Oklahoma Farm Bureau & Affiliated Companies
Job Description

Job Title: Adjuster (Lawton DCO)		**Department:** Lawton District Claims Office	
Accountable to: District Claims Manager		**Issued:** 08/2018 **Revised:** 01/2020	
Grade Level: 10	**Type of position:** ☒Full-time ☐ Part-time ☐ Intern ☐ Seasonal	**FLSA:** ☒ Exempt ☐ Nonexempt	**Position Details:** ☒ Individual Contributor ☐ Supervisor/Manager (direct reports)

Primary Purpose: Investigate insurance claims; obtain all necessary information to evaluate claims and expedite settlement. **Candidate must reside in one of the following counties: Caddo, Comanche, Cotton, Stephens, Kiowa, Tillman, Jackson, Harmon or Greer.**

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

1. Investigate all lines insurance claims within assigned territory and limits of authority; responsible for the accurate and efficient completion of all phases of claims processing from inception to settlement.
2. Investigate personally and/or in conjunction with Specialist major losses, complex liability/fire damage claims, catastrophe, multiple bodily injury claims and litigation cases.
3. Obtain (via telephone, correspondence or personal visit) loss reports, insured/witness/claimant statements, medical/police reports, appraisals, repair estimates, etc., as required; take photos as indicated.
4. 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.
5. Analyze all accumulated data, reports, photos, etc. and evaluate claims; determine coverage and extent of loss/liability; prepare corresponding claims summaries.
6. Settle claim within limits of authority; issue drafts/checks for claim payment and obtain required liability releases upon settlement; close claims files.
7. Confer with District Claims Manager regarding complex claims or when potential exposure exceeds settlement authority.
8. Periodically review all open claims files assigned to adjuster, obtain any necessary information and adjusting reserve amounts as needed.
9. Travel to county offices as needed. Travel to serve on storm teams to assist with any other catastrophe losses as required.
10. Maintain company car in serviceable condition; prepare/submit weekly expense account.

Competencies

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

1. Analytical - Synthesize complex or diverse information; Collect and research data; Uses intuition and experience to complement data.
2. Customer Service - Manage difficult or emotional customer situations; Respond promptly to customer needs; Respond to requests for service and assistance; Meet commitments.
3. Interpersonal Skills - Maintain confidentiality; Keep emotions under control.
4. Oral Communication - Speak clearly and persuasively in positive or negative situations; Listen and obtain clarification; Respond well to questions; Demonstrate group presentation skills; Participate in meetings.
5. Written Communication - Write clearly and informatively; Edit work for spelling and grammar; Change writing style to meet needs; Present numerical data effectively; Read and interpret written information.
6. Business Acumen - Understand business implications of decisions; Display orientation to profitability.

7. Ethics - Treat people with respect; Keep commitments; Inspire the trust of others; Work ethically and with integrity; Uphold organizational values.
8. Organizational Support - Follow policies and procedures; Support organization's goals and values.
9. Judgment - Display willingness to make decisions; Exhibit sound and accurate judgment; Support and explain reasoning for decisions; Include appropriate people in decision-making process; Make timely decisions.
10. Planning/Organization - Prioritize and plan work activities; Use time efficiently.
11. Professionalism - Approach others in a tactful manner; React well under pressure; Accept responsibility for own actions.
12. Quality - Demonstrate accuracy and thoroughness; Look for ways to improve and promote quality; Monitor own work to ensure quality.
13. Quantity - Meet productivity standards; Complete work in timely manner; Work quickly & accurately.
14. Safety and Security - Observe safety and security procedures.
15. Adaptability - Adapt to changes in the work environment; Deal with frequent changes, delays, or unexpected events.
16. Attendance/Punctuality - Is consistently at work and on time; Ensure work responsibilities are covered when absent; Arrive at meetings and appointments on time.
17. Dependability - Follow instructions, responds to management direction; Commit 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/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.