**Insurance Professional Resume Sample**

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**Job Objective:**

Seeking a senior and challenging position as Auto Insurance Claims Adjuster with 'ABC Company' to support business growth using detailed assessment of claims, exceptional communication, and customer service skills.

**Summary of Skills:**

* Strong background in handling complex insurance claims, and complete knowledge of investigative report writing
* Licensed professional with ability to multi-task, and collaborate with other professionals to verify claims made before insurance processing
* Expertise in identifying fraudulent cases and exceptional experience in dealing with accidental cases
* Ability to resolve issues using state's claims insurance regulation knowledge, and assess records to determine total coverage
* Capable of negotiating claims settlement, and recommending litigation method as needed
* Proficiency in using Microsoft Office Suite, maintaining up-to-date database, and performing other computer applications
* Excellent written and verbal communication skills
* Extremely organized and effective customer service skills

**Work Experience:**

Auto Insurance Claims Adjuster
Amica Insurance Company, Elmsford, NY
April 2016 – Present

* Corresponding with the claimants, family members, accident witnesses to investigate questionable claims, and for verification
* Reviewing hospital and police records to inspect the degree of vehicle damage, and determine extent of liability
* Handling cases to determine the loss level for the clients, and ensuring proper compensation for him/her from the concerned person
* Managing an extensive case log of 50+ incoming weekly claims from the policy holders with accuracy and proficiency
* Detecting and identifying claims that warranted for further police investigations for suspected fraudulent activities
* Conducting preliminary investigations to determine the percentage of loss through recorded statements by collaborating with legal officers, and law enforcement agencies
* Continuously analyzing case facts, calculating benefit payments, and approving payment of claims after completing the necessary procedures

Insurance Claims Adjuster
Amica Insurance Company, Elmsford, NY
October 2014 – March 2016

* Investigated damage to the vehicles by reviewing maintenance or repair reports as well as photos of the cars to make appropriate adjustments
* Determined applicable coverage limits in cases involving single claimant or multiple claimant after overseeing official police reports
* Operated under heavy work pressure to compile computer-generated estimates as relevant to the damages, and negotiated settlement amounts
* Assisted in information collection, and data gathering for complex cases that involved litigation personnel, and court professionals
* Analyzed police reports and interviewed accident victims to understand accident cause, type and degree of the incident, and determined defaulters
* Completed 15+ investigations in a week to confirm claimed damages were covered in the policy
* Provided optimum service to policy holders, negotiated for settlements, and identified fraudulent cases to prevent financial loss to the company

**Internship:**

Claims Adjuster Traineee
Kemper Corporation, Elmsford, NY
July 2012 – September 2014

* Coordinated with the team to process life insurance claims by adhering to company policies, and contract provisions as mentioned in the agreement
* Evaluated the claims, and provided regular timely follow-ups
* Collaborated with Auto Insurance Claims Adjusters to identify fraudulent cases
* Inspected damage to the accidental vehicles on site, and prepared detailed reports on findings
* Ensured successful resolution of legal inquiries in complex cases, and investigated single or multi car accidents to determine liability
* Guided customers through the claims process in a very caring and professional manner
* Observed senior claims officers to learn about equitable settlement, and documented every claim case in the computerized database
* Communicated with claimants via mail or written correspondence to inform them about the ongoing process

**License:**

* Insurance Claims License, New York, 2014

**Education:**

* Bachelor's Degree in Finance
The College of Wechester, Elmsford, NY
2012

**Reference:**

On request.