



Claims Adjuster 1

Category: Classified/Excluded
Pay Grade: C24
Job Code: 15886

To perform this job successfully, an individual must be able to perform the essential job functions satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the primary job functions herein described. Since every duty associated with this position may not be described herein, employees may be required to perform duties not specifically spelled out in the job description, but which may be reasonably considered to be incidental in the performing of their duties just as though they were actually written out in this job description.

JOB SUMMARY

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.

ESSENTIAL JOB FUNCTIONS (examples, 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;
- 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;
- Attends mediations, deposition and final hearings;
- Responds to emergencies and provides assistance or instruction; and

- Performs other related job duties as assigned.

QUALIFICATIONS

Education and Experience:

Six (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 two (2) years of experience in insurance claims adjusting or related field; or an equivalent combination of education, training and/or experience.

Special Qualifications (May be required depending on area of assignment):

- 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 required for a specific position.

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 practices; government self-insurance programs, commercial insurance market; commercial insurance operations; or similar specialized insurance industry practices;
- Knowledge of pertinent statutory or regulatory provisions or 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; and
- Ability to maintain and analyze statistical and factual reports, exercise sound judgment, and determine appropriate action.

PHYSICAL/MENTAL DEMANDS

The work is sedentary work and requires exerting up to 10 pounds of force occasionally and negligible amount of force constantly to move objects. Additionally, the following physical abilities are required:

- **Balancing:** Maintaining body equilibrium to prevent falling while walking, standing or crouching on narrow, slippery, or erratically moving surfaces. The amount of balancing exceeds that needed for ordinary locomotion and maintenance of body equilibrium.
- **Feeling:** Perceiving attributes of objects, such as size, shape, temperature or texture by touching with skin, particularly that of fingertips.
- **Fingering:** Picking, pinching, typing, or otherwise working, primarily with fingers rather than with the whole hand as in handling.
- **Grasping:** Applying pressure to an object with the fingers and palm.

- Hearing: Perceiving the nature of sounds at normal speaking levels with or without correction. Ability to receive detailed information through oral communication, and to make the discrimination in sound.
- Mental Acuity: Ability to make rational decisions through sound logic and deductive processes.
- Pulling: Using upper extremities to exert force in order to draw, haul or tug objects in a sustained motion.
- Pushing: Using upper extremities to press against something with steady force in order to thrust forward, downward or outward.
- Reaching: Extending hand(s) and arm(s) in any direction.
- Repetitive Motion: Substantial movements (motions) of the wrist, hands, and/or fingers.
- Speaking: Expressing or exchanging ideas by means of the spoken word including the ability to convey detailed or important spoken instructions to other workers accurately and concisely.
- Standing: Particularly for sustained periods of time.
- Talking: Expressing or exchanging ideas by means of the spoken word including those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.
- Visual Acuity: Have close visual acuity such as color differentiation, depth perception, and adequate field vision.
- Walking: Moving about on foot to accomplish tasks, particularly for long distances or moving from one work site to another.

WORKING CONDITIONS

Work is typically performed in a safe and secure work environment that may periodically have unpredicted requirements or demands.