

CLAIMS ADJUSTER

Job Code	Pay Grade
15886	CL16

Nature of Work

This is responsible technical and professional work with administrative responsibility to administer and process all types of claims and tasks related to insurance, i.e., workers' compensation claims, complex casualty/bodily injury, property damage, public liability and miscellaneous other claims adjustments or mitigation. An incumbent in this class plans, coordinates, monitors, and participates in the analysis and investigation within the standardized practices for claims handling. Responsibilities include interpreting and applying complex rules and regulations; maintaining working relationships with claimants, health care providers, attorneys, governmental agencies, insurance companies, physicians, claimants' family, the public, and all levels of county employees. Incumbents perform work involving review and adjudication of claims including workers' compensation (indemnity and medical claims), casualty, property, and other losses. Work may require a comprehensive knowledge of insurance principles and practices covering all lines of insurance, combined with a working knowledge of medically related impairments and diseases. This work also includes responsibility to review procurement, contracts, and other policies designed to apply protections and insurance to persons or property, determining that adequate insurance exists to protect Pinellas County Government interests, settling claims arising under insurance contracts, or performing other similar insurance tasks. Work is generally broad in scope with frequent opportunity for exercising independent judgment and major decisions are subject to final review and approval by a management official.

Minimum Qualification Requirements

- 6 years of experience in performing complex insurance claim tasks including claims adjusting and risk management analysis for multiple forms and types of insurance coverage; or
- Bachelor's degree with major course work in risk management, public administration, business administration or related field and 2 years experience in insurance claims adjusting or related field; or
- An equivalent combination of education, training, and/or experience.

Appointing Authority May Also Require

- Florida Driver's License or Florida Commercial Driver's License and endorsement, if any.
- Assignment to work a variety of work schedules including compulsory work periods in special, emergency, and/or disaster situations.
- Candidate to possess and maintain appropriate State of Florida license in the form of an All Lines Insurance Adjuster.
- Other highly desirable knowledge, skills, abilities, and credentials relevant to a position.

Illustrative Tasks (These are examples and are not all inclusive.)

- Plans, organizes, reviews and conducts investigations, negotiations and final dispensation of multi-line claims; provides guidance to inter-departmental, constitutional officials, and subordinates with technical advice and assistance regarding compliance with statutory regulations and county policies/procedures.
- Coordinates defense preparation with attorneys, inter-departmental staff, and constitutional officials; attends and assists at depositions, mediations and hearings as a representative of the County for matters in litigation, as may be required.
- Coordinates with all levels of professional individuals and organizations to facilitate recovery and resolution.
- Negotiates with attorneys, individuals, and insurance companies to effect an equitable settlement; recommends payment of settlements; and supervises the collection of subrogation monies.

CLAIMS ADJUSTER (continued)

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Illustrative Tasks (continued)

- Reviews financial reserves necessary to administer the County's Self-Insurance Program; reviews each claim assigned, calculates and changes estimated reserves as necessary.
- Makes frequent contact with claimants relating to status of condition and progress; requests and reviews supporting documentation (often highly confidential in nature) to effectively manage claim and facilitate recovery or resolution.
- Attends conferences, workshops and meetings to ascertain new developments or changes in law pertaining to the industry.
- May be required to be available by phone or other electronic device to respond to emergencies and provide assistance or instruction.
- Performs related work as assigned or required.

Knowledge, Skills, and Abilities

- Knowledge of statutes, case law, standardized practices, regulations, and ordinances applicable to multi-line claims administration.
- Knowledge of insurance principles, procedures, and/or practices; government self insurance programs, commercial insurance market; commercial insurance operations; or similar specialized insurance industry practices.
- Knowledge of pertinent statutory or regulatory provisions related administrative regulations, and a basic knowledge of contract law related to all lines of coverage. but not legal training equivalent to that represented by graduation from a recognized law school.
- Knowledge of litigation techniques relating to evidence, admissibility, and testimony.
- Knowledge of appropriate safety laws, codes, standards and regulations such as OSHA and ANSI.
- Knowledge of appropriate federal laws, codes, standards and regulations such as FMLA, FLSA and HIPAA.
- Knowledge of standard office software applications such as word processing, spreadsheets, email, internet access and data processing.
- Ability to apply computer applications and software.
- Ability to deal with, establish and maintain effective working relationships, resolve stressful and difficult situations, and conduct effective negotiations with all levels of employees, individuals, professionals, the public, and organizations with tact and diplomacy.
- Ability to communicate clearly and concisely, orally and in writing.
- Ability to conduct in-depth investigations of accident and loss circumstances and responsibilities and to write special studies and reports.
- Ability to maintain and analyze statistical and factual reports, exercise sound judgment, and determine appropriate action.

For official use only

Revised	EEOC Code	Overtime Code
7/08	Professionlas	Classified/Excluded