



Job Title: Claims Image Appraiser II
Division: Claims Motor - Global
Location: Digital Working Model - primarily remote working with option of spending 2 days per week in office location - Cavan
Reports to: Image Appraiser Team Manager

Liberty Insurance, the Irish subsidiary of U.S.-based Liberty Mutual Insurance Group has established a motor insurance claims servicing function in the Cavan site to help support Liberty Mutual's global business. This operation will handle a portion of appraisal work for motor insurance claims across the Liberty Mutual organisation – in the U.S., Europe and Asia – including expanding use of photo estimations to expedite the claims process for customers.

Job mission:

Completes quality appraisals of damaged vehicles to restore these vehicles to their pre-damage condition. Completes moderate to more complex claims within assigned authority limits consistent with company policy and legal requirements. Daily expectations include total loss opinions, auto repair shop and independent adjuster appraisal re-inspections, and supplemental appraisals. Provides best in class service to our internal and external customers. Provides technical and procedural assistance to other insurance professionals in relation to the claims appraisal process

Key Tasks & Responsibilities

- Using multiple software systems and claims best practices, prepares itemized appraisals indicating costs of parts, materials and labour necessary to restore damaged vehicles to their pre-damage condition.
- Submits appraisals promptly to claims personnel or issues payments to policyholders and/or claimants to expeditiously process claims.
- Provides technical advice on vehicle repair, parts costs, garage expertise and opinions on whether specific damage is related to a particular accident.
- Completes auto repair facility and independent re-inspections, supplements as warranted to verify damage or confirm repairs are completed.
- Resolves disagreements and negotiates with auto repair facilities, Independent Adjusters, claimants and policyholders.
- Evaluates claims for potential fraud or subrogation.
- Ad hoc tasks and projects as necessitated by the business objectives of the department and Company.

Qualifications

- Bachelor's degree or equivalent experience

Our values



- Keep it Simple**
Be clear and transparent
- Make things better**
Be proactive and challenge the status quo
- Put people first**
Act with empathy, dignity and respect
- Be open**
Engage with all people and possibilities
- Act responsibly**
Do what's right and follow through





Knowledge & Experience

- At least 1-3 years of directly related experience. Experience in writing and composing vehicle damage assessments.
- Requirements include a thorough knowledge of automobile parts and repair techniques, terminology and vehicle construction.
- An understanding of a claims department operation would be an advantage.

Competencies

- Strong influencing and negotiation skills - requires strong negotiation and analytical skills.
- Excellent problem-solving skills.
- Demonstrated ability to effectively communicate in both written and verbal form
- Strong computer skills and ability to work with multi-faceted systems
- Able to collect and analyse technical information
- Ability to effectively and independently manage workload while exhibiting good judgment.

Please note that an onsite training plan of up to 4-6 weeks will be required by the successful candidate as part of the role. The training plan will take place in our Cavan office.

Liberty Insurance/Liberty Seguros is an equal opportunity employer

Our values

