



Job Title: Property Damage Claims Adjuster

Department: Claims

Reports To: PD Supervisor

Status: Non-Exempt

Summary: A successful Property Damage Claims Adjuster will be responsible for handling, negotiating and resolving first and third party automobile property claims to conclusion, or until transferred to a Bodily Injury Adjuster for resolution. This would include coverage verification, policy interpretation, liability investigation and evaluation of personal auto claims.

Essential Job Functions:

- Confirm applicable coverage
- Conduct thorough investigation of the claim
- Accurately reserving for each exposure
- Take recorded statements
- Maintain compliance with the Department of Insurance in the applicable state
- Maintain current and effective diary program
- Evaluate each claimant for compensability
- Evaluate the claim for possible fraud indicators
- Review and evaluate medical and loss wage documentation
- Identify subrogation potential in all files handled
- Interpret and negotiate property damage estimates
- Perform other duties as required by management

Required Skills and Experience:

- Minimum of two (2) years of Claims experience handling personal auto claims, required
- Multi-state claims handling experience, preferred
- Ability to interface effectively and work harmoniously with all staff levels
- Currently possess or ability to obtain and maintain adjuster licenses in required jurisdictions
- Working knowledge of Microsoft Office - Word, Excel and PowerPoint
- Excellent verbal and written communication skills
- Strong organizational and analytical skills, required
- Ability to successfully negotiate with others
- Minimum typing speed of 20 WPM

Education Requirements:

- High School Diploma or equivalent, required; College Degree, preferred

About Us:

Western General Insurance Company has a long-standing reputation as a leader in the non-standard automobile insurance industry serving CA for 46 years. In addition to CA, we are licensed to do business in 39 states and are currently writing premium in 16 states. We continually strive to expand the growth of our company. We are a service-oriented company where we believe "Great Service is our standard, not the exception". We offer competitive salaries based on knowledge and experience. Our excellent benefits allow you to qualify for your choice of medical plan, as well as dental, vision and life insurance plans, within your first three months of service, save for your future with our 401(k) and Profit Sharing plans, balance your life with generous paid time off, and enjoy casual dress every day. Employees also receive discounts for shopping, entertainment, dining, and more through WG Perks. Our open-door policy, casual dress code, great benefits and our commitment to demonstrating our appreciation to our employees makes Western General a great place to work. We are an equal opportunity employer.

This job description is subject to change at any time.