



Field Adjuster – Position Description

PURPOSE OF THE POSITION

The Field Adjuster is responsible for providing the efficient and prompt investigation, evaluation, negotiation, and settlement of moderate to complex property and liability (personal and commercial lines) claims in accordance with Lloyd's contract service guidelines and best practices, as well in accordance with the SeaFirst Insurance guidelines and best practices.

SCOPE OF POSITION

The Field Adjuster reports to the Manager, Claims and has functional relationships with the Claims Examiners, all SeaFirst staff, independent and company adjusters, and legal counsel.

POSITION DUTIES

- Investigate, appraise/scope, confirm coverage, negotiate settlement and recovery, and conduct reporting and documentation of claims in accordance with established guidelines and meet production targets in line with company expectations.
- Ensure the accurate and efficient payment of claim.
- Support company goals by participating in back-up needs and/or catastrophe situations.
- Meet production targets in line with company expectations.
- Ensure reports are completed with accuracy and within established timelines
- Mentor and support examiners, as requested by Management.
- Work collaboratively with Managers on special projects and assignments when required
- Other duties as assigned

EXPERIENCE, KNOWLEDGE, SKILLS, AND ABILITIES

Experience

The incumbent must have the following experience:

- ✓ 5+ years of residential and commercial property adjusting experience with an IA, TPA or Insurance Carrier. (including handling large liability and total loss property claims)
- ✓ Commercial Property and General Liability claim handling experience
- ✓ A valid driver's license and safe driving record required

Knowledge

The incumbent must have proficient knowledge in the following areas:

- ✓ Policy Works
- ✓ The Agency Manager



- ✓ Commercial Liability

- ✓ Commercial Property
- ✓ All Personal Lines, including Auto
- ✓ Microsoft Excel and Word
- ✓ Strong working knowledge of the principles and practices related to claims settlement, policy wordings, insurance contracts, fraud and fire causation investigations, serious losses and coverage questions
- ✓ Licensed and CIP, FCIP or CRM or working towards certification.
- ✓ Post-secondary education or a combination of relevant

Skills

The incumbent must demonstrate the following skills:

- ✓ Analytical, negotiation and problem-solving skills
- ✓ Decision making skills
- ✓ Organizational and planning skills
- ✓ Effective verbal, presentation, and listening communication skills.
- ✓ Stress management skills
- ✓ Effective written communication skills
- ✓ Computer skills, including the ability to operate all software used at the firm
- ✓ Time management skills

Abilities

The incumbent must demonstrate the following abilities:

- ✓ Honesty and trustworthiness
- ✓ Respectfulness
- ✓ Reliability
- ✓ Ability to work collaboratively
- ✓ Cultural awareness and sensitivity
- ✓ Flexibility
- ✓ Ability to plan, organize, and manage multiple demands and changing priorities

WORKING CONDITIONS

The incumbent will be based in one office, however will be expected to travel to any of the other offices in the group in order to provide relief. The base location of work is also subject to change based on operational needs, and at the company's discretion. Hours of work will generally fall into the office's opening hours, between 8:00 am and 5:30 pm, Monday through Saturday.

Occasionally, an opportunity will arise to work overtime hours. All overtime hours must be pre-approved by a supervisor or manager. Unauthorized overtime is not permitted and will not be compensated.

The vacation schedule will be managed so that there is always adequate coverage to meet operational needs.

COMPETENCIES FOR THIS POSITION

1. **JOB KNOWLEDGE AND WORK QUALITY** – *Standard: Provides accurate, thorough, and professional work regularly within the time allocated; follows through with work and follows up appropriately; well-informed and cross-trained; follows established procedures in each aspect of job; understands the importance of the role and responsibilities in achieving company objectives.*
2. **ACCOUNTABILITY AND ADAPTABILITY** – *Standard: Takes responsibility for assigned tasks and projects; dependable and consistent completion; quickly acknowledges and corrects errors; is honest in all transactions; has consistent attendance and punctuality; adapts to changes; accepts and acts on constructive feedback.*
3. **PROFESSIONALISM** – *Standard: Daily interactions, behaviour, attitude, and communication reinforce a high level of productivity, autonomy, trust and respect for co-workers; handles potential conflict by speaking respectfully to the other person.*
4. **LEARNING & INITIATIVE** – *Standard: Seeks out & applies new knowledge; asks others for clarification and assistance when needed; actively determines the needs of the work place; brings forward ideas to improve performance and further the business.*
5. **ANALYSIS & JUDGEMENT** – *Standard: Analyses problems skillfully; uses logic and good judgment to reach solutions; seeks and offers assistance as needed; maintains privacy; shares sensitive information with appropriate parties.*
6. **COMMUNICATION** – *Standard: Communicates knowledge clearly, accurately and thoroughly; listens attentively, clarifies and responds thoughtfully.*
7. **TEAMWORK & INTERPERSONAL SKILLS** – *Standard: Co-ordinates own work with others; seeks opinions and encourages open lines of communication; values working relationships and diversity; works well with others; is reliable and can be counted on.*
8. **SALES AND SERVICE ORIENTED** – *Standard: Regularly seeks to provide quality service and promote value-add products, contributing to the company achieving excellent levels of sales and customer satisfaction.*