

# VERMONT LEAGUE OF CITIES AND TOWNS

## JOB DESCRIPTION

### PROPERTY AND CASUALTY CLAIM REPRESENTATIVE

**FLSA Designation:** Exempt

**Pay Classification:** 16

#### Nature and Scope of Position

This is a professional claims handling position in the Risk Management Services Department. This position requires a Vermont Property and Casualty Adjusters license, independent judgment and effective communication skills. Performs a wide range of duties in the processing and settling of property and casualty claims. Entrusted with discretionary settlement authority established by the Manager, Property Casualty Claims. Reports to the Manager, Property Casualty Claims.

#### Duties and Responsibilities

- Conduct basic (and on-site as needed) investigations of assigned property and casualty claims. Determine liability and negotiate settlements within established level of authority.
- Take telephone recorded statements.
- Become involved in negotiating settlements when necessary.
- Prepare proper and timely reports as required.
- Report work place hazards and other safety related issues to Manager, Property Casualty Claims.
- Participate in professional claims association meetings.
- Learn, interpret and apply pertinent federal, state and local laws.
- Learn to determine and interpret coverages as they apply to specific claims.
- Set claim reserves to reflect current liability, on easy to moderate claims.
- Prepare proofs of loss.
- Review, analyze and act on medical and investigative reports.
- Prepare comprehensive, clear and concise technical reports as requested.
- Complete all requested reports, logs etc. on time and of high quality
- Attend select board meetings and mediations as necessary
- Pursue subrogation
- Public speaking
- Perform other duties and projects as assigned by Manager, Property Casualty Claims.

#### Requirements of Work

- Valid State of Vermont Property and Casualty Adjuster License.
- Knowledge of the basic principles of processing automobile, property, general liability and workers' compensation claims.

- Ability to learn about general insurance and risk management practices and principles.
- Ability to operate modern office equipment.
- Knowledge of the basic rules and regulations of the self-insured program.
- Ability to learn the organization, policies and procedures of local government.
- Ability to learn the principle of reinsurance contracts including reporting procedures and methods of recovery.
- Ability to analyze information and statistics.
- Ability to analyze problems; identify alternative solutions, project consequences of proposed actions and implement recommendations in support of goals.
- Ability to establish, maintain, and foster positive and harmonious working relationships with co-employees and others contacted in the course of work.
- Excellent communication and interpersonal skills that will include the ability to communicate clearly, both orally and in writing, with various municipal officials, co-workers and business partners.
- Ability to work cooperatively and productively with others.
- Willingness and ability to travel extensively within Vermont and attend evening and weekend meetings as necessary. Occasional out of state travel.
- Possession and maintenance of a valid State of Vermont driver's license in good standing.

### **Education, Training and Experience**

Bachelor's degree or equivalent experience required. Experience in the commercial or public sector insurance industry with at least three years insurance experience required. Possession of valid Vermont property and casualty adjuster's license required. Experience working with self-insurance, public or governmental entities, and excess insurance desirable. Possession of or current enrollment in the Associate in Claims (AIC) designation is preferred. Experience and training with Windows based computer software, preferably Microsoft Office Word, Excel and Access required.

Approved, SEJ, 6/29/10

Amended, 6/11/13

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