Position Description

Job title	*Field Property Claims Adjuster*
Reports to	*Property Claims Supervisor*

Position Summary

The Field Property Claims Adjuster is responsible for the handling of a variety of property Personal, Farm and Commercial line claims. The Field Property Claims Adjuster is responsible for properly investigating, accurately assessing, and resolving property claims in an expedient manner.   The Field Property Claims Adjuster will also exceed customer service expectations and communicate frequently with policyholders until resolution of the claim.

Primary Responsibilities

- Exceed customer service expectations on claims handling, including frequent communication.
- Properly interpret and apply policy language to claims' resolutions.
- Properly and accurately assess damage to a property, any additional living expenses or loss of income and any contents.
- Establish accurate and timely reserves on claims.
- Creates proper and timely written communications to insureds and agents, including Reservation of Rights and Denial letters.
- Properly applies depreciation on claims.
- Thoroughly investigates claims for potential fraud.
- Thoroughly investigates and pursues subrogation recovery on claims.
- Maintains accurate, thorough file notes, journal entries, photographs and time and expense records as required.
- Arranges for the proper disposition of salvage recovered.
- Assign and oversee Independent Adjuster inspection on some files.
- Proper use of company equipment including computer, phone, vehicle, ladder and possibly drone.
- Part of the on-call rotation for after-hours' emergency claims.
- Other duties as assigned.

Minimum Qualifications

- Bachelor's degree or equivalent insurance-related experience
- Extremely customer service focused
- 2+ years of Property claims handling experience
- Experience and expertise in writing structural property estimates
- Working knowledge of Xactimate or Symbility is a plus.
- Must be able to climb, access roofs, basements and crawlspaces etc.
- Possess a valid Ohio driver's license and good driving record as a company car is provided
- Strong problem solving and decision-making skills
- Strong PC skills including Microsoft Office
- High level of organizational, reasoning and listening skills
- Ability to manage time effectively and work independently with little supervision
- Multi-task oriented as well as detail oriented
- Ability to work in a team environment
- Ability to create positive and collaborative working relationships
- Excellent written and verbal skills
- Willing and able to travel, work after normal business hours and adjust schedule as may be required by circumstances, including on-call rotation.
- Reliable

Position Description

Working conditions

This position may be performed at the company headquarters in a traditional office environment full-time, at one's remote office full time, or a hybrid schedule of part-time at the company headquarters and part-time at one's remote office. This position routinely uses standard office equipment such as computers, phones, printers, and filing cabinets. This position also works outside the office, inspecting properties in which insurance claims have been made. This position regularly travels to a variety of destinations in a motor vehicle.

Physical requirements

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. This position is regularly required to talk or hear over the phone or in a face-to-face conversation. This position will frequently be required to sit, stand, walk, stoop, kneel, crouch, use hand to finger, handle or feel, and reach with hands and arms. This position also requires the ability to climb a ladder to access roofs and lift up to 60 lbs. occasionally. Specific vision abilities required by this position include close vision, color vision, peripheral vision, and the ability to adjust focus. This noise level in the work environment is usually moderate.

Direct reports

None

Note

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety to themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities. This document does not create an employment contract, implied or otherwise, other than an "at will" relationship. Duties, responsibilities, and activities may change at any time with or without notice.

Equal Employment Opportunity Statement

Wayne Mutual Insurance Company provides equal opportunity in all of our employment practices to all qualified employees and applicants without regard to race, color, religion, gender, national origin, age, disability, marital status, military status, genetic disposition or any other category protected by federal, state and local laws. This policy applies to all aspects of the employment relationship, including recruitment, hiring, compensation, promotion, transfer, disciplinary action, layoff, return from layoff, training and social, and recreational programs. All such employment decisions will be made without unlawfully discriminating on any prohibited basis.

Position Description

Signatures:

Approved by Management:	
Approved by HR:	
Date:	

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee:	
Date:	