

Pre-Litigation Adjuster

About American Freedom Insurance Company

American Freedom Insurance Company (AFIC) is a mid-sized, profitable and expanding nonstandard automobile insurance company doing business in Illinois, Indiana, Pennsylvania, and Tennessee. We are looking for someone to contribute in a fast-paced, growing organization. AFIC is a financially strong and rated "A" Excellent by A.M. Best (the most highly respected insurance rating for an organization). The position is located in Mount Prospect, IL, a northwest suburb of Chicago.

Job Description

- This position reports to the Legal Department.
- Adjust auto claims in the pre-litigation or early litigation stages. Primarily, third-party automobile subrogation claims.
- Must be able to identify & resolve coverage issues.
- Maintain personal stewardship of an inventory of files.
- Identify high priority cases and keep them on a close diary.
- Negotiate claims and reach claim resolutions as promptly as possible.
- Draft coverage position letters or correspondence as needed.
- Provides stakeholders with a level of service that meets or exceeds their expectations.
- Control claims costs and expenses to the extent possible.
- Identify process improvements to increase effectiveness and efficiency.
- Assist in responding to attorney, regulatory, producer and consumer inquiries.

Qualifications:

- Minimum 2 years auto claims work experience.
- Understands basic concepts of court processes.
- Excellent negotiation skills.
- Superior coverage analysis and confirmation skills.
- Strong liability analysis skills.
- Knowledge of state-mandated claim practices.
- Knowledge of reserving philosophies.
- Proficiency with technology. Primarily Microsoft Office

The Position:

- Regular Full Time Status
- Competitive Salary
- 401K - with company contribution of up to 4% of salary
- Attractive Health insurance plans – United Healthcare
- Reports to Management
- Vacation & Holiday Pay
- Business Casual Work Environment