

Job # CL08		Status:	Non-Exempt
Job Title:	Commercial Property Examiner	Reports To:	Claims Manager
Department:	Claims	Position Type:	Full time

While no Job Description can possibly include all duties that may be required by the Association, the following is a summary of the primary responsibilities of the position.

POSITION SUMMARY

Reviews, evaluates and processes complex commercial insurance claims and makes recommendations for resolution. Examines, and authorizes commercial insurance claims investigated by independent adjusters. Interacts with independent adjusters and policyholders to oversee the review of claim forms and other records to determine insurance coverage and that payment recommendations and settlements have been made in accordance with company practices, procedures, and Fair Claims Settlement Practices regulations.

PRINCIPAL DUTIES & RESPONSIBILITIES

- Manages a caseload of commercial property claims from assignment through resolution.
- Examines commercial claims investigated by independent adjusters to determine the extent of insurance coverage and validity of the claims.
- Reviews and adjusts commercial loss reserves submitted by independent adjusters to ensure reserving activities are consistent with company policies.
- Reviews reports submitted by independent adjusters, verifies coverage, and authorizes timely payments to policyholders
- Reviews independent adjuster's correspondences to policyholders for accuracy and completeness. Communicates to adjusters and/or others involved to secure missing information.
- Collaborates with assigned internal personnel and/or legal counsel on claims involving litigation.
- Investigates, evaluates, and adjusts claims, applying technical knowledge and human relations skills to promote fair and prompt settlement of claims.
- Oversees independent adjuster files to ensure they have followed CFP IA Guidelines.
- Verifies and analyzes data used in settling claims to ensure validity and that settlement is in accordance with company practices and procedures.
- Maintains compliance with the Department of Insurance and Company procedures.
- Identify fraud or illegal activity indicators and follow internal processes to refer the questionable claim to the appropriate personnel for follow up.
- Promptly negotiates settlements, making sure that the settlement reflects the actual insured losses while ascertaining that the insurer is protected from invalid claims.
- Adheres to Federal and State laws and regulation.
- Any other duties needed to help fulfill the Associations Mission, abide by the Association’s Values and fulfill the Association’s Strategic Objectives.

Knowledge and Skill Qualifications

The individual in this position must meet the following general requirements:

- Bachelor’s degree or equivalent.
- 5+ years of property claims adjusting experience, including 2+ years adjusting commercial property claims.
- Excellent oral and written communication skills.
- Working experience with MS-Office (especially Word and Excel).
- Comprehensive understanding of policy contract/statutes and claims processes.
- Certified in CEA and Fair Claims Settlement Practices.