



PD Auto Claims Adjuster

Full Time · Remote or Hybrid

Kent & Essex Mutual Insurance is currently recruiting for a Physical Damage Auto Claims Adjuster to join our growing team. As a PD Auto Claims Adjuster, you will play a key role in the claims process, helping policyholders when they need it most. The ability to provide exceptional service to our policyholders is key to the success of this position.

All levels of experience will be considered but preference will be given to those with three or more years of experience.

Responsibilities

You will be responsible for investigating, assessing, and adjusting moderate to complex auto claims. Throughout the process you will be documenting the claim file through your investigation, analyzing the information gathered, interpreting the policy wordings to determine coverage and assess damages while ensuring compliance with policies, industry standards, and regulations.

- Fully explain the policy response, the claims process, and the responsibilities of the insured in the adjustment of the loss or damage.
- Follow the appropriate claims handling protocol and actively participate in developing best practices.
- Provide the insured with all necessary forms and direction for claim submission.
- Conduct a thorough investigation of all aspects of the occurrence, identifying all involved parties, documenting findings and securing evidence.
- Identify, and evaluate subrogation or salvage opportunities.
- Regularly review reserve adequacy including upon receipt of new information pertaining to damages.
- Negotiate settlements and ensure the fair and timely resolution of claims.
- Maintain accurate documentation of claims and communication in our system.
- Ensure compliance with all relevant laws, regulations, and company policies throughout the claims process.
- Provide exceptional customer service to claimants and policyholders, addressing concerns and keeping them informed throughout the claim lifecycle.
- Participate in insurance industry functions and marketing events representing Kent & Essex.

Qualifications

- Strong understanding of insurance policies, the claims process, and industry regulations.
- Excellent communication skills, both written and verbal.
- Ability to work independently and manage a caseload with minimal supervision.
- Strong attention to detail and problem-solving skills.
- 3+ years of claims handling experience and/or related insurance experience is preferred.
- Self-motivated and able to work in a fast paced and changing environment.
- Professional, friendly, and courteous interactions with all business partners, policyholders and coworkers.
- Demonstrates a high level of respect for confidentiality, privacy and compliance.
- Experience with Guidewire would be an asset.

Kent & Essex Mutual Insurance Company is a well-established property and casualty, mutual insurance company proudly located in Chatham-Kent. We are a financially strong and progressive company with over 135 years of experience building relationships with our policyholders, broker partners and community partners. We believe in ongoing training and development opportunities for our team as well as a focus on giving back to our community. We provide a competitive compensation package which includes benefits and pension.

If you would like the opportunity to join our team and possess the qualifications listed above, please apply in confidence to Human Resources by applying here: [Careers - Apply Here](#). We thank all applicants for their interest and wish to advise that only those candidates selected for an interview will be contacted. Appropriate accommodations will be provided upon request throughout the hiring process.