

Claims Adjuster

American Mutual Insurance Association

Job title:	Claims Adjuster
Location:	Based in Eldridge Iowa Coverage area is most of Eastern Iowa
Terms:	Full Time
Salary/rate:	Commensurate with experience

About us: American Mutual Insurance Association was established in 1849 when thirteen immigrant farmers banded together to pool their resources and share their losses primarily in Scott County, Iowa. Since its humble beginnings, American Mutual has experienced continued growth and prosperity while holding to the idea of neighbour helping neighbour. Conservative values and underwriting practices have enabled the Association to serve its policyholders with sound protection at affordable prices. In 1994 the Association became a State-wide Property Mutual chartered under 518A of the Iowa Code. American Mutual is authorized to market its policies in 25 counties in East Central Iowa, including its own agency in Eldridge, Iowa and is represented by seventeen independent agencies in authorized counties.

About the role: The claims adjuster will report to the Mutual President. The adjuster candidate will be detail oriented and must have exceptional people and organizational skills. Adjusters must inspect damage, investigate, interview, and consult with subject matter experts to determine coverage and monetary settlements with our insureds.

- Responsibilities:**
- Adjusting Role**
- Inspect damage to covered property
 - Investigate and interview parties involved
 - Research comparable values for damaged property
 - Determine policy coverage for loss situation
 - Maintain and document accurate and detailed notes for all interactions
 - Engage as necessary with subject matter experts (engineers, legal, etc.)
 - Negotiate settlements with the insured and issue payments as needed
- Inspection Role**
- Perform five-year inspections of insured properties for loss risks
 - Inspect new properties for risk exposure
 - Document findings and obtain photos of covered property
 - Recommend exclusions and risk exposure to the underwriter

Candidate requirements:

- Mechanical experience of common farm equipment
- Understanding of building components and common building practices for both residential and agriculture structures
- Proficiency in Microsoft Office
- Outstanding communication and organizational skills
- Ability to perform a detailed oriented loss investigation
- Ability to read and interpret policy documents for the purpose of determining loss coverage
- Ability to obtain the following certifications
 - Remote Pilot Certificate for the operation of a drone
 - Haag Engineering's roof inspector certification
 - Level 1 Thermographer certification

Benefits:

- Medical, Dental, and Life insurance
- Simple IRA
- Company provided vehicle and fuel
- Company provided tools and inspection equipment
- Cell phone reimbursement
- Paid vacation, sick time, and holidays
- Paid training and certifications as needed

Contact us to apply

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