

Position Opening Large Loss Property Claims Adjuster

Summary:

We are seeking a highly skilled and detail-oriented Large Loss Property Adjuster to join our team. As a Large Loss Adjuster, you will be responsible for investigating and evaluating large and/or complex property damage claims made by policyholders. Your focus will be on residential, commercial, and farm properties, assessing the extent of damage, determining coverage, and negotiating settlements with insured individuals or third-party claimants. You will be provided with a company vehicle, computer, cell phone, etc.

Duties & Responsibilities:

- Visit claim sites to carefully assess property damage resulting from events like fires, floods, storms, or accidents. Collect all necessary information and accurately document the damage extent while also securing relevant evidence.
- Analyze insurance policies, review claim forms, and investigate the circumstances surrounding the loss to determine the coverage and liability. Assess the extent of property damage and calculate the appropriate settlement amount.
- Prepare detailed reports documenting findings, including photographs, measurements, and estimated repair costs. Maintain accurate records of all communication, transactions, and relevant documentation throughout the claims process.
- Interact with policyholders, claimants, and other stakeholders in a professional and empathetic manner. Address questions, concerns, and provide guidance on the claims process, coverage, and settlement procedures.
- Engage in negotiations with policyholders, contractors, attorneys, public adjusters, and third-party claimants to reach a fair settlement agreement. Clearly explain the settlement offer, including the coverage limitations and applicable deductibles.
- Provide support during catastrophic events.
- Collaborate with other departments, such as underwriters, legal, and agents, to ensure accurate assessment of claims and compliance with company policies and procedures.
- Stay updated on relevant laws, regulations, and industry standards related to property insurance claims. Ensure compliance with all applicable guidelines and procedures.
- Perform other duties as assigned.

Qualifications:

- Bachelor's degree in a relevant field, such as insurance, risk management, or construction or equivalent work experience may be considered.
- Minimum of five to eight years of experience as a Property Adjuster in a field-based role. Familiarity with property insurance policies, claim investigation techniques, and industry-standard software for documenting and estimating.
- Solid understanding of construction principles and building materials.
- Strong analytical and problem-solving abilities to assess property damage accurately, evaluate coverage, and negotiate settlements effectively.
- Excellent verbal and written communication skills to interact with policyholders, claimants, and internal stakeholders. Ability to explain complex concepts in a clear and concise manner.
- Strong customer service skills with a focus on providing a positive experience to policyholders throughout the claims process. Ability to handle challenging conversations and demonstrate empathy when dealing with individuals who have experienced property damage.
- Exceptional organizational and time management skills to handle multiple claims simultaneously, meet deadlines, and maintain accurate documentation.
- Valid driver's license.
- Ability to perform the physical requirements of the job such as climbing ladders, walking roofs, working inside collapsed/burnt structures, walking uneven terrain, etc.
- Bilingual abilities (Spanish, Hmong, etc.) a plus.

Preferred Qualifications:

- History working with cause and origin experts.
- Prior involvement with attorneys, public adjusters, and contractors.
- Experience in handling recovery processes, including subrogation, contribution, and salvage.
- Bilingual abilities (Spanish, Hmong, etc.) a plus.

How to Apply:

Email cover letter and resume to:
Mark Schuster, VP Organizational Development
mschuster@ruralins.com
(608) 828-5404

Rural Mutual Insurance Company is an Equal Opportunity Employer

September 2023