

Position Description

Job title	<i>Multi-Line Claims Associate</i>
Reports to	<i>Property Claims Supervisor</i>

Position Summary

The Multi-Line Claims Associate is responsible for learning the accurate handling of a variety of auto and property claims across multiple lines of business such as Personal, Commercial and Farm. This includes properly investigating, assessing damage accurately, and resolving claims in an expedient manner. The Multi-Line Claims Associate will also meet or exceed customer service expectations and communicate frequently with policyholders on resolution of claims.

Primary Responsibilities

- Meet or exceed customer service expectations on claims handling, including frequent communication and explaining the claims process to customers.
- Properly handle small to medium complex Auto and Property claims.
- Properly interpret and apply policy language to claims' resolutions.
- Establish accurate and timely reserves on claims.
- Assign and oversee Independent Adjusters' inspection on some files.
- Create 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
- Maintain accurate, thorough file notes, journal entries, photographs and time and expense records as required.
- Complete investigation including obtaining recorded statements from parties involved in a claim.
- Property claims:
 - Complete estimates on Property claims or thoroughly review estimate from Independent Adjusters on small to medium complex claims.
 - Evaluate damages for additional living expenses or loss of income and any contents.
- Auto claims:
 - Accurately assess property damage, including damage to automobiles and reviewing auto damage appraisals to assure adherence to Wayne Insurance guidelines.
 - Properly evaluate negotiate and settle automobile total loss claims accurately and timely.
 - Properly investigate and complete liability decisions on non-complex auto accidents.
 - Arrange for the proper disposition of salvage recovered.
 - Handling some minor Medical Payment claims.
- Proper use of company equipment including computer, tablet, phone, vehicle
- Part of the on-call rotation for after-hours' emergency claims.
- Participate in CAT duty
- Other duties as assigned.

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Minimum Qualifications

- High school degree or higher and at least 4 years of work experience
- Extremely customer service focused
- High level of organizational skills and ability to multi-task
- Possess a very high level of reasoning and listening skills
- Must possess a great desire to learn
- Possess a valid Ohio driver's license and good driving record (as may use company car to occasionally inspect properties or vehicles)
- Strong problem solving and decision-making skills
- Strong PC skills including Microsoft Office
- 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
- Good 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

Working conditions

This position will be performed at the company headquarters in a traditional office environment full-time. Depending on an individual's development, this position could be performed in a hybrid situation with a 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.

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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 employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.

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:	