

# Fairmont Farmers Mutual Insurance Company

## Job Description

### Employee Names:

**Job Title:** Loss Control Survey Specialist/Property Claims Adjuster  
**Reports To:** Claims and Loss Control Supervisor  
**FLSA Status:** Non Exempt  
**Original Date:** October 5, 2020  
**Revision Date:** October 5, 2020

### Position Purpose:

This is a combination of two separate positions where employees are engaged primarily to conduct loss control surveys. On a regular basis, approximately seventy percent of the employee's time is spent working in the loss control area. However, when claims volume increases due to periodic storms, nearly one hundred percent of the employee's time may be spent on claims adjusting. This shift in primary duties may last for several weeks to several months at a time, depending on severity or frequency of storms and number of claims. The employee is to maintain consistent and professional handling of all assigned tasks and duties

**Loss Control:** On a regular basis, except during heavy claims events, each employee in this position is assigned and expected to complete up to fifty or more on-site field surveys per month, determining building values, making recommendations of risk acceptability, identifying hazards and recommending appropriate corresponding corrective action.

### Job Duties and Responsibilities/loss control:

- Each survey includes but is not limited to preparing a site diagram, taking photos of each structure from various angles, and measuring and recording building dimensions.
  - Employees are assigned a tablet computer to use for taking photos and documenting the details of each survey.
- This position may involve using a ladder to access building roofs or attics, to properly identify and document existing damage. Most loss control surveys do not require the employee to enter or inspect the interior of buildings. However, when necessary, an appointment is made with the policyholder to:
  - Conduct inspections for items such as solid fuel burning appliances within the home or outbuilding.
  - Conduct suffocation inspections in hog confinement buildings.
  - Evaluate the condition of rafters in livestock buildings for loss prevention.
- While most of the time is spent on-site, traveling to multiple locations per day, some office time is required to enter data related to completed surveys. This includes, but is not limited to:
  - Transferring inspection documents from tablet computers to network server.
  - Labeling digital photos with building descriptions and dimensions.
  - Using a valuation program to prepare replacement cost estimates for all buildings being insured.
  - Completing an Inspection Questionnaire and site diagrams.
  - E-mailing completed survey reports and photos to a designated account, for import into the Company's imaging system.

- As part of completing the survey reports, the employee recommends proper building insurance to value, based on survey.
- Works with underwriting staff to determine insurability and provides documentation of the condition of property through photographs and diagrams.

**Claims:** Adjust property claims as assigned. Determine coverage by consulting policy in force and endorsements, evaluate loss by completing on-site investigations, and settle claims according to Fairmont Farmer's Mutual procedures.

**Job Duties and Responsibilities/claims:**

- Investigate property claims for both farm and home owners through on-site investigations and interviews with claimant, insured, and witnesses to determine the extent of damage.
  - When necessary take physical samples of siding, flooring, shingles, etc., to send to designated laboratories for analyses to obtain proper match.
- Determine proper policy coverages and, when necessary, investigate, evaluate, negotiate and equitably settle all assigned claims cases in accordance with company policies and procedures, at values commensurate with damages sustained.
- Plan and execute all time schedules necessary to promptly and effectively conclude all assigned cases; adhere to high standards of professional conduct commensurate with the delivery of superior service.
- Prepare and submit initial and follow-up reports of findings and action taken on each assigned claim in conformity with established procedures. Document file with activity, contacts, offers, and demands related to claim.
  - May be asked to assist or prepare files for subrogation, suit, or trial.
- Work with law enforcement to verify items stolen or damaged and confirm payment/ownership if recovery is made following claim payment.
  - Flag files to alert claims support staff when written requests are needed for restitution, subrogation, or salvage.
- Responsible for settlement of all assigned claim files from initiation to close.

**Fiscal Responsibility:** Property Claims Adjuster

- Authorize and/or approve all claims payments within the delegated authority or within the maximum limits as outlined in company policies and procedures. Set and maintain reserves through resolution of claim.

**Knowledge, Skills, and Abilities:** Loss Control Survey Conductor and Property Claims Adjuster

- Ability to knowledgeably inspect and adjust farm and livestock properties in addition to homes and rental properties.

- Ability to acquire and maintain a strong working knowledge of the proper use of a variety of adjusting and estimating programs and tools used to complete job duties.
- Ability to acquire and maintain a strong working knowledge of the proper use of desktop and tablet computers, smart phones, and any other equipment utilized to complete job duties.
- Ability to demonstrate good interpersonal communication, listening and customer service skills to bring claims to a resolution in a timely manner.
  - Includes being familiar with facts, patient, resistant to stress, persistent, empathetic, and decisive.
- Ability to professionally present information regarding claims or site surveys, and respond to questions in one-on-one or group settings.
  - Communication may be via the telephone phone, in person, or in written correspondence.
- Possess and utilize written skills with demonstrated grammar and professionalism in business correspondence and reports to file or mutual.
- Ability to think logically and make decisions regarding claims and loss control issues using personal judgment, experience, and known facts and figures, while following company procedures to determine coverages, negligence, and damages.
- Ability to organize work, determine priorities, and meet deadlines while incurring frequent interruptions.
- Ability to work harmoniously with co-workers including management, adjustors and inspectors, special investigations, underwriters, and finance. Interact with agents and policyholders in a tactful and courteous manner.
- Ability to maintain a valid driver's license and travel to policyholder locations and agent's offices throughout assigned region.
  - Daytime travel approximately 60 to 80% of the time.
  - Occasional overnight travel is required approximately 10% of the time depending on region size and/or number of claims incurred in concentrated area.

**Working Conditions and Physical Efforts:** Loss Control Survey Conductor and Property Claims Adjuster

- Employees in this position work with many types of people while representing Fairmont Farmer's Mutual.
  - This can be stimulating yet demanding and stressful.
- The position is based in company offices.
  - 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 a ladder, work on rooftops, and maneuver a 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.

*This job description is not intended to describe, in detail, the multitude of tasks that may be assigned, but rather to give the employee a general sense of the responsibilities and expectations of his/her position. As the nature of the business demands change, so too may the job duties and responsibilities.*

*This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employee(s) will be required to follow any other job related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.*

*A review of this position has excluded the marginal functions of the position that are incidental to the performance of fundamental job duties. All duties and responsibilities are essential job functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbent(s) will possess the skills, aptitudes and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills or abilities.*

*This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.*

*As part of Fairmont Farmers Mutual Insurance Company's employment process, the successful candidate is required to satisfactorily complete a background and reference check.*