



1229 Talbot Street  
St. Thomas, ON N5P 1G8

**1-877-792-3693**

**Tel:** 519-631-1572

**Fax:** 519-631-8941

[www.yarmouthmutual.com](http://www.yarmouthmutual.com)

*Rooted in Your Community...  
Discover the Mutual Difference!*

## **Position Title: Claims Adjuster, Yarmouth Mutual Insurance Company**

Since 1881, generations of families from across Elgin County have trusted Yarmouth Mutual to provide a full range of insurance solutions including farm, automobile, home and commercial products.

We are dedicated to providing our policyholders with competitively priced insurance products and services, customized to suit every insurance need. Our agents and brokers deliver helpful, friendly service, with the familiar faces of people who live, work and play right in our community.

### **Position Summary**

Our Claims Adjusters play a fundamental role within the company in upholding our reputation as a Mutual that offers exceptional insurance experiences to our Brokers, Agents and members.

This role is responsible for investigating and settling insurance claims to ensure a prompt and fair settlement. You will provide quality service and ensure prompt and equitable settlement of claims in line with corporate policies and standards. Your natural ability to negotiate, influence, prioritize, be proactive and think creatively on your feet will help you thrive in our collaborative and energetic culture.

### **Key Responsibilities and Duties**

- Document the claim file by collecting and securing appropriate reports and statements from appraisers, third party adjusters, claimants, insureds, witnesses, police, and any other pertinent experts to determine liability and coverage. Analyze the information gathered, interpret insurance policy wordings, determine coverage, and assess damage and/or liability. Determine when sufficient information has been gathered to close the investigation.
- Investigate losses with low complexity. Evaluate each claim, establish reserves and ensure prompt and equitable settlements in line with corporate policies and standards. Develop action plans for conducting investigations including arranging for independent medical examinations, securing prior medical and/or employment history, determine contacts, interviews and/or other information to clarify and justify the claim.
- Maintain current knowledge of insurance products as well as investigation techniques and services. Identify process improvement needs and recommend changes to policies or procedures to maintain quality service and competitiveness. Determine and/or establish key measures to monitor personal productivity and technical quality.
- Provide quality service to external or internal customers. Answer queries relating to investigations and the claims process. Maintain effective communication channels with claims departments and liaise with adjusters, experts, management, and other claims representatives on technical and administrative issues. Maintain productive business relationships with service providers. Monitor performance of external vendors to ensure compliance with professional and corporate standards.



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### **Qualifications**

- University Degree OR College Diploma in related field or CIP Designation or actively pursuing
- Minimum 1-3 years of claims handling experience
- Preference will be given to candidates with all lines claims handling experience and knowledge of Accident Benefits
- Professional, friendly and courteous in all interactions, whether with customers or co-workers
- Perform well in a busy operation and remain calm under pressure
- Team player adaptable to a changing environment
- Strong written and verbal communication skills
- Strong analytical skills, detail-oriented and organized
- Ability to multitask and juggle competing priorities
- Knowledge of appropriate provincial legislation is an asset

### **What we offer**

- Flexible work options to support personal and family needs including flexible hours and work-from-home capabilities
- Comprehensive benefit and pension package
- Ongoing skills development with subsidies for professional accreditation
- Supportive workplace culture

### **To Apply**

Interested applicants are encouraged to apply via email to [r.abbot@yarmouthmutual.com](mailto:r.abbot@yarmouthmutual.com) and reference Claims Adjuster Opportunity in the subject line.

We thank all those who are interested in this opportunity. Only those applicants selected for an interview will be contacted.

Accommodations are available for applicants with disabilities throughout the recruitment process. If you require accommodations, please let us know at the time of contact.