

ROCKFORD MUTUAL INSURANCE COMPANY  
EXEMPT JOB DESCRIPTION

**JOB TITLE:** Inside 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 work experience in lieu of degree.

**POSITION REQUIREMENTS**

Good communication skills; solid negotiation skills; general knowledge of auto damage repair techniques and costs; general knowledge of real property repair/construction techniques and costs; knowledge of Personal and Commercial lines Property and Casualty policy coverages; 3-5 years of claims handling experience, primarily in personal lines home and auto.

**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.
- Performs other work-related tasks as requested or required.

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