



Job Description

Job Title: Multi-line Staff Adjuster	
FLSA Status: Exempt	Department: Claims
Last Revision Date: 6-2010	Reports to: Director of Claims, UHP&C

Summary

Under general supervision, investigates, inspects, and evaluates claims. Issues payment on claims for all lines of business within prescribed authority and in the best economic interest of the Company and policyholders. Requires knowledge of insurance contracts and claims law.

Primary Responsibilities

- Interviews insureds, claimants, witnesses, and any others, obtaining relevant information to determine coverage, legal liability, and damages.
- Obtains, checks, and analyzes items of investigation and damages, such as material damage and property estimates, police and fire reports, medical records and bills, wage loss statements, photographs and diagrams.
- Inspects damaged property, negotiate and settle claims in a fair and timely manner, and makes personal contacts with injured claimants.
- Provides complete and accurate file documentation as outlined by claim procedures and Best Practices.
- Maintains accurate and timely file reserves.
- Verifies and evaluates information and issues claim payments.
- Prepares and submits recommendations for claim handling and Requests for Authority to the proper level of management when applicable.
- Develops and utilizes resources to best service policyholders while controlling claim costs.
- Provides professional, prompt, and efficient claims service to all claims customers.
- Assists in storm or catastrophic situations when necessary
- Handles claims in accordance with Best Practices.

Additional Responsibilities

- Other duties as assigned.



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Knowledge and Skill Requirements

- Bachelor's degree or equivalent experience. May require some job-related course work;
- Formal training in insurance claims and claims law;
- Ideal candidates should have 5 years of related industry experience;
- Job experience in all facets of claims work;
- Basic computer skills. Ability to learn company specific software;
- Exhibit strong communication skills in working with claim personnel, vendors, lawyers, insureds, claimants and other customers;
- Possess ability to analyze facts, demonstrate sound judgment and work independently.
- Understanding in the areas of auto and property repair techniques.
- Displays a good-natured, cooperative attitude and is pleasant with others on the job.

Working Conditions

Evening and weekend work may be required in cases of emergency (e.g. storms, floods, tornadoes, or other naturally occurring catastrophic events, etc.) or when parties to a claim cannot be contacted during normal business hours. Driving, climbing and other physical activity may be involved. Other work performed in an office environment. May sit for long periods of time. Visual acuity to perform reading and computer functions.