underwriting duties within the geographic area assigned to the employee generally consist of defining objectives, establishing deadlines and offering suggestions for unusual situations not having clear precedents. The employee plans and carries out the successive steps involved in the particular underwriting function being performed and handles problems and deviations in the assignments in accordance with Corporation policies, previous training and accepted practices within the Corporation.

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

Factor 3, Guidelines -- Level 3-3 -- 275 Points

Guidelines such as established methodology, agency regulations, policies and practices, precedents, and technical references are used at this level. The combination(s) of environmental factors and other conditions which affect crop yield are fairly unique for any given crop in any given geographic area. The guidelines available to the Underwriter are not completely applicable to the particular crops and area for which they are responsible. The Underwriter must use judgment in interpreting

and adapting these guidelines to their particular situation or problem. Based on the effectiveness of an adaption, the Underwriter may recommend, for example, that the use of this adaption be extended to other crops or other geographic areas, etc.

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

The work involves performing varied duties in the process of underwriting crop insurance which require the application of different and unrelated methods and procedures.

Decisions regarding what needs to be done are a function of the cases or projects assigned to the employee, or the aspect(s) of a county survey being conducted. Arriving at a course of action primarily involves selecting from various established practices and procedures for evaluating risk in relation to crop production.

Typically, the environmental factors and conditions affecting growth are similar throughout the assigned area or the factors and conditions have been stable for a number of years. The Underwriter must identify these factors and conditions and any deviations from previous years and analyze the effect they will have on the Corporation's ability to satisfy their legislative requirement to collect sufficient premiums to cover the indemnities paid to claimants.

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

The purpose is to conduct studies to identify areas of comparable productivity and risk and assign premiums and amounts of coverage and to make recommendations for the extension of coverage to new crops and/or new counties and for the adjustment of the distribution of insured liability for a specific geographic area in which a variety of crops are insured. The work affects the Corporation's ability to operate in a cost-effective manner within that area (i.e., to collect sufficient premiums to cover the cost of indemnities that will be paid to claimants).

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 and other related Federal agencies (e. g., Bureau of Reclamation, National Weather Service), with officials and members of farm-related businesses and organization (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 7-2 -- 50 points

The purpose is to plan and coordinate work assignments with other Corporation employees or resolve problems relating to procedures used within the Corporation.

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 -- 50 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 -- 1935

CROP INSURANCE UNDERWRITER, GS-1162-11, BMK #1**Duties**

Performs duties related to underwriting crop insurance policies within an area in which there are a number of crops insured, environmental factors, and other conditions which differ throughout the area involved; and in which profits, both the farmers' and the Corporation's, are affected by a variety of social and economic conditions.

- Collects data from numerous sources relating to factors such as soil types, their characteristics and their effects on production, climatic conditions, current and previous production levels, previous insurance experience in the area, farm management, marketing practices, etc., for the various crops insured in the area. Typically, in this area there will be a variety of combinations of the many environmental factors which affect the growth of the numerous crops insured in the area; production levels and loss experience will fluctuate somewhat, but not dramatically; and sales programs are generally successful in achieving sales goals. Also, statistical data for all or many of the crops concerning previous yields, etc., are available on soil types in much of the area have been mapped. Within this type of area, the kinds of data described above, along with data gathered by inspecting and surveying the farmland involved, are analyzed and evaluated in order to:

- (1) identify and map areas of farmland of comparable productivity and risk for purposes of establishing the coverages to be offered and the related premiums for each crop responsible for in each insured county in the area,

- (2) assess the appropriateness of exempting a particular farm from the classification of adjoining areas, of changing the classification of, or, possibly, canceling the policy for a farm because of a repeated history of loss atypical of the other farms in the immediate vicinity,
 - (3) determine the applicant's eligibility for high risk insurance coverage for cases which involve indemnities in excess of the amount that can be approved by Crop Insurance Specialists,
 - (4) make recommendations as to the advisability of extending insurance coverage to a new crop or to a new county within the area for which the Underwriter is responsible,
 - (5) make recommendations with respect to proposed changes in the terms of the insurance contracts, and
 - (6) make recommendations with respect to the distribution of insured liability when it has been determined that liability is unduly concentrated with a county or area.
- Prepares computer input sheets with data relating to premiums and coverage arrived at for each crop and county in the area offering insurance coverage for inclusion in the actuarial tables used by the other employees of the Corporation.
 - Maintains liaison with the deans and various department heads and specialists of agricultural colleges, agricultural experiment station directors, department heads and specialists of such stations, State and area soil conservationists and soil scientists, State and county ASCS personnel, officials of the U.S. Army Corps of Engineers, Bureau of Reclamation, National Weather Service, commercial insurance companies, marketing organizations, banks, credit agencies, and farm organizations for the purpose of obtaining varied data from reports, studies, surveys, experiments, and analyses conducted and compiled by these various agencies.
 - When felt appropriate, prepares reports of information received from the above-mentioned sources for distribution to other Underwriters or, possibly, to other employees at all organizational levels of the Corporation.

