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# Example of Claim Representative Job Description

Our innovative and growing company is searching for experienced candidates for the position of claim representative. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for claim representative

* Obtaining and analyzing leases, contracts, by-laws and other relevant documents which may have an impact on the adjustment of losses
* Determining appropriate settlement amount based on independent judgment, computer assisted estimates, estimation of actual cash value and replacement value, appraisals, application of applicable limits and deductibles
* Controlling damages through proper usage of cost containment tools
* Ensure that management has accurate claim information by properly investigating loss claims by calling or writing insureds, claimants, agents, witnesses
* Adjusts or denies claims, considering deductible amounts, depreciation, policy limits, Negotiates and explains decisions to insured’s, claimants, agents, as necessary
* Prepare running notes/documentation, written reports, salvage disposal documentation in accordance with established procedures
* Identify candidates for subrogation and initiate subrogation with first notice to adverse party
* Plan, recommend, reserve, and execute file strategies on assigned claims in a manner consistent with corporate claim policies and procedures, and statutory, regulatory and ethics requirements
* Recognize claim exposure
* Handle high volume of claims which includes initial file intake, project and execute accurate and timely payments, investigate mitigation opportunities on the file including subrogation, manage file to timely resolution, and complete all data integrity components

## Qualifications for claim representative

* Comprehensive understanding of relevant laws and regulations, related medical and legal terminology
* Requires strong claim technical skills
* Excellent organizational skills with ability to work independently
* Demonstrated ownership attitude and customer centric response to all assigned tasks
* Requires a degree of initiative, independent judgment, and discretion
* Minimum of 2 years of Homeowners/Property Claims Experience preferred