



POSITION DESCRIPTION

Job title: **Field Claim Adjuster** – Personal Lines Property (**farm and homeowners**)
or... **Sr Field Claim Adjuster** - Personal Lines Property (**if supporting experience**)

Location: Remote... or Hybrid or In-Office option if preferred (Eldora IA office)
Field territory generally within 100 miles of Eldora IA

Shift: M-F days ... flexible schedule to complete full-time workload

Pay Basis: Full-time salary based on experience & education.
Includes 401(k), PTO, available health, dental, vision... continuing education
Includes company auto, field and office equipment, credit card

SUMMARY:

Adjusting personal lines property claims of farm and homeowner policies, both as a field adjuster and overseeing claims assigned to outside contract adjusters. Perform on-site inspections of property damage claims within 100 miles of Eldora IA. Investigate for coverage and damages. Generate estimates and electronic reports (Xactimate available). Make decisions on paying or denying claims, negotiate settlements. Responsibilities may include claim assignments from our other offices in eastern Iowa.

ESSENTIAL DUTIES & RESPONSIBILITIES:

- Knowledge of personal lines property insurance
- Basic knowledge of farm operations, terminology, and values
- Operate and maintain company auto, and field equipment & electronics
- Good customer service skills, ability to thrive in a team environment
- Ability to gather & evaluate information
- Make decisions and communicate with insureds, agents and coworkers
- Prepare electronic damage estimates and other reports
- Meet file documentation standards
- Personable and professional, maintain neat/clean appearance
- Ability to think logically, and make & explain decisions
- Basic computer skills and ability to operate common office equipment & software
- Valid drivers license and ability to operate and maintain company auto
- flexibility to accept changing or additional duties when necessary
- ability to attend occasional training/education courses off-site
- ability to maintain confidentiality of private/sensitive information
- reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

Minimum 2 years of property claims experience preferred.

Associates or Bachelors degree preferred but not required

ADVANCEMENT OPPORTUNITY:

This position has opportunity for promotion to claims management if/when appropriate level of expertise is demonstrated.

*Please contact and/or send resume to Bill Lampe – President
at blampe@heritagemutual.net, or 563.412.3066*