

VERMONT LEAGUE OF CITIES AND TOWNS

JOB DESCRIPTION

PROPERTY & CASUALTY SENIOR CLAIM REPRESENTATIVE

FLSA Designation: Exempt

Pay Classification: 19

Nature and Scope of Position

This is a senior-level 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 complex property and casualty claims. Entrusted with a high-level of discretionary settlement authority established by the Manager, Property and Casualty Claims. Reports to the Manager, Property and Casualty Claims.

Duties and Responsibilities

- Conduct basic and on-site investigations of assigned routine and complex property and casualty claims.
- Determine liability and negotiate settlements within established level of authority.
- Take written or audio tape recorded statements.
- Negotiate settlements.
- Attend member Select board meetings as necessary to investigate claims or provide claims status reports, or as requested.
- Recognize and resolve coverage issues and technical claims issues.
- Prepare proper and timely reports as required.
- Report work place hazards and other safety related issues to Manager, Property Casualty Claims.
- Participate in a variety of special projects and assignments.
- Participate in professional group meetings.
- Interpret and apply pertinent federal, state and local laws, codes and regulations.
- Determine and interpret coverage as they apply to specific claims.
- Set claim reserves to reflect current liability, on complex claims.
- Prepare proofs of loss and releases.
- Review, analyze and act on medical and investigative reports.
- Prepare comprehensive, clear and concise technical reports as requested.
- Recognize catastrophic injuries and set appropriate claim reserves.
- Apply the principles of joint and several liability.
- Work closely with defense counsel in litigation.
- Apply the principles of primary and reinsurance coverage.
- Maintain trial and hearing calendar.
- Audit defense bills and resolve billing issues.

- Provide guidance and advice to Claim Representatives.
- Negotiate advanced settlement packages, such as structured settlements.
- Negotiate with attorneys and claimants.
- Communicate effectively with physicians, attorneys and various local officials.
- Recognize and pursue subrogation.
- Analyze claims statistics and related facts and prepare detailed reports.
- Analyze claims, identify alternative solutions and make recommendations.
- Pursue subrogation
- Attend mediations
- Public speaking
- Complete all requested reports, logs etc. on time and of high quality
- Perform other duties and projects as directed by the Manager, Property Casualty Claims.

Requirements of Work

- Valid State of Vermont Property and Casualty Adjuster License.
- Strong knowledge of advanced principles of handling involving auto, property general liability claims.
- Knowledge of all lines of aggregate insurance coverage and contracts.
- Ability to operate modern office equipment.
- Knowledge of the rules and regulations of the self-insured program.
- Knowledge of the organization, policies and procedures of local government.
- Knowledge of the principle of reinsurance contracts including reporting procedures and methods of recovery.
- Knowledge of insurance and risk management practices and principles.
- Ability to conduct high level investigation of large complex claims and lawsuits.
- 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.
- Possession and maintenance of a valid State of Vermont driver's license in good standing.
- 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.
- Willingness and ability to travel extensively within Vermont and attend evening and weekend meetings as necessary. Occasional out of state travel.

Education, Training and Experience

Bachelor's degree from an accredited college or university with major course work in insurance, public administration, business administration, or related field and seven years insurance claim experience in all lines required. Eight years commercial insurance industry experience and training may be substituted for bachelor's degree. Possession of valid Vermont Adjuster's License required. Experience working with self-insurance programs, public or governmental

entities, and excess insurance carriers desirable. Possession of, or progress toward attainment of the Associate In Claims (AIC) designation is strongly preferred. Experience and training with Windows based computer software, preferably Microsoft Office Word, Excel and Access preferred.

Approved, SEJ, 6/29/10

Amended, SEJ, 6/11/13

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