



## **Job Description**

### **Field Claim Adjuster**

#### **Position Summary:**

The Field Claim Adjuster will investigate and assess damages to property. This individual will have a strong knowledge of the P&C Industry and will communicate with the insured's claimants, witnesses or representatives. The Field Claim Adjuster must have adept negotiation and investigation skills and meet the minimum physical requirements to perform said duties.

#### **Responsibilities:**

- Investigate and assess damages to property.
- Determine the cause, scope, damage and subrogation potential.
- Analyze information gathered by investigation and report findings and recommendations.
- Examine claim forms and other records to determine insurance coverage.
- Interview or correspond with insured's claimants, witnesses, or their representatives.
- Consult police reports and inspect property damage to determine extent of liability.
- Negotiate claims settlements and recommend appraisal, mediation, or litigation when settlement cannot be moderated.
- Refer questionable claims to management for further investigation or settlement.

#### **Knowledge and Skills:**

- Exceptional oral and written communication skills.
- Initiative and ability to think logically, analytically, and critically.
- Strong time management and organization skills.
- Ability to multi-task while maintaining accuracy and due diligence in performance.
- Strong computer skills with a penchant to adapt easily to learning new software.
- Initiative with strong ethical conduct.

- Demonstrate good interpersonal skills, including persuasion, active listening, delegation, and leadership.

**Experience and Education:**

- College Degree Preferred.
- Minimum of 3-5 years experience.
- 520 or 620 License is required.
- Insurance Industry experience is required.
- Valid Drivers License and Safe Driving Record Required.
- Knowledge of XACTIMATE is a plus.
- IICRS, HAAG Certification is a plus.

**Physical requirements:**

- **Non-Sedentary Work.** Exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.
- **Ability to Climb.** Stairs or Ladders to conduct inspections.
- **Ability to Stoop.** Stoop, Kneel, Crouch, or Crawl in confined spaces.
- **Ability to Lift.** Ability to lift up to 70 pounds.
- **Visual Acuity.** Required to have close visual acuity to perform activities such as: preparing and analyzing data and figures, viewing computer terminal, extensive reading.
- **Reaching.** Extending hand(s) and arm(s) in any direction
- **Fingering.** Picking, pinching typing or otherwise working primarily with fingers rather than with whole hands
- **Repetitive Motion.** Substantial movements (motions) of the wrist, hands and/or fingers.
- **Talking.** Expressing or exchanging ideas by means of the spoken work. Those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.

**Department:** Claims  
**Reports to:** Director of Claims Operations  
**FLSA Status:** Exempt  
**Position Level:** Staff