Oklahoma Farm Bureau & Affiliated Companies
Job Description

Job Title: Auto Total Loss Adjuster		**Department:** OKC District Claims Office	
Accountable to: District Claims Manager		**Issued:** 2015 **Revised:** 2024	
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: Obtains all necessary information to evaluate auto total loss claims and expedite settlement.

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

1. Confirm coverage for claims. Responsible for the accurate and efficient completion of all phases of an auto total loss claim; process from inception to settlement.
2. Investigate personally and/or in conjunction with Specialist/Manager on major losses and complex claims.
3. Obtain (via telephone, correspondence, or personal visit) appraisals, repair estimates, total loss evaluations form, market comparable, photos, NADA, etc., as required.
4. Analyze all accumulated data, reports, photos, etc. and evaluate total loss claims; determine coverage and extent of loss; prepare corresponding claims summaries.
5. Settle auto total loss claims within limits of authority; issue checks/ACH for claim payment, if required, obtain liability releases upon settlement, and close claim files.
6. Responsible for completion of tag tax and title, approving and extending rental vehicle usage; reporting vehicles to the insurance pool, posting salvage proceeds, and completing salvage transmittals.
7. Confer with the 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 adjust reserve amounts as needed.
9. Travel to county offices as needed. Travel as necessary with storm teams to assist with catastrophe losses as required.
10. Confirm coverage for claims and set reserves amounts; follow up on necessary information; and record diaries for schedules review of files; issue payment & correspondence as needed.

***Note:** As a licensed Claims Adjuster, you may be required at the direction of the company to assist with and/or handle all lines of insurance claims within the assigned territory.

Competencies

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

1. Analyze complex or diverse information; Collects and researches data; Uses facts 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 gets 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; Able to read and interpret 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 with integrity and ethically; Upholds organizational values.
8. Organizational Support - Follows policies and procedures; Supports organization's goals and values.
9. Judgement - 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/Organizing - 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; Able to deal 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 the 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 a four-year college or university; or two to four years related experience and/or training; or equivalent combination of education and experience.

The worker is expected to participate in continuing education program(s) such as participation in the AIC or INS courses through home study and sitting for the national exams.

Skills and Knowledge

- **Language Skills**
  - Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, and business correspondence. Ability to effectively present information and respond to common inquiries or complaints from groups of 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 Oklahoma driver's license or obtainment of valid Oklahoma driver's license is required. Satisfactory driving record is a condition of employment.
  - Obtainment of adjuster 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.
  - Worker 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 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 the 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 or airborne particles; extreme cold; extreme heat and risk of electrical shock. The noise level in the work environment is usually moderate.