# ROCKFORD MUTUAL INSURANCE COMPANY EXEMPT JOB DESCRIPTION

JOB TITLE:

Senior Claims Representative

## **SUMMARY**

Under general supervision, investigates and concludes claims as assigned, providing timely service and equitable disposition, all within guidelines of claim policy and dollar authority granted.

# **EDUCATION**

College degree preferred. Will consider significant work experience in lieu of degree.

#### **POSITION REQUIREMENTS**

Good communication skills; solid negotiation skills; thorough knowledge of auto damage repair techniques and costs; thorough knowledge of real property repair/reconstruction techniques and costs; comprehensive knowledge of Personal and Commercial lines Property and Casualty policy coverages; professional appearance and behavior; 3-5 years of progressive claims handling experience.

### PRIMARY RESPONSIBILITIES

- -Receives assignments from supervisor, confirming coverage and limits as necessary.
- -Investigates, analyzes, and concludes first and third party claims within authority limits.
- -Contacts known and necessary parties involved in the loss, obtaining statements where necessary.
- -Obtains damage appraisals, of Auto or Property losses, in order to determine claim value.
- -Properly and completely documents each claim file to allow clear reconstruction of claim handling.
- -Documents and protects possible subrogation, salvage, or contribution as applicable.
- -Keeps supervisor informed of significant claim developments; uses outside adjusters as necessary, and as directed by supervisor, to complete claim investigations or loss determination.
- -Assists in the training of new office claim representatives, as requested.
- -Performs other work related tasks as requested or required.

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