



Position Description

Job Position Title: Claims Adjuster
Reports To: Vice President of Claims
Department: Claims
Classification: Exempt

Position Summary:

Handling a Workers Compensation caseload from inception to final settlement, including initial investigation of new workers compensation claims to include recorded statements.

Essential Functions:

- Investigate claim assignments; recommend acceptance or denial; pay benefits
- Identify subrogation potential; provide notice of intent to recover; negotiate recovery
- Identify Second Injury Fund; file claim with appropriate documentation
- Assign claims for medical and vocational case management in cost effective manner
- Maintain electronic and paper claim file including the NCCI coding within claims guidelines
- Direct counsel in resolution of disputed claims in cost efficient manner

Additional Responsibilities:

- Thorough knowledge of Workers Compensation laws and statutes for regional assignment including permanent disability and vocational rehabilitation
- File forms with Commission in a timely and accurate manner
- Calculate and negotiate settlements
- Knowledge of subrogation practices
- Monitor medical and legal issues of claim files
- Works with underwriting and risk control departments to identify high exposure risks
- Performs other duties as may be assigned

Knowledge, Skills, and Abilities:

- Intermediate computer skills
- Good oral and written communications skills
- Strong analytical skills and attention to details
- Knowledge of departmental regulations and policies
- Ability to work independently and to carry out assignments to completion within parameters of instructions given, prescribed routines and standard accepted claims practices
- Strong interpersonal skills

Training and Experience/Minimum Qualifications

- Bachelor's degree

- High School graduate or GED acceptable with 5 years of related experience
- 2 years experience in insurance claims practices and procedures
- Associated classes or courses and/or industry license, or designation (P&C/L&H)

Working Conditions

- Normal office environment
- May visit agents