



## Job Description

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**Job Title:** Property Adjuster - Job Grade II

**Department:** Claims

**Reports To:** Property Claims Supervisor

**FLSA Status:** Exempt

### **General Summary:**

Under moderate supervision by the Property Claims Supervisor, the Property Adjuster is responsible for resolving moderate complexity property claims filed against policyholders by investigating losses, evaluating damages, and negotiating settlements by performing the following duties. Perform inspections of new and renewal business for the underwriting department and provide feedback on the acceptability of the risk.

### **Essential Duties and Responsibilities:**

- Investigates property claims within assigned territory and limits of authority; responsible for the accurate and timely completion of all phases of claims processing from inception to settlement in compliance with Claims Best Practices and Estimating Guidelines.
- Ability to analyze and resolve questions of moderate complexity from agents, customers and less tenured adjusters.
- Utilizes experience and judgment to confer with Supervisor regarding complex claims and coverage questions or when potential exposure exceeds settlement authority. Adjusts reserves as needed.
- Regularly reviews all open claims files within assigned territory. Obtains necessary information to move claims to prompt and appropriate conclusion.
- Settles claims within limits of authority; ensures claim payments are issued to the correct parties.
- Travel (including overnight travel) and occasional long, irregular work hours will be required to handle storm claims.
- Maintain company vehicle in serviceable condition (if one is provided); prepares and submits mileage reports, receipts for corporate credit cards and/or expense reports timely.
- Must be available for after hours call availability on a rotational basis within Property team.
- Visits properties, inspects roofs and submit reports of their observations for insurance underwriting purposes.
- Identify all hazards or concerns and provide photographs and measurements for residential & farm properties.
- Other duties may be assigned.

### **Job Requirements:**

- Four-year college degree or equivalent plus two to three years related experience and/or training; or equivalent combination of education and experience.
- Adherence to Claims Best Practices and Estimating Guidelines.
- Working knowledge of construction and estimating systems is required.
- Proficient in interpreting multiple insurance policies, safety rules, and procedure guidelines.
- Effectively and with minimal errors, authors routine reports, correspondence and clearly documents claim files.
- Ability to consistently communicate effectively and professionally with customers, vendors, experts, and employees of AFR.
- Ability to calculate figures and amounts such as proportions, percentages, area, circumference, and volume.
- Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.



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- Confident technical skills are critical to utilize and navigate multiple claims systems simultaneously along with basic computer applications.
- Teamwork is essential – should share best practices identified and proactively assist team members as needed.
- Strong organizational, analytical, and time management skills are required.
- Must be self-motivated with a strong work ethic and able to work with limited and remote supervision.
- Must be coachable and able to follow directions.

### **Certificates, Licenses, Registrations:**

- Oklahoma Property and Casualty Adjuster License is required.
- Valid Oklahoma drivers license required. Driving record must comply with AFR vehicle policy.
- Insurance education is highly recommended for career development.

### **Work Environment:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this position, the employee is required to stand, stoop, or kneel and carry/lift to 50 pounds. The employee is required to navigate through crawl spaces, attics, and other tight spaces. Hearing, walking, reaching, pushing, and pulling, speaking, reading, and writing are required as well as specific vision abilities including close vision, color vision and ability to adjust focus. The employee is occasionally exposed to wet and/or humid conditions; moving mechanical parts; fumes or airborne particles; toxic or caustic chemicals; extreme cold; or extreme heat. Employee must be able to carry, unfold and climb ladders, and walk on roofs and other structures at various heights to measure and inspect damages. The noise level in the work environment is usually moderate.