



Open Position: Desk Adjuster II

Location: Hybrid

Job Type: Full-Time

Starting Salary: \$70,000 - \$105,100

Massachusetts Property Insurance Underwriting Association is seeking a Desk Adjuster II to join our Claims Department. This position reports to the Property Field Manager and has no supervisory responsibilities.

This position is responsible for investigating, evaluating, negotiating and settling property losses appropriate for desk adjusting.

JOB REQUIREMENTS:

This position requires a bachelor's degree or insurance related work experience. Must possess strong organizational skills with an ability to communicate effectively both verbally and in writing. Must also exhibit strong analytical and investigative abilities, coupled with a keen attention to detail. Proficiency in computer skills is essential, along with the commitment to maintaining confidentiality at all times. Proficiency in Xactimate and a comprehensive understanding of MPIUA policies and procedures are desirable. Strong mathematical aptitude is preferred.

RESPONSIBILITIES:

- Manage a portfolio of insurance claims, overseeing investigation to assess loss coverage and adjust all aspects of property claims.
- Responsible for receiving and settling property losses assigned by the Property Claims Manager, interpreting policies, analyzing coverage, negotiating and achieving fair and efficient resolutions with policy holders, claimants, attorney, and other involved parties within approved payment authority.
- Communicate with stakeholders to obtain all documents and information necessary for properly adjusting property claims.
- Identify suspicious losses, and if warranted, initiate referrals to counsel for an examination under oath of the insured and coordinate all subsequent handling.
- Prepare Xactimate estimates and sketches for dwelling repairs based on information collected from the insureds in order to recommend payments or set accurate reserves.

- Prepare written communications to policyholders, stakeholders, agents, public adjusters, attorneys and any other authorities or representatives explaining denials, coverage and settlement issues to policyholders.
- Coordinate with vendor services such as drycleaners, mitigation contractors and ALE companies to assist the policyholder.
- Research and establish fair values for losses suffered by insureds.
- Maintain up-to-date knowledge of MPIUA policies as well as current insurance developments.
- Maintain detailed records of claims investigations, analysis, activities and decisions.
- Interact professionally with policyholders and other stakeholders, addressing inquiries, resolving complaints, and maintaining positive relationships.
- Ensure claims handling complies with company policies, regulatory requirements, and industry standards.
- 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:

- Sit and/or stand in a position and remain stationary for a majority of your workday.
- 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.

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. The Association will give fair and equal consideration to all applicants regardless of race, color, religion, sex, marital status, parental status, national origin, ancestry, sexual orientation, gender identity or expression, pregnancy or pregnancy-related conditions, military service, veteran status, age, disability, genetic information, natural or protective hairstyle, prior psychiatric treatment, use of family and medical leave, or any other characteristic protected by relevant federal, state and local laws, except where a good faith occupational qualification applies.