

ROCKFORD MUTUAL INSURANCE COMPANY

JOB TITLE: Casualty Specialist
DEPARTMENT: Claims
REPORTS TO: VP, Claims & Internal Counsel

SUMMARY

Responsible for reviewing, pricing, reserving, and personally negotiating litigated and non-litigated claims with attorneys.

EDUCATION

College degree required.

POSITION REQUIREMENTS

Minimum of ten (10) years of progressive claims experience or the equivalent, with emphasis on commercial and farm legal liability claims handling. Knowledge of the law, insurance coverages, and fair claims practices act required.

EXPERIENCE

- Should have experience evaluating bodily injury/property damage claims.
- Familiarity with medical terminology, treatment and disability.
- Experience working with attorneys.
- Experience setting loss and expense reserves.
- Must have effective/diplomatic verbal/written communication skills.
- Must possess strong analytical skills and sound judgement.
- Must be able to travel on a limited basis.

PRIMARY RESPONSIBILITIES

- Handle non-litigated and litigated attorney claim files, primarily in the areas of commercial and farm.
- Review claim files and verify claimed damages.
- Establish/recommend proper pricing for exposure.
- Establish/recommend proper loss and expense reserves.
- Personally negotiate settlements with plaintiff attorneys.
- Assign new litigation to outside legal counsel as directed.
- Manage activity/expense of outside legal counsel.
- Summarize facts/issues using dictated/handwritten reports/memos.
- File reports with reinsurer as required.
- Present claims to Large Loss Committee as assigned.
- Follow lawsuit avoidance program by evaluating/settling claims early.
- Recommend/participate in both mediation and arbitration.
- Recommend and present structured settlement.
- Investigate claims involving questions of coverage.
- May conduct limited investigations as necessary.
- May attend settlement conferences/depositions/trials as assigned.
- Maintains appropriate statistical records as required.
- Keeps up-to-date on changing legal environment and laws.
- Keeps VP Claims & Internal Counsel informed of any serious developments.
- Performs other related tasks as requested/required.