

MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

TITLE: Claims Examiner

DIVISION: Claims

DEPARTMENT: Claims

FLSA CODE: Exempt

JOB CODE: CLM308

This position reports to the Property Claims Manager and has no supervisory responsibility.

OVERALL FUNCTION:

This position is responsible for the examination of property claims in accordance with Association claims procedure, and the evaluation and pursuit of salvage and subrogation recoveries.

JOB REQUIREMENTS:

This position requires a college degree or prior property claims experience. A familiarity with underwriting standards, insurance policies, property claims investigative techniques, building loss estimating procedures and legal contracts, laws and regulations. Must have a Rhode Island Property Casualty Adjuster license and if does not currently have one, be able to take the test to obtain one. Must be able to work independently, have computer proficiency, maintain confidentiality, and possess good oral and written communication skills.

RESPONSIBILITIES:

1. Responsible for reviewing all property claim files at any stage to ensure proper processing and documentation.
2. Responsible for the evaluation and processing of salvage and subrogation recoveries.
3. Enter appropriate notes and documentation in the ImageRight and XactAnalysis programs.
4. Promptly and accurately make indemnity payments on all assigned claims.
5. Promptly and accurately make coverage decisions on all assigned claims.
6. Review adjuster reports to confirm that they are accurate, complete and in proper form.
7. Supplies informational assistance to producers, insureds and Underwriting staff regarding policy coverage and limitations.
8. Assists the Property Claims Manager through the training of inside Associate Claims Adjusters.
9. Assists in the semi-annual Claims Department Reserve Audit.
10. All other duties and projects as assigned.

PHYSICAL ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS:

In order to complete the essential functions of this position in a complete and timely fashion, the person in this position must be able to:

- Sit and remain in a stationary position for 90% of the time
- Operate a computer and other office productivity equipment as needed to meet the requirements of this position.
- Read and create both physical and electronic documents
- Effectively communicate with employees, customers, vendors and other individuals both inside and outside the organization on the telephone, in writing and in person
- Think analytically, concentrate on assigned tasks, observe and remember detail, and make decisions sufficient to meet the requirements of this position.
- Ability to travel as needed to meet the requirements of this position.