

# MISSOURI INTERGOVERNMENTAL RISK MANAGEMENT ASSOCIATION

## JOB DESCRIPTION Property & Casualty Adjuster

### SCOPE OF POSITION

This full-time position handles all first-party and third-party property claims with the potential to handle bodily injury claims and/or litigated files depending on expertise. This position is FLSA exempt and is responsible to:

- Handle all assigned claims in accordance with the Claims Handling Guidelines;
- Review all assigned claims for coverage, liability (if appropriate), and value;
- Make recommendations for potential changes or enhancements for claims handling, use of defense counsel, or other areas;
- Visit Member cities and/or loss locations on an as needed basis;
- Potentially assist in presentations at Association or industry related meetings; and,
- Report to the Claims & Litigation Director.

### DUTIES AND RESPONSIBILITIES

- Handle all first-party and third-party property claims for the Association to include minor to major property damage potentially exceeding \$1,000,000
- Handle all property and liability claims with minimal direction with the following criteria
  - Adequately maintain an accurate and up-to-date diary
  - Reviewing the appropriate coverages for each claim
  - Maintain knowledge and ability inspect commercial or residential property, and to physically climb, navigate, and inspect areas above ground, below ground, and those that are difficult to get to possibly in low lighting scenarios.
  - Assigning, as is necessary, outside adjusters, experts, defense counsel, etc.
  - Accurately establishing reserves
  - Resolving all claims adequately and expediently
  - Reporting to the re-insurance carriers
- Attend, in-person or via video conferencing, occasional meetings, inspections, or mediations at Member locations around the state for the handling of the claim or continuing education
- Complete monthly travel expense and mileage forms as is necessary
- Complete all other duties and responsibilities not herein describes as may be necessary and assigned, within the abilities of the person holding the position

### ESSENTIAL FUNCTIONS

- At least 5 years' experience handling first-party, commercial property claims with some liability claims handling experience
- Working knowledge of liability (bodily injury and or property damage) claims to include general liability and automobile liability
- Effective verbal communication skills, both in person and on the telephone
- Effective written communication skills to include formal and informal writing
- Solid organizational skills
- Maintain a professional appearance

- Exhibit self-disciplined, self-motivated, and a strong self-starter
- Occasionally lift up to 40 pounds
- Understanding of office terminology, practices, procedures, and equipment
- Working knowledge of computer systems, software applications (including Word, Excel, Xactimate, etc.), and standard RMIS
- Display a strong sense of urgency and be able work effectively with deadlines
- Willing to work at odd hours as the occasion may arise to attend meetings and complete assignments although the typical workday is from 8:00a – 4:30pm CST
- Navigate through Member sites in a safe manner, which may include manufacturing areas, warehouses, storage yards, work zones, construction sites, etc. which may present surfaces that are uneven, wet, icy, and somewhat unstable or covered with debris
- Work congenially and amicably with others, including staff, Member representatives, claimants, and service providers
- Be reliable and able to work independently within the assigned authority.
- Maintain a valid driver's license in the state of residence, and demonstrate excellent defense driving skills, including obedience to local and state traffic laws

#### TRAVEL

This position will be required to travel to and from various locations in and around Missouri. The amount of time for travel will vary during the year, but the typical time away from the office is not more than 25% in any given month. You must be able to effectively plan and arrange for your own travel to Member sites or training opportunities maintaining appropriate and reasonable expenses and cost-control skills.

#### EDUCATION AND TRAINING

Previous experience in handling property claims is a must!!

It is desirable for the successful candidate to have obtained an undergraduate degree from an accredited institution of higher learning. Additional certificates in graduate school, industry specific courses (like AIC or CPCU), or other applicable courses (leadership, etc.) will be reviewed with greater importance. Previous experience in handling boiler and machinery, general liability, and/or automobile is a plus, but not a requirement for this position.

#### PHYSICAL DEMAND/MANUAL DEXTERITY/TOOLS AND EQUIPMENT USED

The physical demands described herein 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 responsibilities and essential functions.

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