

Position Description

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

Position Summary

The Property Claims Associate is a position designed to hire a person who may not have any or minimal prior claims experience and train them to eventually fill the role of a Field Property Claims Adjuster. The Property Claims Associate is responsible for learning and eventually the handling of a variety of Residential, Farm and Commercial line claims, which includes properly investigating, accurately assessing, and resolving property claims in an expedient manner. The Property Claims Associate will also exceed customer service expectations and communicate frequently with policyholders on resolution of claims.

Primary Responsibilities

- Learn all aspects of properly handling Property claims, including but not limited to:
 - Properly interpret and apply policy language to claims' resolutions.
 - Properly and accurately assess damage to a property, such as a home or business
 - Evaluate damages for 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
- Exceed customer service expectations on claims handling, including frequent communication.
- Maintains accurate, thorough file notes, journal entries, photographs and time and expense records as required.
- Assign and oversee Independent Adjusters' inspection on some files.
- Proper use of company equipment including computer, tablet, phone, vehicle, ladder and possibly drone.
- Part of the on-call rotation for after-hours' emergency claims.
- Participate in catastrophe event duties
- Other duties as assigned.

Minimum Qualifications

- Bachelor's degree or equivalent work-related experience
- Extremely customer service focused
- Must possess a great desire to learn
- Must be able to climb, access roofs, basements, and crawlspaces etc.
- Possess a valid Ohio driver's license and good driving record
- 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

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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 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.

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:	