

COMPLEX CASUALTY CLAIMS REPRESENTATIVE (HYBRID)

POSITION SUMMARY:

As a complex casualty claims representative, you will handle various types of complex commercial and personal lines casualty exposures including automobile, homeowners, commercial, and professional lines risks with the objectives of developing strategies to ensure that claims are successfully resolved in the most efficient and effective way, while meeting established protocols and delivering optimal customer service. Under moderate supervision, this challenging role ensures high quality claims handling in the investigation, analysis, assessment, and resolution of complex casualty exposures, from first notice of loss through adjudication, including oversight of litigation. As a member of the complex team this position will investigate losses, analyze coverage, orchestrate defense strategies, conduct independent assessments as to exposures, and develop/implement effective litigation action plans, including identifying opportunities for contribution and risk transfer. This position will also be required to independently negotiate high exposure claims within assigned authority, assess contracts and leases, draft reservation of rights and denial letters, interpret policy coverages, participate in mediations, and attend trials as necessary.

As a member of the complex casualty team, the complex casualty claims representative serves as a technical claims expert, maintains a high degree of professionalism, and sets an example for an environment built on accountability, teamwork, personal development, and proactivity working towards improving performance and contributing to the department's and Company's success.

PRINCIPAL ACCOUNTABILITIES:

Job Knowledge

- Demonstrates the ability to conduct thorough investigation and analysis of claims facts to determine liability and applies appropriate legal concepts to evaluate damages and recommend appropriate course of action.
- Deep understanding of claims investigations and methods for resolving complex casualty claims including utilizing ADR when necessary.
- Significant knowledge of legal/regulatory and litigation/ procedural requirements in various states.
- Fully developed technician in assessment of claim values, coverage for personal and commercial lines products, in drafting reservation of rights and denial letters, and in the management of large exposure losses (over \$50K), with an understanding of when to escalate appropriate claims to management.
- Prepares and presents reports for management that accurately reflect loss development, potential/actual financial exposures, reserve adjustments, coverage issues, and claim resolution and risk transfer strategies.
- Demonstrates strong technical knowledge of automobile casualty and general liability exposures with the ability to comprehend, assimilate, and communicate complex information.
- Proven track record of handling all aspects of automobile casualty losses, including un/underinsured automobile exposures, commercial auto coverage, auto litigation, and priority of coverage issues.

- Must have litigation management skills and be able to coordinate with defense counsel for the development and implementation of effective action plans for claims resolution involving auto/general liability commercial and personal lines exposures.
- Determines prompt and accurate claim reserves in adherence to Company policies.
- Collaborates across teams for development opportunities and verify or obtain missing information as needed.
- Attends and participates in industry related conferences, seminars, and webinars to stay abreast of legal and industry changes and demonstrates a personal commitment to professional development.
- Ensures claims handling compliance and alignment with insurance regulations and Company policies.
- Creates and maintains a positive work environment and demonstrates a high level of dedication to customer service.
- Demonstrates the aptitude to be a critical and strategic thinker, and sound decision-maker.
- Demonstrates a thorough understanding of medical terminology and causality.
- Directs and controls the activities and costs of numerous outside vendors including independent adjusters, defense counsel, coverage counsel, and experts.

Communication and Relationship Building

- Maintains well-documented and organized claim files, drafts complex coverage, correspondence, and efficiently manages file inventory.
- Approaches difficult conversations in a well-prepared, professional manner.
- Effectively and professionally communicates with internal and external stakeholders.
- Creates and maintains a positive work environment and culture built upon teamwork and collaboration.
- Effectively communicates with underwriting on significant claim exposures.

Competencies

- Excellent conflict resolution skills, taking initiative to bring claims to a reasonable and appropriate resolution.
- Strong verbal and written communication skills with the ability to clearly articulate coverage and liability determinations.
- Willingness to take on difficult or complex tasks.
- Analyzes and interprets policy language in conjunction with specific loss facts to reach appropriate coverage decisions.
- Applies relevant legal concepts in addressing complex coverage issues taking into consideration venue and impact on claims handling.
- Approaches work in a professional manner to foster positive relationships within the Company.
- Drafts complex coverage correspondence, including reservation of rights, coverage disclaimers, 93A/regulatory complaint responses, and correspondence to attorneys in compliance with various state statutes and regulations.
- Demonstrates reliability and dedication to fully execute responsibilities of the role.
- Demonstrate strong presentation and negotiation skills.
- Effectively presents and discusses loss facts and issues in roundtable discussion to peers and member of management.
- Serves as a technical resource within the claims unit through mentoring and knowledge-sharing, whether one-on-one, in small groups, or presentations to larger groups.

* This job description is not all inclusive and may include additional duties.

JOB REQUIREMENTS:

EDUCATION:

- Bachelor's degree. Advanced degree (juris doctor and/or industry designation(s)) desired.
- Must obtain CT, RI, and all required state adjuster licenses and maintain them as required.

EXPERIENCE:

- Must have 7 (+) years of casualty lines insurance claims experience with at least 3 years' experience handling coverage issues, litigation, and/or complex personal and commercial lines exposures.
- Must have intermediate knowledge of computer programs in a Windows environment including Word, Excel, and E-mail.

SKILLS:

- An ability to communicate both verbally and in written form in a prompt, courteous, and professional manner is essential.
- Excellent interpersonal, research, analytical, and organizational skills also required.
- Must possess leadership skills, initiative, self-motivation, and the ability to multi-task.
- Must be reliable and have instructional and logical aptitude including the ability to evaluate data, implement internal procedures, and mentor others.
- Requires knowledge of tort and contract law.