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

- Knowledge of a wide range of concepts, principles, practices, and methods in the agricultural sciences, management, and underwriting fields to identify and evaluate the degree of risk involved in insuring an area in which the factors affecting crop yield are numerous, divergent, and frequently changing. These conditions require making significant departures from previous approaches to similar projects to accommodate the unusual or unique circumstances involved and determining the best approach and methods for obtaining additional unusual data needed to analyze the risk involved.

- Knowledge of the procedures, practices, and methods used in underwriting crop insurance policies in order to determine the levels of risk present, to establish premiums in proportion to the levels of risk identified, to plan and carry out the various procedural steps leading up to the timely preparation of the actuarial tables used by the rest of the Corporation, and to resolve unusual problems in approving high risk cases as well as in classifying land and assigning risk.
- Knowledge of procedures and practices used in the sales and servicing of crop insurance in order to answer general questions from their various contacts, to be aware of the impact of their decisions on the rest of the Corporation and of the time parameters placed on the Underwriters by the interrelationship between the various parts of the Corporation.

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

Guidelines such as established methodology, agency regulations, policies and practices, precedents, and technical references are used at this level. The combination(s) of environmental factors and other conditions which affect crop yield are fairly unique for any given crop in any given geographic area. The guidelines available to the Underwriter are not completely applicable to the particular crops and area for which they are responsible. The Underwriter must use judgment in interpreting and adapting these guidelines to their particular situation or problem. Based on the effectiveness of an adaptation, the Underwriter may recommend, for example, that the use of this adaption be extended to other crops or other geographic areas, etc.

Factor 4, Complexity -- Level 4-4 -- 225 points

The work involves the independent performance of a variety of underwriting duties in a large geographic area in which a number of crops are insured. Typically, the area is characterized by a variety of unique combinations of environmental factors and conditions affecting the production of each insured crop. This necessitates the use of a variety of approaches to and techniques of data collection and analysis.

Decisions regarding what needs to be done are based on data from a variety of sources which may be incomplete or which involve the resolution of inconsistencies both in facts and in objectives or needs. Evaluation of degree of risk involved in insuring a particular geographic area involves the interpretation

of large amounts of data which do not fit any standard or established patterns. Surveys must be planned on the basis of the completeness of available data, program requirements for up-to-date, accurate classification of land, resources, and time available, etc.

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

The purpose is to conduct studies to identify areas of comparable productivity and risk and assign premiums and amounts of coverage and to make recommendations for the extension of coverage to new crops and/or new counties and for the adjustment of the distribution of insured liability for a specific geographic area in which a variety of crops are insured. The work affects the Corporation's ability to operate in a cost-effective manner within that area (i. e., to collect sufficient premiums to cover the cost of indemnities that will be paid to claimants).

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 and other related Federal agencies (e.g., Bureau of Reclamation, National Weather Service), with officials and members of farm-related businesses and organizations (e. g., farm equipment and supply vendors, lending institution, 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. Those contacted are highly aware of the Corporation, its objectives and benefits.

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

The purpose is to evaluate the degree of risk involved in insuring farmland and to gain the acceptance of the Underwriter's findings in such a way that the contacts do not cancel existing policies or withdraw applications for coverage. This includes identifying land that is uninsurable, individual farms which should be classified significantly differently than adjoining farms, and individual farms for which the classification should be changed or for which existing coverage should be canceled as well as approving applications for high risk coverage in excess of the amounts Crop Insurance Specialist can approve. In many cases, particularly when coverage is being reduced or canceled or when a farm is classified at a significantly higher level of risk than surrounding farms, the individuals contacted may be skeptical of or question the accuracy of the Underwriter's findings and conclusions. In some cases, there may be questionable facts involved or intentional misrepresentation and, as a result, the contacts may be fearful and uncooperative with respect to providing information needed to accurately classify the land involved.

