

- I. CLASS TITLE: CLAIMS EXAMINER
- II. DEPARTMENT/CONTROL CENTER: Administrative Services/Risk Management
- III. CLASS DEFINITION:
- To perform a variety of professional level duties and responsibilities involved in investigating, evaluating and settling general liability or worker's compensation claims against the City.
- IV. SUPERVISION RECEIVED AND EXERCISED:
- Receives general supervision from higher-level management staff.
- Exercises functional and technical supervision over clerical staff.
- V. EXAMPLES OF IMPORTANT RESPONSIBILITIES AND DUTIES - Responsibilities and duties may include, but are not limited to, the following:
- When assigned to General Liability claims:
- Investigate and develop appropriate documentation for evaluating and defending general liability claims; interview and take statements from claimants, attorneys, physicians and City employees; analyze property damage and medical reports; prepare general liability claim files; photograph, analyze and preserve evidence.
- Respond to citizen inquiries and resolve difficult and sensitive complaints; prepare necessary reports and recommendations to Mayor's office and involved departments; prepare reports and recommendations to the City Council and City Attorneys.
- Analyze contracts for contractor liability; advise contractors and insurance carriers of responsibility to the City.
- Investigate and evaluate subrogation claims to ensure monies due the City are collected; coordinate worker's compensation subrogation recoveries with worker's compensation claims examiners.
- Negotiate claim settlements with plaintiffs and defense counsel by evaluating settlement values of personal injury and property damage claims.
- Coordinate with the Safety Manager in identifying general liability exposures and necessary loss prevention measures; make recommendations to correct or control liability exposures.
- Perform related duties and responsibilities as required.
- When assigned to Worker's Compensation Claims:
- Review and evaluate injury reports submitted by departments; interpret all aspects of State worker's compensation law; evaluate, determine and authorize payment of all worker's compensation benefits.
- Inform employees injured on the job of their rights and benefits under worker's compensation.
- Conduct and monitor worker's compensation investigations; obtain and review past and present medical records of injured parties; assign investigations to outside agencies and monitor their performance; review written or recorded statements.
- Investigate and evaluate subrogation claims to ensure monies due the City are collected; coordinate worker's compensation subrogation recoveries with worker's compensation claims examiners.
- Assist in the defense of City cases; prepare necessary legal documents and represent the City at legal proceedings and conferences; negotiate with claimants and claimants' attorneys for settlements; determine recovery potential.

Review and evaluate loss and accident reports to identify potential hazards; coordinate with the Safety Manager in identifying employee safety exposures and necessary loss prevention measures.

Establish claim reserves based on judgment and experience; monitor benefit payments on individual claims and implement cost containment procedures.

Coordinate worker's compensation training for supervisory and management staff of all departments.

Perform related duties and responsibilities as required.

VI. JOB RELATED QUALIFICATIONS:

Experience: Responsible experience as a field examiner in the adjustment of general liability or worker's compensation claims.

Knowledge of: Principles and practices of negotiations and claim settlement procedures and techniques including legal proceedings; principles and procedures used to set reserve amounts; principles and procedures of estimating property damage is required for some positions; basic medical terminology; principles, practices and procedures of claims control; statutory benefits is required for some positions; principles and practices of various insurance policies; memorandums of understanding for bargaining units is required for some positions; City policy on permanent light duty, modified work and safety disability retirement programs is required for some positions; principles and practices of accident prevention and investigation; pertinent Federal, State and local laws, codes and regulations.

Ability to: Organize and review the work of technical and clerical personnel; assist in the supervision, training and evaluating of staff; review contracts and insurance policies in order to determine applicable indemnification and coverage for the City; plan, organize and supervise the preparation of confidential documents; gather, organize and analyze data; evaluate property damage estimates is required for some positions; organize and disseminate data essential to the collection of funds due the City; interpret and explain City worker's compensation or general liability policies and procedures; authorize worker's compensation benefits is required for some positions; interpret applicable statutes and case law; review and interpret medical reports and determine extent of disability or injury; identify cases with third party potential; research and analyze data; prepare files for litigation and negotiation; coordinate in-house rehabilitation plans is required for some positions; communicate clearly and concisely, both orally and in writing; establish and maintain effective working relationships with those contacted in the course of work including a variety of City officials, departments, out- side agencies and the general public.

License or Certificate: Certification to manage and operate a self-insured program is desirable.

NOTE: The above statements are intended to describe the general nature and level of work being performed by persons assigned to this job. They are not intended to be an exhaustive list of all duties, responsibilities and skills required of personnel so classified. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.