

## **CLAIMS REPRESENTATIVE**

### **POSITION SUMMARY:**

Responsible for the investigation, evaluation, negotiation and settlement of automobile first party physical damage and third party property damage insurance losses. Initiates contact with injured parties to obtain claim information and establish potential exposure.

This position currently follows a hybrid work schedule, with in-office days on Tuesdays & Thursdays.

### **PRINCIPAL ACCOUNTABILITIES:**

#### Job Knowledge

- Evaluates coverage, investigates and determines liability
- Negotiates and settles property damage claims and applies comparative negligence where warranted
- Conducts recorded statement interviews
- Assigns appraisal to damaged vehicles within required time limits
- Identifies injury exposures
- Applies knowledge of company processes and procedures to explain requirements to callers
- Handles all returned company claim checks and checks made payable to the company in a timely fashion.

#### Communication

- Communicates over the telephone in a courteous and pleasant manner, projecting confidence with a positive tone
- Maintains self-control in difficult situations

#### Other Responsibilities

- Refers cases of suspected fraud to the Special Investigation unit
- Performs within the confines of the desired goals set by the Company and their manager
- This job description is not all inclusive and may include additional duties if needed.

### **JOB REQUIREMENTS:**

#### **EDUCATION:**

4 year work related degree.

Insurance coursework desirable – AIC preferred

Adjuster licenses in Rhode Island and Connecticut, with possible other states, within 90 days of hire.

#### **EXPERIENCE:**

Minimum of two years handling automobile physical damage claims

#### **SKILLS:**

- Familiar with varying laws of comparative negligence and safe regulations
- Familiar with window-based PC applications
- Able to type 50 words per minute.
- Capable of analyzing information presented and making decisions based on company guidelines

- Past experience pertaining to the processing of clear liability automobile claims
- Prior experience of automobile practices in the states of CT, MA, and RI
- Outstanding oral and written communication skills
- Works well in a team environment
- Superior organizational skills required