

## Claims Adjuster / Inspector

This is an administrative exempt level position with a high degree of responsibility. Persons serving in this role will act as company adjuster. Customer service and establishing good working relationships with agents is an extremely important part of this position. The Company Adjuster represents CFM and is often the first interaction the insured has with the Company. Personal appearance and first impressions are important. Confidentiality is extremely important and the adjuster is not to discuss policy or claim information with anyone not listed on the policy declarations page without authorization from the insured. If an insured or tenant refuses to permit the inspection of the premises, the adjuster is to walk away. There should be no entry into any building considered dangerous or hazardous to your health. The person holding this position is responsible for effectively and efficiently performing his/her duties with an enthusiasm that inspires other employees to excel in their work and encourages customers to choose CFM as their first choice in insurance coverage.

### **Essential Duties & Responsibilities:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Other duties may be assigned.

- Ensure that all reported losses are properly investigated, evaluated, coverages verified and the claim file properly documented.
- Promptly enter loss information in the claims software and see that the information is kept up to date as the claim progresses.
- Responsible for preparing an estimate of repair or obtaining an estimate from the contractor or repairman of the insured's choice and work with insured to arrive at a prompt settlement of the claim and issue payment. This includes explaining policy language and coverages shown on the declarations page.
- Work closely with Claims Manager to keep loss reserves up to date and be prepared to perform day to day activities of Claims Manager in his absence.
- Determine potential for subrogation of claims and/or salvage of property.
- Maintain an extensive knowledge of policy language and coverages and property values.
- Maintain working knowledge of building materials, installation, labor and disposal costs.
- Keep informed of current insurance practices and trends.
- Recommend properties for inspection and assist with inspection program as needed.
- Inform Company Underwriter of questionable risks discovered during the claim process.
- Inform Company President of problem areas in relation to claims, loss frequency or loss severity and recommend new procedures as needed.
- May assist with building maintenance as needed.

**Qualifications & Requirements:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed are representative of the knowledge, skill and ability required to perform the essential functions. Reasonable accommodation may be made to enable persons with disabilities to perform the essential duties.

**Education and/or Experience:**

- High School diploma or equivalent.
- Past experience in insurance, underwriting and/or adjusting is preferred.
- Position requires employee to be extremely dependable and trustworthy due to confidentiality of certain information pertaining to Company records and insured's files.
- Position requires employee to be highly organized and able to prioritize work to meet various deadlines and perform all duties in a timely fashion.
- Position requires excellent human relations and problem solving abilities to work with insureds in settlement of claims.
- Position requires complete understanding of policy forms and coverages offered by CFM, whether they are AAIS forms, Grinnell forms or miscellaneous forms from other vendors.
- Position requires continual training and education to keep abreast of changes within the industry that may affect loss settlement.

**Language and Mathematical Skills:**

- Position requires excellent communication skills, both orally and written.
- Ability to read and understand basic instructions given from written and oral sources and to write basic correspondence.
- Ability to effectively provide information to management, employees, clients, the public.
- Ability to orally present financial information to Company Management, agents and staff.
- Must be fluent in speaking and writing in English.
- Ability to understand basic mathematical relationships and formulas.

**Reasoning Ability:**

- Ability to work with little or no supervision.
- Ability to use diplomacy and tact when dealing with problems.
- Ability to identify problems and determine the best course of action for resolution.
- Ability to evaluate information for accuracy and usefulness in solving problems.

- Ability to apply commonsense understanding to carry out instructions furnished in written, oral, or diagram form.
- Ability to deal with problems involving unknown variables in a variety of situations.

**Computer Requirements:**

- Position requires working knowledge of policy processing system, claims estimating and claims management software, such as FileTrac and Xactimate and Microsoft XP, Office (Word, Excel, PowerPoint & Outlook).
- Requires familiarity with 10 key, fax, copier, and other basic office equipment.

**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.

- Job Duties require the employee to sit and stand on regular basis.
- This person must be able to use his/her hands and fingers to handle, or feel objects, tools, or controls and must be able to reach with his/her arms.
- This person must be able to talk and hear.
- The employee must be able to lift 50 pounds and be able to climb a ladder to view roof damage.
- Specific vision abilities required by this job include close vision.

Resumes should be submitted to [jobs@cfmimo.com](mailto:jobs@cfmimo.com).