



## **Devin Yordy**

**Company Name:** COUNTRY Insurance and Financial Services

**Current Job Title:** Claims Adjuster

### **Job Description:**

I handle minor one vehicle accidents and minor property claims. Examples of auto claims would be: deer hits, hit and runs, vandalism and partial theft. Examples of property claims: Lightning or power surge damage to personal property only. I handle claims for all 10 states we do business in.

A little bit about my department. Our office is open 24 hours except on Saturday and Sundays it is open until midnight. I work 8-4:30 M-F and I maybe work one Saturday every four or five months. We have approx 60 people in our department. We have an in-house appraiser, 4 supervisors and three support reps. There are desk, CR1, and CR2 adjusters. CR1 handles multi vehicle accidents and roll over desk adjuster claims but no property. The CR2 handle more property such as stolen or misplaced items from both vehicle and residence and they handle roll over CR1 auto claims.

The National Unit is in our department made up of 6 people and one support representatives who handle claims in states we do not do business. We are a paperless department which means all of our paperwork is on our computer system and we can receive and send faxes from our computer. If we do receive any paper we have to have it scanned in and attached to the correct claim number.

### **A Typical Day:**

A typical day for me is 80% being on the phone and 20% typing and doing paperwork. We have two main phone lines on our phone. The 800 line is where insureds for all 201 claims (central claims office claims start with 201) call in and you can either try and answer their questions or get them to their adjuster. The warm transfer line is calls from our Loss Reporting department and they are new claims for us to handle.

The insured calls the 800# for the Loss Reporting Unit and the reps take all the claims information in the computer system and then send the insured down to us. Right now it is kind of slow and so I probably will only take between 5-7 new claims per day but during storm season we have taken over 20 new claims per day. New claims are also give to us by our support

representatives if we do not get warm transfers. It is sort of a balancing act taking new claims and trying to handle and close the ones you already have. The property take the longest to close and this because we require on all items costing over \$150.00 to be looked at by a certified technician and a lot of insureds are busy and don't get this done right away. A normal auto claim takes about 3-4 days to close. We have local claims office throughout our ten states that send our own appraisers out to inspect and write up estimates for our insured vehicles. On subrogation files, we investigation and take recorded statements and these tend to take longer as well. Sometimes my job can get stressful especially during storm season. I used to like storms but now I cringe every time a storm comes.

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