



Position Description

Job Position Title: Associate Claims Adjuster
Reports To: Claims Production Manager
Department: Claims

Position Description: Associate-level position responsible for handling minimum to moderate severity lost-time claims and medical only claims from initial report through resolution and/or closure, as well as all claims-related functions such as coordination of medical treatment and identification and coordination of financial recovery wherever possible through subrogation and/or Second Injury Fund relief.

Job Duties:

- Investigates coverage/compensability of newly assigned claims and appropriately decides acceptance or denial; pays statutory benefits in accordance with the applicable jurisdiction
- Handles assigned claims to the standards of the Internal Claim Review.
- Identifies recovery potential through subrogation and/or Second Injury Fund
- Assigns outside vendors as needed and monitors assignments to ensure cost-efficiency
- Ensures adequate and timely reserving.
- Timely and effectively handle a caseload to ensure a goal of 100% closure ratio each month.
- Ensures compliance with all state commission and/or regulatory body rules and regulations including, but not limited to, filing appropriate forms specific to the assigned claims
- Any other task that supports the claims team environment.

Additional Responsibilities:

- Thorough knowledge of regional Workers Compensation laws and statutes.
- Files forms with state Commissions/Courts in a timely and accurate manner
- Calculates and negotiates claim settlements
- Knowledge of subrogation practices
- Monitors all medical and legal issues for assigned claim files
- Works with the underwriting and risk control departments to identify high exposure risks.
- Performs other duties as they may be assigned

Knowledge, Skills, and Abilities:

- Intermediate computer skills
- Good oral and written communications skills
- Strong analytical skills and attention to detail

- 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 preferred
- High School graduate or GED acceptable

Working Conditions

- Normal office environment
- May visit agents