CLAIMS AND INSURANCE ADMINISTRATOR

NATURE OF WORK

This is responsible administrative and technical work investigating accidents and administering insurance-related claims for insured and self-insured claims programs.

Work involves responsibility for investigating accidents, setting up claims, establishing reserves, corresponding with medical providers and attorneys, analyzing and interpreting medical reports, calculating and issuing benefits, subrogating losses, preparing correspondence and reports, participating in budget preparation and operating a computer terminal as required. An employee in this class is expected to exercise independent judgment and initiative requiring technical understanding of insurance policy provisions. Supervision is received from an administrative superior with work being reviewed in the form of accuracy and effectiveness of services provided.

EXAMPLES OF WORK PERFORMED

Assists in the management of insured and self-insured and insurance programs which include real property, liability, workers' compensation, casualty, vehicular and other insurable risks.

Administers the handling of self-insured claims for automobile, general liability, law enforcement, and StarTran liability exposures; sets claim reserves while initiating the claim.

Investigates and adjusts complicated property/casualty claims and losses.

Oversees compilation of the self-insured claims database; balances the damaged property revolving fund.

Assists in evaluating risk coverage of governmental property, assets and operations.

Prepares insurance budget allocation to charge departments and for actuarially recommended funding.

Updates property and vehicle schedules annually.

Partners with the City Law Department in obtaining updates and making reserve changes on tort and litigation claims.

Administers subrogation claims for workers' compensation and damaged property; provides advice and assistance to other staff concerning subrogation claims. Maintains regular and reliable attendance.

Performs related work as required.

DESIRABLE KNOWLEDGE, ABILITIES AND SKILLS

Thorough knowledge of commercial and residential property and casualty lines, including property, general liability, auto, and risk management/Workers' Compensation

Knowledge of insurance coverage available including but not limited to real property, liability, workers' compensation, casualty, vehicular and other related insurable risks.

Knowledge of insurance principles and concepts.

Knowledge of insurance industry developments and legislation which may affect risk coverage.

Knowledge of accounting principles and procedures.

Ability to use keen observational and analytical skills to effectively evaluate risks.

Ability to analyze insurance loss data and to submit statistical data regarding loss information to external actuary.

Ability to conduct risk surveys and property appraisals.

Ability to establish and maintain effective working relationships with governmental officials, employees and the general public.

Ability to communicate effectively both orally and in writing.

MINIMUM QUALIFICATIONS

Graduation from an accredited four-year college or university with major coursework in insurance, business administration, finance or related field with four years of experience working with a self-insured entity or insurance carrier providing loss control services or any equivalent combination of training and experience that provides the desirable knowledge, abilities and skills.

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