

## **SENIOR AUTOMOBILE 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. Handles complex claims involving several parties, including coverage and liability investigations. Handles large losses and responds to 93A demands. Assists in training-auto claims representatives in collaboration with Quality Assurance Manager. Serves as a mentor to others within the physical damage unit.

### **PRINCIPAL ACCOUNTABILITIES:**

#### **Job Knowledge:**

- Able to independently review losses for coverage under applicable policies, investigate the merits of the loss, and determine liability against the insured.
- Experienced in negotiating settlement of third-party property damage claims.
- Conducts thorough recorded statements to evaluate the merits and exposures of losses.
- Able to identify suspected fraud, referring those claims to the SIU team.
- Interacts professionally with all customers, able to resolve disputes, explain claim processes, and resolve claims with minimal supervision.
- Documents claim files with pertinent information in a clear, concise manner.
- Identifies subrogation opportunities, ensures the claim file contains required information for a quality referral to the subrogation team.
- Identifies large and/or complex losses and adjudicates them to completion, completing required reporting per Company guidelines.
- Provides claim manager with recommendations to address 93A demands and follows through on direction to answer such requests.
- Identifies best methods of mentoring others, properly engaging them in a positive, encouraging manner to assist them in their development as physical damage claim representatives.

#### **Communication:**

- Communicates over the telephone in a courteous and pleasant manner, projecting confidence with a positive tone.
- Approaches difficult conversations in a prepared, professional manner.
- Effectively communicates with others through all communication pathways, including email, in-person, video conferencing, verbal and written correspondence.

#### **Other Responsibilities:**

- Assists management with audits and department projects as needed.
- May assist claim manager with claim allocations, round tables, and answering of complaints.
- With limited supervision, manages other adjuster's desks during absences as well as their own.

- Provides guidance and assistance to others within the physical damage unit on an independent basis.

### **JOB REQUIREMENTS:**

#### **EDUCATION:**

4-year college degree or equivalent experience.  
Adjuster licenses in the states of Connecticut and Rhode Island.  
Associate in Claims (AIC) preferred.

#### **EXPERIENCE:**

Minimum of 3 years handling complex physical damage claims.

#### **SKILLS:**

Familiar with varying laws of comparative negligence and state regulations.  
Familiar with window-based PC applications.  
Capable of analyzing information presented and making decisions based on company guidelines.  
Knowledge of company policies and procedures pertaining to processing liability automobile claims.  
  
Knowledge of Personal and Commercial automobile policies in the states of CT, MA and RI.  
Superior verbal and written communication skills.  
Superior organizational skills