

## Oklahoma Farm Bureau & Affiliated Companies Job Description

<b>Job Title:</b> Casualty Specialist		<b>Department:</b> Claims	
<b>Accountable to:</b> Casualty Specialist Manager		<b>Issued:</b> 08/2018	<b>Revised:</b> 08/2019
<b>Grade Level:</b> 10	<b>Type of position:</b> <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Intern <input type="checkbox"/> Seasonal	<b>FLSA:</b> <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt	<b>Position Details:</b> <input checked="" type="checkbox"/> Individual Contributor <input type="checkbox"/> Supervisor/Manager (direct reports)

**Primary Purpose:** Investigate casualty insurance claims; obtain all necessary information to evaluate claims and expedite settlement.

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

1. Evaluate policy coverage, contact insureds, claimants, attorneys, and medical staff to determine injuries stemming from an accident while determining and establishing reserve requirements.
2. Plan and conduct investigations which include, but are not limited to, interviewing parties involved, collecting and evaluating documentation and securing evidence and protecting the chain-of-custody to analyze coverage, determine liability, compensability, and extent of damages.
3. Obtain loss reports, insured/witness/claimant statements; medical/police reports; via telephone, correspondence or personal visit, as required; take photos as indicated.
4. Analyze all accumulated data, reports, photos, etc. and evaluate claims; determine extent of liability; prepare corresponding claims summaries.
5. Maintain accurate records and handle administrative responsibilities associated with processing and payment of claims. Record and update status notes, and document results of contacts, and relevant medical reports.
6. Assess actual damages associated with claims and conduct negotiations to settle claims.
7. Assist District Claims Manager with office operations and litigation as necessary.
8. Employee is expected to maintain regular attendance.

### **Competencies**

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

1. Analytical - Synthesizes complex or diverse information; Collects and researches data; Uses intuition and experience to complement data
2. Customer Service - Manages difficult or emotional customer situations; Responds promptly to customer needs; Responds to requests for service and assistance; Meets commitments
3. Interpersonal Skills - Maintains confidentiality; Keeps emotions under control
4. 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
5. Written Communication - Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Reads and interprets written information
6. Business Acumen - Understands business implications of decisions; Displays orientation to profitability
7. Ethics - Treats people with respect; Keeps commitments; Inspires the trust of others; Works ethically and with integrity; Upholds organizational values
8. Organizational Support - Follows policies and procedures; Supports organization's goals and values
9. 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

10. Planning/Organization - Prioritizes and plans work activities; Uses time efficiently
11. Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Accepts responsibility for own actions
12. Quality - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Monitors own work to ensure quality
13. Quantity - Meets productivity standards; Completes work in timely manner; Works quickly
14. Safety and Security - Observes safety and security procedures
15. Adaptability - Adapts to changes in the work environment; Deals with frequent changes, delays, or unexpected events
16. Attendance/Punctuality - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time
17. 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 three to five years of property & casualty experience in handling bodily injury claims; or equivalent combination of education and experience. Must have or be working to obtain the AIC designation. Employee is expected to participate in continuing education program.

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

- **Language Skills**
  - Ability to read and interpret documents such as safety rules, operating and maintenance instructions, insurance policies and contracts
  - Ability to write routine reports and business correspondence
  - Ability to speak effectively before groups including but not limited to customers or employees of this organization
- **Mathematical Skills**
  - Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals
  - 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 driver's license or obtainment of valid Oklahoma driver's license is required
  - Satisfactory driving record is a condition of employment
  - **Current Oklahoma adjuster 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**
  - Extensive knowledge of insurance coverage & claim handling guidelines
  - Work unscheduled hours and some travel

***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 the 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 regularly lift and/or move up to 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. This is not a remote position. 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 or mechanical parts; high, precarious places; fumes or airborne particles; extreme cold; extreme heat and risk of electrical shock.

The noise level in the work environment is usually moderate.