



Job Title	Claims Adjustor I	FLSA Status	Exempt
Band	PRO	Probationary Period	12 Months
Zone	3	Job Code	12881

Class Specification – Claims Adjustor I

Summary Statement:

The purpose of this position is to perform a variety of professional duties involving the investigation of workers' compensation claims against the City, and identify the City's liability regarding personal and property loss damage claims by analyzing and evaluating legal liabilities and damages of complex claims; and mitigate, negotiate, and ultimately settle claims for the self-insured municipality.

Essential Functions

Note: Regular and predictable attendance is an essential function in the performance of this job.

Time %

(All below must add to 100%)

Note: Time spent on each essential function will vary based on operational needs and is only intended to be an approximation over the course of a full year.

60%

Investigates complex claims, including interviewing supervisors, witnesses, medical providers; and visiting actual site of injury or accident; providing guidance to claimant regarding mitigation of damages and claims process; scheduling time to investigate claim for damage assessment and collecting data; determining fault based on analysis of data collection; determining financial reserves based on experience, initial damage assessment, and relative cost of the claim; monitoring and assessing claim reserves throughout claim life; responding to requests and inquiries from the general public to assess needs; providing assistance and resolving problems in a courteous and professional manner; and resolving complaints in an efficient and timely manner.

30%

Mitigates claims to ensure timely efficient payment of benefits on compensable claims; follows all statutes, rules, and policies related to paying claims when making required filings with governing bodies; manages leave benefits by tracking lost time; coordinates return to work in appropriate capacity based on prognosis for employee; manages the use of surveillance equipment; calculates, prepares, and requests payments; denies claims as determined by legal liability; calculates present and actual case value and salvage costs for property damage; negotiates settlements for compensatory damages and recommends methods of resolution; prepares and obtains settlement release documents from claimants; provides assistance to claimants and adjusts claims through specialized programs; compiles information for subrogation or litigation; deals with ambiguity and adapts to new information and changing conditions; and documents claim files providing a sound tracking system for reporting and closing cases.



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10%	Determines legal liability using knowledge of laws pertaining to legal liability, governmental immunity, personal injury, property, and automobile liability; assesses and evaluates damages to determine cause of loss and extent of injuries or damages; reviews and assesses claims based on jurisdiction, immunity, liability, damages, and notice requirements; and perceives the impact and implication of decisions and commit to action.
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Competencies Required:
Human Collaboration Skills: Working may require providing advice to others outside direct reporting relationships on specific problems or general policies. Contacts may require the consideration of different points of view to reach agreement. Elements of persuasion may be necessary to gain cooperation and acceptance of ideas.
Reading: Intermediate – Ability to read papers, periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.
Math: Intermediate – Ability to deal with a system of real numbers; and practical application of fractions, percentages, ratios/proportions and measurements. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.
Writing: Intermediate – Ability to write reports, prepare business letters, expositions, and summaries with proper format, punctuation, spelling and grammar, using all parts of speech. Ordinarily, such education is obtained in high school up to college. However, it may be obtained from experience and self-study.

Technical Skills Required:
Skilled in a Technical Field – Work required a comprehensive, practical knowledge of a technical field with use of analytical judgment and decision-making abilities appropriate to the work environment of the organization.

Relevant Background and Formal Education: Demonstrated skills, competencies, and knowledge required for this job are most often acquired through the following practical experience and level of academic education and training as suggested below.
Education: Bachelor’s degree from an accredited college or university with major coursework in risk management or a related field.
Experience: One year of full-time analytical experience including experience processing and adjusting claims.



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Certifications and Licenses: Must possess or be able to acquire the following certifications and/or licenses.

Certifications required in accordance with standards established by departmental policy.

Supervision Exercised:

Work requires the occasional direction of helpers, assistants, seasonal employees, interns, or temporary employees.

Supervision Received:

Receives Limited Direction – The employee normally performs the duty assignment according to his or her own judgment, requesting supervisory assistance only when necessary. Special projects are managed with little oversight and assignments may be reviewed upon completion. Performance reviewed periodically.

Fiscal Responsibility:

This job title has no budgetary/fiscal responsibility.

Physical Demands:

Exerting 20-50 lbs. occasionally; 10-25 lbs. frequently; or up to 10 lbs. constantly.

Environmental Conditions	Frequency
Primary Work Environment	Office Environment
Extreme Temperature	Several Times per Month
Wetness and Humidity	Seasonally
Respiratory Hazards	Seasonally
Noise and Vibrations	Never
Physical Hazards	Never
Mechanical and/or Electrical Hazards	Never
Exposure to Communicable Diseases	Never

Machines, Tools, Equipment, and Work Aids: Computer, printer, copier, telephone, and standard office equipment.



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Specialized Computer Equipment and Software: Microsoft Office and specialized claims software.

The description above is intended to represent only the key areas of responsibilities; specific job assignments, duties, and environmental conditions will vary depending on the business need of the department and the particular assignment.

Original Date: January 2015