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 every day risks or discomforts typical of such places as offices, conference rooms, residences, and vehicles, but may involve some exposure to the risks and hazards on a farm or around farm equipment and processing plants.

TOTAL POINTS -- 2555

CROP INSURANCE UNDERWRITER, GS-1162-12, BMK #1**Duties:**

Performs duties related to underwriting crop insurance policies within an area in which the combination of conditions (I. e., crop number and mix, widely divergent environmental factors and conditions, large areas of unsurveyed land, crops which lack or have incomplete usable historical production data, fluctuating or unusual social and economic conditions, etc.) results in highly unusual and difficult underwriting problems. At times, the Underwriter will be responsible for providing on-the-job training to lower grade Underwriters assigned in the area involved.

- Collects and oversees the collection of data from a variety of sources which relates to such factors as soil types, their characteristics, and their effect on production, climatic conditions, current and previous production, climatic conditions, current and previous production levels, past insurance experience in the area, farm management, marketing practices, etc. Typically, there will be a wide variety of unique combinations of environmental factors affecting the growth of the many crops insured in the area. Production levels, loss experience, and effectiveness in achieving sales goals will vary considerably across the area involved, ranging from areas with very stable programs to areas with very unpredictable conditions or with repeated excessive loss situations. For some of the crops, statistical data such as previous crop yields may not be readily available or available at all, and the soils for much of the area may not have been mapped yet. Information is obtained by inspecting and surveying the farmland in this area, and, along with other information compiled, is analyzed and evaluated in order to:
 - (1) identify and map areas of farmland of comparable productivity and risk for purposes of establishing the coverage to be offered and the related premiums for each crop in each insured county,
 - (2) assess the appropriateness of exempting a particular farm from the classification of the adjoining areas, of changing the classification of, or, possibly, canceling the policy for a farm because of a repeated history of loss atypical of the other farms in the immediate vicinity,
 - (3) determine the applicant's eligibility for high risk insurance coverage for cases which involve indemnities in excess of the amount that can be approved by Crop Insurance Specialists,
 - (4) make recommendations as to the advisability of extending insurance coverage to a new crop or to a new county,

- (5) make recommendations with respect to proposed changes in the terms of the insurance contracts, and
- (6) make recommendations with respect to the distribution of insured liability when it has been determined that liability is unduly concentrated in one area.
- After equitably spreading the average coverage and average premiums for each crop, prepares computer input sheets with data for inclusion in the actuarial tables issued for use by employees in the Corporation for each crop and county for which the Underwriter is responsible.
 - Maintains liaison with the deans and various department heads and specialists of agricultural colleges, agricultural experiment station directors, department heads and specialists of these stations, State and area soil conservationists and soil scientists, State and county ASCS personnel, officials of the U.S. Army Corps of Engineers, Bureau of Reclamation, National Weather Service, commercial insurance companies, marketing organizations, banks, credit agencies, and farm organizations, for the purpose of obtaining varied data from reports, studies, surveys, experiments and analyses conducted and compiled by these various agencies.
 - When felt appropriate, prepare reports of information received from the above mentioned sources for distribution to other Underwriters, or, possibly to other employees at all organizational levels of the Corporation.
 - Attends Corporation training classes or meetings conducted by and for employees of other portions of the Corporation to explain the functions of the Underwriters and the methodology and analysis used to classify land and to set premiums and coverage, so that Field Representatives, commissioned agents, and Specialists are better able to answer questions or deal with complaints from their contacts.
 - Determine duties to be performed by lower grade Underwriters assigned to the area and evaluates their progress.

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

- Knowledge of a wide range of concepts, principles, practices, and methods in the agricultural science, management, and underwriting fields to identify and evaluate the degree of risk involved in insuring an area in which the factors affecting crop yield are numerous, divergent, and frequently changing. These conditions require making significant departures from previous approaches to similar projects to accommodate the unusual or unique circumstances involved, and determining the best approach and methods for obtaining additional unusual data needed to analyze the risk involved.
- Thorough knowledge of procedures, methods and practices used in underwriting crop insurance policies in order (1) to evaluate the risk of loss for the variety of crops insured in the area for which the Underwriter is responsible, determine the number of levels of risk and equitably distribute the cost of coverage across those levels in proportion to their degree of risk, (2) to evaluate the risk for crops or

counties being considered for inclusion under the insurance program, and (3) to make determinations relating to such matters as the appropriateness of the information being collected and the criteria being used in establishing insurability.

