

## **Legal Department Claim Adjuster – Nonstandard Auto Insurance**

American Freedom Insurance Company (AFIC) is a leader in the nonstandard automobile insurance industry. We are an expanding midsized, highly profitable company doing business in Illinois, Indiana, Pennsylvania, Tennessee, and Texas soon. We are looking for a committed candidate to contribute their skills in a fast paced and growing organization. AFIC is a financially strong "A+" Superior rated insurance company by A.M. Best.

This position is in Mount Prospect, IL, a suburb of Chicago.

### **Responsibilities**

- Adjust auto claims in the pre-litigation or early litigation stages, primarily third-party automobile claims
- Favorably negotiate and settle attorney represented claims expeditiously
- Identify coverage issues based on a thorough knowledge of the policy and applicable laws/regulations
- Responsible for an inventory of legal files
- Identify high priority cases and keep on a close diary
- Draft coverage position letters or correspondence as needed
- Control claim costs and expenses to the extent possible
- Work with Legal and Claim Departments to effectively determine liability and appropriate settlements
- Identify process improvements to increase efficiency
- Assist in responding to attorney, regulatory, producer and consumer inquiries

### **Qualifications:**

- Bachelor's degree
- Minimum 3 years auto insurance claim experience
- Excellent negotiation skills
- Attention to detail and high quality of work
- Ability to fast-track claims
- Street smarts
- Strong liability analysis skills
- Knowledge of state regulations relative to claim practices
- Ability to problem solve and find solutions expeditiously
- Understands concepts of court processes
- Excellent oral and written communication skills
- Proficiency with technology, primarily Microsoft Office – Word and Excel

### **The Position:**

- Regular Full Time (40hrs per week) 8am-5pm Monday-Friday
- Competitive Salary
- Vacation & Holiday Pay
- 401K - with company contribution of up to 6% of salary
- Paid training by Legal and Claim Departments
- Report to Legal Management
- Attractive Health Insurance Plan -- Blue Cross Blue Shield HSA, PPO or HMO
- Individual Vision and Dental Plans
- Employee Referral Program
- Business Casual Work Environment
- Many Company Paid Lunches and more

For more information about American Freedom Insurance, please visit [www.americanfreedomins.com](http://www.americanfreedomins.com).

Please provide your salary requirement with your resume.