

Oklahoma Farm Bureau Mutual Insurance Company
Job Description

Job Title: Out of State/Liability Claims Manager
Department: Claims
Reports To: Claims Vice President
FLSA Status: Exempt

Summary: Under the general direction of the Claims Vice President direct overall operation of the Out of State/Liability Department and monitor (or take responsibility for) all property and casualty and litigation claims, striving to reach the most efficient and accurate settlement.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

- Direct overall operation of the Out of State and Liability Departments, assuring effective workload distribution and timely completion of daily business; assisting in liability investigations as necessary.
- Monitor, as necessary, all bodily injury and litigation files, providing guidance to Adjusters as needed; confers with Associate Manager, as necessary, regarding all litigation files and bodily injury claims and property claims.
- Personally respond to complaints referred to Out of State/Liability Department from insureds, third parties, other insurance companies, etc.; answer all Insurance Commissioner complaint letters.
- Review all open claims files randomly to ensure proper reserves are maintained; adjust reserves if needed.
- Participate in periodic audits, risk reviews, with accounting and/or underwriting personnel regarding loss ratios and claims experience.
- Monitor workflow and workload of Out of State/Liability Department and make adjustments as needed; stay abreast of all Out of State/Liability Department operations and keep upper management informed of any departmental problems.
- Provide input regarding Out of State/Liability Department expenses for annual budgeting.
- Perform general supervisory duties such as conducting performance evaluations, training, interviewing job applicants, selecting and terminating employees, etc.
- Employee is expected to maintain regular attendance.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- Analytical
 - Synthesizes complex or diverse information
 - Collects and researches data
 - Uses intuition and experience to complement data
- Customer Service
 - Manages difficult or emotional customer situations
 - Responds promptly to customer needs
 - Responds to request for service and assistance
 - Meets commitments
- Interpersonal Skills
 - Maintains confidentiality
 - Keeps emotions under control
- Oral Communication
 - Speaks clearly and persuasively in positive or negative situations
 - Listens and obtains clarification
 - Responds well to questions
 - Demonstrates group presentation skills
 - Participates in meetings
- Written Communication
 - Writes clearly and informatively
 - Edits work for spelling and grammar
 - Varies writing style to meet need
 - Presents numerical data effectively
 - Reads and interprets written information
- Business Acumen
 - Understands business implications of decisions
 - Displays orientation to profitability
- Ethics
 - Treats people with respect
 - Keeps commitments
 - Inspires the trust of others
 - Works ethically and with integrity
 - Upholds organizational values

- Organizational Support
 - Follows policies and procedures
 - Supports organization's goals and values

- Judgment
 - Displays willingness to make decisions
 - Exhibits sound and accurate judgment
 - Supports and explains reasoning for decisions
 - Includes appropriate people in decision-making process
 - Makes timely decisions

- Planning/Organization
 - Prioritizes and plans work activities
 - Uses time efficiently

- Professionalism
 - Approaches others in a tactful manner
 - Reacts well under pressure
 - Accepts responsibility for own actions

- Quality
 - Demonstrates accuracy and thoroughness
 - Looks for ways to improve and promote quality
 - Monitors own work to ensure quality

- Quantity
 - Meets productivity standards
 - Completes work in timely manner
 - Works quickly

- Safety and Security
 - Observes safety and security procedures.

- Adaptability
 - Adapts to changes in the work environment
 - Deals with frequent changes, delays, or unexpected events

- Attendance/Punctuality
 - Is consistently at work and on time
 - Ensures work responsibilities are covered when absent
 - Arrives at meetings and appointments on time

- **Dependability**
 - Follows instructions, responds to management direction
 - Commits to long hours of work when necessary to reach goals

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- **Education and/or Experience**
 - Bachelor's degree from four-year college or university and two to four years related experience and/or training; or equivalent combination of education and experience.
 - Must have or be working to obtain AIC designation.
 - Employee is expected to participate in continuing education program.
- **Language Skills**
 - Ability to read, analyze, and interpret contracts, insurance policies, general business periodicals, professional journals, technical procedures, or government regulations.
 - Ability to write reports and business correspondence.
 - Ability to effectively present information and respond to common inquiries or complaints from groups including but not limited to managers and supervisors, company departments, insureds, third parties, witnesses, doctors, attorneys, agents, county offices, and other insurance companies.
- **Mathematical Skills**
 - Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry.
 - Ability to compute rate, ratio and percent and to draw and interpret bar graphs.
- **Reasoning Ability**
 - Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists.
 - Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.
- **Computer Skills**
 - To perform this job successfully, an individual should have knowledge of computers and computer systems.
- **Certificates, Licenses, Registrations**
 - Valid Oklahoma driver's license or obtainment of valid Oklahoma driver's license is required.

- Satisfactory driving record is a condition of employment.
- Valid Oklahoma adjuster's license or obtainment of valid Oklahoma adjuster's license is required.
- **Other Skills and Abilities**
 - Must have investigative skills and a proven ability to work with people and solve problems
 - Ability to manage stress due to high volumes of work, long hours, and dealing with discontented insureds and/or third parties
 - Employee is expected to maintain regular attendance.
- **Other Qualifications**
 - Work unscheduled hours and some travel
- **Reserves:**
 - Must continually stress the importance of setting accurate reserves on all claims
 - Must monitor and authorize the adjustment ongoing reserves as necessary
- **Thoroughness**
 - Continually strive to improve thoroughness when reviewing files of the Out of State/Liability claims staff.
- **Audits:**
 - Conduct routine random audits on open claims files. Example: Thoroughly review and audit 10 to 15 claim files on an individual adjuster as time follows.
- **Rovers and Independent Adjuster Assignments**
 - It is becoming more difficult to provide a rover for every contingency in every district.
 - Increase use of Out of State/Liability claims staff within the office.
 - When a rover is needed but unavailable, Out of State/Liability Manager should take every step possible to resolve the problem from within the Out of State claims staff.
- **Continuing Education**
 - Continue to stress the importance of being involved with continuing education to your claims staff.
 - Out of State/Liability Manager may anticipate that continuing education will be included in the job descriptions and become a prerequisite for promotion.
- **Training**
 - Out of State/Liability Claims Manager is expected to spend time as necessary for training purposes.

- **Leadership**

- Out of State/ Liability Manager must be an effective leader. Claims staff follows the manager's example.
- Strive continually to improve the morale of the Out of State/Liability Department through strong and equitable leadership.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform 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 job, the employee is regularly required to stand; walk; sit; use hands to finger, handle or feel; reach with hands and arms and talk or hear.
- The employee is frequently required to climb or balance and stoop, kneel, crouch or crawl.
- The employee is occasionally required to taste or smell.
- The employee must occasionally lift and/or move up to a minimum of 25 pounds.
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

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 essential functions.

While performing the duties of this Job, the employee is frequently exposed to outside weather conditions. The employee is occasionally exposed to wet and/or humid conditions; moving mechanical parts; high, precarious places; fumes and airborne particles; extreme cold; extreme heat and risk of electrical shock.

The noise level in the work environment is usually moderate.

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