- Knowledge of the procedures and practices used in the sales and servicing of crop insurance contracts in order to be aware of the impact their determinations have on the other Corporation functions, to be aware of time restrictions the actions of the other parts of the Corporation place on the underwriter to complete surveys and prepare actuarial tables needed during sales campaigns.

Factor 2, Supervisory Controls -- 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 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 carry out an underwriting program 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 -- Level 3-4 -- 450 points

Guidelines such as established methodology, agency regulations, policies and practices, precedents, and technical references are used at this level. However, the assignments are such that these guidelines are often inadequate in dealing with the more complex or unusual situations the underwriter encounters. The complexity is a result, for example, of the diversity of combinations of factors and conditions. The Underwriter must adapt and apply the principles and practices used in underwriting crop insurance to situations where precedents are not directly applicable and must use experienced judgment and initiative in selecting approaches and evaluating their findings. At times, it becomes necessary to devise new approaches or develop new techniques for evaluating risk, for example, as new crops are brought under the program, as a result of a change in the terms of the insurance policies, or if historical production data for a particular crop becomes unavailable.

Factor 4, Complexity-Level 4 -5 -- 325 points

The work involves a variety of underwriting duties which require substantial indepth analysis of the factors and conditions which affect the risk of insuring land in the assigned geographic area. The process of interpreting and evaluating data in order to identify areas of comparable productivity and assign a degree of risk is typically characterized by concern with (1) the need to integrate facets of the work performed by others; (2) evolving technology in relation to farm equipment, pesticides, herbicides, hybrid crops, and farming practices and techniques; (3) changes in the terms of the insurance policies or extensions of coverage to new crops or areas that would cause extensive changes in existing practices; (4) problems of a type that have been resistant to solution in the past; and (5) the uncertainty of weather, insect infestation, plant disease, and other natural occurrences which affect plant growth.

The availability of data needed to evaluate proposals to amend or change terms in the insurance policies or proposals to extend coverage to new crops or new areas, or changes in the availability of data, for example, because of changes in ASCS programs, may necessitate the development of new techniques and procedures for evaluating risk to ensure the accuracy of assessment of risk to avoid excessive payment of indemnities.

Factor 5, Scope and Effect -- Level 5-4 -- 225 points

The purpose, in addition to conducting surveys and analyzing the data collected to identify areas of comparable productivity and risk and assign premiums and amounts of coverage for a large number of crops insured throughout a large geographic area, is to analyze proposals to change the terms in insurance contracts or to extend coverage to crops or areas not previously insured, to make recommendations relating (1) to the affect the proposed changes have on the Corporation's liability and (2) to the need to make special provisions in particular situations to keep liability within acceptable limits. The work not only affects the Corporation's ability to operate cost-effectively, it affects the Corporation's ability to successfully expand the market available to the Corporation. In addition, the successful operation of crop insurance programs over increasingly larger geographic areas diminishes the need for assistance programs offered, for example, by other agencies within the department such as the disaster programs for farmers.

Factor 6, Personal Contacts -- Levels 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 and other related Federal agencies (e.g., Bureau of Reclamation, National Weather Service), 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. 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 evaluate the degree of risk involved in insuring farmland and to gain the acceptance of their findings in such a way that the contacts do not cancel existing policies or withdraw applications for coverage. This includes identifying land that is uninsurable, individual farms which should be classified significantly differently than adjoining farms and individual farms for which the classification should be changed or for which existing coverage should be canceled as well as approving applications for high risk coverage in excess of the amounts Crop Insurance Specialist can approve. In many cases, particularly when coverage is being reduced or canceled or when a farm is classified at a significantly higher level of risk than surrounding farms, the individuals contacted may be skeptical of or question the accuracy of the Underwriter's findings and conclusions. In some cases, there may be questionable facts involved or intentional misrepresentation and, as a result, the contacts may be fearful and uncooperative with respect to providing information needed to accurately classify the land involved.

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, an 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--2905