



With over 145 years of experience, **Heartland Farm Mutual** strives to be the preferred agribusiness and rural insurance specialist. We are courageous. Our team is talented and dedicated, challenging the norm and striving to be better every day. People come first at Heartland. As a result, our focus is on relationships. It's all about delivering a genuine customer experience. We have a team of solution-oriented problem solvers providing expertise on our home, farm, commercial and auto products. We are currently recruiting for the role of:

Senior Field Claims Representative- Waterloo

What you will do...

This is a field position, requiring the adjuster to provide in-person service and perform a field investigation in the majority of cases. The caseload primarily consists of moderate to large loss first party claims and liability claims involving oil spills, damage to crops or realty. Depending on territorial/travel issues, some files may be outsourced to independents, and directed by the field representative. This position is also a key resource in case of a catastrophic weather event.

- Must have a good working knowledge of policy wordings for commercial, farm and personal lines property.
- Meetings are held with policyholders to inspect the loss location and obtain recorded or written statements to document loss details.
- Works closely with contractors, engineers or other experts to scope damages and assess repair or rebuild costs.
- Documents all investigation, correspondence sent or received and service arrangements in the claims file.
- Pursues subrogation opportunities where appropriate, and file investigation is documented to protect our subrogated interest.
- Maintains a diary system to ensure all files receive timely follow up and service.
- Updates reserving to ensure accuracy and manages payments in our policy management system.
- Provides support to the auto and casualty units to perform field investigation including site visits, statements or photos, on a task basis, as workload allows.

What you will bring...

- University degree, college diploma or equivalent business experience.
- CIP designation or actively involved in the program.
- A minimum of 10 years prior claims experience in the property line, demonstrating a progressive increase in responsibility.
- Excellent customer service, communication and negotiation skills.
- Technical expertise in terms of fire loss investigation, scoping, statement taking and estimating required.
- A working knowledge of the Insurance Act, standard property wordings, contract law and the civil litigation system.
- A valid driver's licence, with a good driving record.
- Prior experience with the appraisal process and ADR is a definite asset.
- Xactimate training and CFEI designation is an asset.

What we offer...

- A company that truly values integrity, respect, professionalism, transparency, forward thinking, community and environment.

- Ongoing skills development with subsidies for tuition and professional accreditation.
- A defined Incentive Plan where commitment to excellence is financially rewarded.

If you have the qualifications we are seeking and would thrive in a work environment where you are valued and respected, please apply on the company website:

<https://canr56.dayforcehcm.com/CandidatePortal/en-US/heartland/Posting/View/216>

Accommodations are available on request for candidates taking part in all aspects of the selection process. (Only qualified candidates please. No phone calls. No agencies.) ***A Place Where YOU Can Make a Difference! Proudly Canadian. Mutually Owned.***