

**Oklahoma Farm Bureau & Affiliated Companies  
Job Description**

<b>Job Title:</b> Out of State/Liability Adjuster		<b>Department:</b> Home Office Claims	
<b>Accountable to:</b> Liability/Out of State Manager		<b>Issued:</b>	<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:** Investigates 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. Investigate out of state insurance claims within limits of authority; responsible for the accurate and efficient completion of all phases of claims processing from inception to settlement.
2. Obtain (via telephone or correspondence) loss reports, insured/witness/claimant statements, medical/police reports, appraisals, repair estimates, etc., as required; take photos as indicated.
3. Confirm coverage for new claims and set reserves amounts; follow up on necessary information; and record diaries for scheduled review of files; issue payment & correspondence as needed.
4. Analyze all accumulated data, reports, photos, etc. and evaluate claims; determine coverage and extent of loss/liability; prepare corresponding claims summaries.
5. Settle claim within limits of authority; issue drafts/checks for claim payment and obtain required liability releases; upon settlement, close claims files.
6. Confer with Out of State Claims Manager regarding complex claims or when potential exposure exceeds settlement authority.
7. Periodically review all open out of state claims files; obtain any necessary information and adjust reserve amounts as needed.
8. Make assignments to independent adjusters as necessary; be vigilant in using independent adjusters only for those investigation activities which cannot be done by telephone or by correspondence.

**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 decisionmaking 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 change, 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; or two to four years related experience and/or training; or equivalent combination of education and experience. Employee is expected to participate in continuing education program(s).

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

- **Language Skills**
  - Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or government regulations, insurance policies and contracts.
  - 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 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** ○ 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 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 regularly lift and/or move their assigned equipment of 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. 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 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.