

POSITION DESCRIPTION

Job Title: Claims Adjuster

Department: Claims

JOB SUMMARY:

Provides quality investigation and analysis to adjust workers compensation claims to proper conclusion, serves customers by establishing customer relationships and determining/documenting loss, resolving claims while ensuring legal compliance.

ESSENTIAL FUNCTIONS:

- **Conducts complete investigation of losses through appropriate techniques including interviews, recorded statements, documentation/date gathering and securing/preserving evidence**
- **Evaluates liability and damages; identifies subrogation opportunities or suspicious claims**
- **Develops strategy and negotiates claims to a timely conclusion, properly applying company policies and procedures**
- **Initiates calls to health care providers following up on causation, treatment plan, medical records and final medicals reports**
- **Works with injured employees and employers for return to work information, wage information and personnel records**
- **Gathers records and expert information by contacting and interviewing medical providers and employers**
- **Coordinates claims by obtaining, providing and exchanging information with any third parties**
- **Determines need for technical experts and monitors and controls their costs**
- **Prepares timely, concise reports as required**
- **Verifies, analyzes and correctly applies coverage**
- **Ensures timely and accurate reserves**
- **Responds to inquiries regarding medical payments, bills and fee schedule**
- **Keeps agents and insurers advised of file status and other matters as required**
- **Meets with agents, insurers, policyholders, etc. as needed**
- **Ensures legal compliance by following guidelines, contracts and state and federal insurance regulations**
- **Testifies at trial on OWC, District court issues**
- **Coordinates medical cost projection, annuities, and Medicare Set Asides with prospective vendors**
- **Contributes to team effort by accomplishing related results as needed**

- **Code of Conduct:** You will at all times conduct yourself in a professional and ethical manner in or away from the office. You are an extension of LUBA and your actions should always reflect positively on the company.

REQUIRED QUALIFICATIONS:

- **Excellent computer skills using Microsoft Word, Excel and Outlook**
- **Good verbal and written communication skills**
- **Must be able to handle multiple tasks, take initiative and work independently**
- **Ability to deal effectively and professionally with coworkers, clients, injured workers and vendors that may have highly varies back grounds, including difficult and confrontational people**

EDUCATION REQUIREMENTS:

- **Bachelor's Degree or equivalent business experience**

This job description in no way states or implies that the duties and responsibilities above are the only duties to be performed by the individual with this job description. The individual may be called upon and required to follow other instructions or perform other duties requested by his or her manager consistent with the purpose of the position, department and/or company objective.