

# ROCKFORD MUTUAL INSURANCE COMPANY

**JOB TITLE:** Field Claims Representative

## SUMMARY

Under general supervision, to work independently to perform inspections, appraise, and adjust claim losses as assigned. Provide timely and equitable settlements within policy coverage and authority granted.

## EDUCATION

College degree preferred with work towards industry designation. Significant related job experience is required.

## JOB RELATED KNOWLEDGE & SKILLS

- Extensive experience using Xactimate, MSB and Mitchell Software.
- Extensive experience with commercial claims resolution.

## PRIMARY RESPONSIBILITIES

1. Will handle the inspection and adjustment of losses.
2. Interacts in a professional manner with agents, insureds, vendors and co-workers.
3. Review coverage, inspect damage, determine cause and origin, and consider and protect subrogation and salvage possibilities.
4. Ability to write an estimate of damage and reach an agreed figure with repair firms for residential, farm, auto and commercial property.
5. Investigate liability claims, obtaining statements, police reports and taking other steps necessary to determine cause and/or formulate a theory of defense.
6. Settlements, within authority granted or after requesting and obtaining authority, first and third party claims.
7. Properly document all activity to the claim file, allowing complete reconstruction of the file handling, and submit reports in a timely basis.
8. Keep examiner informed of files of serious nature or those involving possible coverage questions, issues or investigatory concerns.
9. Communicate clearly and effectively with agents, insured, claimants, and all others involved in the claim process.
10. Participate in catastrophe storm team as requested or required.
11. Perform other work related tasks as requested or required.
12. Update reinsurers as necessary.
13. Establish appropriate reserves.

## PHYSICAL REQUIREMENTS

1. Ability to sit or stand at desk, in car or on loss site for up to 8 hours.
2. Ability to inspect properties thoroughly, including climbing ladders to inspect roofs, descending stairways, etc.
3. Ability to lift up to 50 lbs.