

ROCKFORD MUTUAL INSURANCE COMPANY

JOB TITLE: Inside Claims Representative - Auto

LOCATION: Hybrid/Rockford (*two days/week in office*)

STARTING PAY RANGE: \$50-60k annually (*dependent on experience*)

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; general knowledge of auto damage repair techniques and costs; knowledge of Personal and Commercial lines Property and Casualty policy coverages; 2-5 years of claims handling experience, primarily in personal lines home and auto. Total Loss and/or Subrogation experience is preferred.

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 estimates for auto 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.
- Performs other work-related tasks as requested or required.

Update 7/16/25