

## Job Description

**Job Title:** Claims Representative/Adjuster I  
**FLSA Status:** Non-Exempt  
**ADP Job Code:** ADJUST  
**Reports to:** Claims Assistant Manager/Claims Director  
**Department:** Claims  
**Location:** Ephrata 152  
**Prepared by/date:** David Kosa / August 14, 2015

### Summary:

The Claims Representative will represent Clear Risk Solutions, the insured program, the insured entity, and the excess carrier in the claim investigation, adjustment, and negotiation arising under policies of insurance written by the excess carrier and adhered to by the insured programs.

**Essential Duties and Functions:** include the following. Other duties may be assigned.

- Establish and confirm coverage, recognize, and immediately notify the Claims Director of coverage issues.
- Initiate a thorough investigation and obtain necessary information in a timely manner. Based on this fact pattern, determine liability, assess exposure, and establish reserve.
- Clearly document file as to what has been done, decisions made, settlement, and plan of action.
- The claims representative will be expected to provide courteous and professional communication to all insureds.
- Negotiate with insured and third party claimants, striving for fair, prompt settlements.
- Abide by internal claims handling guidelines.
- Recognize and pursue subrogation potential.
- Present clear and concise file presentation using the computer diary system in RiskMaster, in order to control and track workflow.
- Travel to claim sites, in order to assess, evaluate, and document situation.
- Maintain a positive attitude towards claims handling.
- Other job-related projects or assignments as delegated.

### Competencies:

- Claims knowledge including, but not limited to, auto, property, and general liability.
- Ability to operate and navigate Outlook, RiskMaster, Word Merge, Excel, ISO Search, and the Internet.
- Excellent oral and written communication skills and the ability to work in teams.

- Possess a positive attitude, strong interpersonal skills, organizational skills, and computer skills.
- Professional office dress is mandatory.
- Must present oneself in a professional manner, including personal hygiene and appearance.
- Regular attendance is essential and expected for the effective operation of the company.

**Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

**Required**

- Willingness to obtain AIC Designation or State License.
- Basic computer skills.
- Strong communication skills.

**Physical Requirements Necessary on a Regular Basis:**

1. Manual dexterity, arm, and upper body range of motion sufficient for use of a keyboard, mouse and telephone on a constant basis for at least 7-10 hours per day.
2. Speech and hearing sufficient for in-person and telephone communication on a constant basis for at least 7-10 hours per day.
3. Vision sufficient for use of a computer monitor.
4. Ability to sit at a desk on a constant basis for at least 7-10 hours per day.

**This job description is not meant to be an all inclusive statement of the duties of the position listed above. Other appropriate duties may be required from time to time.**

I acknowledge that I have reviewed this job description and can perform the essential duties with, or without, reasonable accommodation.

Signature\_\_\_\_\_

Print Name\_\_\_\_\_

Date\_\_\_\_\_