

## **J O B D E S C R I P T I O N**

*April 13, 2023*

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**TITLE:** SENIOR CLAIM REPRESENTATIVE- Represented  
**DEPARTMENT:** CLAIMS  
**CLASSIFICATION:** EXEMPT  
**REPORTS TO:** CLAIMS LITIGATION SUPERVISOR

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While no Job Description can possibly include all duties that may be requested by customers or required by the Company, the following is a summary of the primary responsibilities of the position. This job description will be reviewed when duties and responsibilities change and is subject to changes of business necessity. Employees are expected to perform all job functions within acceptable company levels for work quantity and quality. Failure to maintain performance levels for each job function may result in disciplinary action up to and including termination of employment.

### **POSITION SUMMARY**

The Senior Claim Representative (office) is responsible for handling first party and third party personal lines and commercial lines claims of moderate to high complexity and/or exposure; Evaluate and settle claims within designated authority; direct the investigation and claims settlement activities of Field Adjusters and vendors. Examine assigned claim files, insurance policies and other documents to determine coverage applicable to a loss. Pay claims within designated authority. This position reports directly to the Claims Supervisor and works with others in the company, as well as outside vendors for successful completion of tasks. This is a full time position. Regular working hours are Monday through Friday, 8:00 am- 4:00 pm, although, there is some flexibility in hours within the confines of the job requirements; but the employee must be available to work in the event of a catastrophe.

### **PRIMARY RESPONSIBILITIES**

- Review, investigate, confirm coverage, evaluate liability, establish damages, and negotiate settlement of first and third party property and casualty insurance claims.
- Effectively collaborate and communicate with insured's, claimants, producers, attorneys, internal staff and all other involved parties regarding claims handling as necessary.
- Verify and analyze data to ensure that the claims are valid and that the settlements are made according to company practices and procedures.
- Maintain litigated claim files and update as needed.
- Document claim files to support actions taken.
- Maintain adequate reserves.
- Provide support to claim management on all other related tasks as needed.
- Maintain current knowledge of policy contracts, court decisions, and industry trends.
- Handle claims in compliance with statutes, regulations, and case law.
- Serve as a catastrophe team member and assists with the execution of the Company's Catastrophe Response Plan.
- Engage in cognitive and analytic abilities.
- Maintain positive interpersonal skills and abilities.
- Maintain strict confidentiality on all files and records.
- Exercise independent judgment and discretion in performance of duties and responsibilities.

- This position is subject to occasional business related travel that includes driving.
- While performing the duties of this job, the employee is regularly required to talk and hear. The employee is required to write; reach with hands; and key frequently on a computer for long periods of time (4 or more hours per day).
- Performs all other duties as assigned.

### **SKILLS**

- Advanced knowledge of insurance contracts, Unfair Claims Settlement Practices, legal decisions affecting claims operations, Claims Plan, Claims Handling Procedures Manual and corporate claims policies and procedures.
- Must possess strong verbal and written communication skills.
- A demonstrable aptitude or experience in evaluating, analyzing and interpreting information; strong analytical skills, exercising good decision making and independent judgment.
- A strong track record of conducting research or investigations.
- Must have advanced negotiation and conflict resolution skills.
- Must be knowledgeable in Microsoft Word and Excel.
- Must be a team player and able to communicate effectively with co-workers and others.
- Must be able to establish priorities in work assignments and have the ability to multi task and work under pressure and deadlines.
- This is largely a sedentary role requiring the use of standard office equipment such as a calculator, computer, laptop, cell phone, phone(s), photocopier, filing cabinet and fax machine. Most work is completed in a corporate office environment. Employees must be able to sit for long periods of time, and type.
- Ability to work flexible hours if needed.

### **EXPERIENCE**

- 5 or more years of advanced property adjusting experience required.
- 5 or more years of extensive first party claim litigation adjusting experience.

### **EDUCATION**

- Bachelor's Degree preferred.
- Active Louisiana Adjusters License required.