Open Position: Claims Adjuster II

Location: Field

Job Type: Full-Time

Starting Salary: \$79,100-\$118,600

Massachusetts Property Insurance Underwriting Association is seeking a Claims Adjuster II to join our Claims Department. This position is responsible for the inspection and investigation of moderate-sized property claims, including the timely evaluation, negotiation and equitable settlement of those claims in accordance with the terms and conditions of the policy contract.

JOB REQUIREMENTS:

This position requires a high school diploma or equivalent plus knowledge of building trades. Also required are formal training in construction modes as well as a thorough knowledge of property coverages, policy interpretation and legal climates, including an awareness of current changes within the insurance industry. Strong verbal and written communication skills are needed to communicate with colleagues, clients and/or vendors and an ability to express ideas and concepts clearly is required. Must have a willingness to work as part of a team, sharing information and learning from colleagues. Strong analytical skills and a high level of accuracy and attention to detail are crucial. Must be able to work independently, have computer proficiency and maintain confidentiality. An understanding of property claim investigation techniques is preferred.

RESPONSIBILITIES:

- Investigate all claims assigned by the Examiner/Property Field Manager. Schedule appointments, evaluate damages and negotiate settlements.
- Report accurately on all claims file activity and maintains adequate claim reserves on all losses.
- Maintain an up-to-date diary system on all active files to control file activity and ensure timely conclusion of the loss.
- Meet quota of closed claims each month.
- Control expenses consistent with company procedures.
- Meet periodically in the office with the claims department staff to receive training and education, consult on active files, handle problems, answer telephone inquiries and receive new assignments.
- Prepare detailed estimates of damages using Xactimate estimating software, in alignment with The Association's guidelines and procedures.
- Draft clear and professional correspondence to stakeholders, outlining claim details and including relevant policy language and provisions as needed.
- Investigate and assess potential subrogation opportunities for recovery, engaging experts and liability examiners promptly when appropriate.

- Responsible for the maintenance of company car.
- All other duties and projects as assigned.

ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS:

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

- Must be able to remain in a stationary position 100% of the time.
- Needs to occasionally move about the office to access documents, office machinery, interact with team members, attend meetings, etc.
- Operate a computer and other office productivity equipment as needed to meet the requirements of this position.
- Occasionally require climbing, stooping, crouching, grasping, balancing, reaching and lifting.
- Read and create both physical and electronic documents.
- Effectively communicate with employees, customers, vendors, and other internal and/or external business partners 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.

We offer an excellent benefits package, a matching 401(k) program, pension program, and we are conveniently located in Government Center.

For more information about Massachusetts Property Insurance, please visit our website at www.mpiua.com. Interested applicants should send resumes via e-mail. We are an Equal Opportunity Employer.