



Poweshiek Mutual

PROPERTY CLAIMS ADJUSTER

Central Iowa

Overview

Adjusts property claims for Poweshiek Mutual Insurance Association. Determines coverage by consulting policy in force and endorsements, evaluates loss by completing on-site investigations, and settles claims according to Poweshiek Mutual Claims procedures.

Responsibilities

Investigates property claims for both farm and homeowners through on-site investigation and interviews with claimant, insured, and witnesses to determine the extent of damage.

Determines proper policy coverages, and where necessary, investigates, evaluates, negotiates, and equitably settles all assigned claims cases in accordance with company policies and procedures at values commensurate with damages sustained. Sets reserves based on estimated loss for claim.

Analyze, organize, and prioritize work while meeting multiple deadlines.

Documents investigation of losses and keeps file records.

Maintains strong relationship with Agents by working as a liaison between the customer and Poweshiek Mutual.

Conducts on-site field inspections determining building values, making recommendations of risk acceptability, identifying hazards, and recommending appropriate corresponding corrective action.

Recommends proper building insurance to value based on inspection. Works with underwriting to determine insurability and provide documentation the condition of property through photographs and diagrams.

Performs other duties as assigned.

Qualifications

Bachelor's degree (B.A.) from four-year accredited college or university and prefer a minimum of two years property (home and farm owners) adjusting experience; or equivalent combination of education and experience.

Knowledge of technology and software relating to insurance claims and adjusting is preferred.



Poweshiek Mutual

Ability to demonstrate good interpersonal, active listening, and customer service skills to bring claim to a resolution in a timely manner. Desired characteristics include patience, resistance to stress, persistence, empathy, and decisiveness.

Ability to professionally present information regarding claim and respond to questions in one-on-one or group settings. Communication may be via the telephone, in person, or in written correspondence.

Ability to think logically and make decisions regarding claim using personal judgment, experience, and known facts and figures while following claims procedures to determine coverages, negligence, and damages.

Ability to work harmoniously with co-employees including managers and interact with customers and the general public in a tactful and courteous manner.

Ability to maintain a valid driver's license. Daytime travel approximately 60 – 80% of the time.

Working conditions and physical efforts

The Property Claims Adjuster works with many types of people while representing Poweshiek Mutual. This can be stimulating yet demanding and stressful.

The position is physically located in the employee's home office. The position requires an individual to drive on a frequent basis.

While performing the duties of this job, the employee is frequently required to stand; walk; sit; use hands to finger, handle, or feel; reach with hands and arms; climb or balance; stoop, kneel, crouch, or crawl; talk or hear; and taste or smell.

The employee must be able to climb ladder, work on rooftops, and maneuver ladder as needed. The employee must regularly lift and/or move up to 10 pounds, frequently lift and/or move up to 25 pounds, and occasionally lift and/or move up to 50 pounds.

Specific vision abilities required by this job include distance vision, peripheral vision, depth perception, and ability to adjust focus.

While performing the duties of this job, the employee frequently works in outside weather conditions. The employee is occasionally exposed to extreme cold and extreme heat.

Interested? For questions or resume submission please contact Jon Scheil.

jon@poweshiekmutual.com

319-504-4972