

California Insurance Guarantee Association

Position Description

Position Title: **Work Comp Claims Adjuster** Functional Department: WC Claims
Reports to: Work Comp Claims Supervisor
Grade: 18 Last Revision Date: December 29, 2009
FLSA Status: Non-Exempt Approved by:

I. Position Summary:

Responsible for handling workers' compensation claims from date of assignment to resolution or until the claim is reassigned by the Manager. Claims will be of varying complexities and future medical claims. The claims adjusters will comply with workflow procedures defined in CIGA's *Claims Administration Guidelines* manual.

II. Position Responsibilities and Result Accountabilities:

1. Effectively manage (analyze, plan, take action and document) assigned claims in a timely manner with a high degree of ethics as evidenced by:
 - Appropriate compliance with the California Labor Code and Article 14.2 § 1063. of the California Insurance Code;
 - Appropriate compliance with CIGA's policies, procedures and guidelines on claims adjudication;
 - Sufficient review, investigation and gathering of information to confirm Workers Compensation coverage, including coordination of vendor referrals for additional investigation and/or litigation management;
 - Appropriate and timely determination of the financial exposure and claim reserve of each assigned claim within the authority levels assigned by the Supervisor; and
 - Sufficient documentation of activities and decisions associated with each assigned claim within the claims diary, claims coding, and claims reporting systems of CIGA.

2. Achieve standards of cost effectiveness in claims management as evidenced by:
 - Appropriate review and direction of payments for all medical and indemnity benefits for assigned workers' compensation claimants within assigned authority limits and compliance with CIGA's policies, procedures and guidelines;
 - Successful claim recoveries, included but not limited to contribution, subrogation and reimbursement from co-defendants; and
 - Effective cost containment techniques, including strategic vendor partnerships to reduce overall claim costs.

3. Successful identification and fulfillment of directional and supportive assistance to defense counsel in the functions associated with litigating and negotiating claims settlements within assigned authority levels as evidenced by:
 - Periodic and timely recommendations to counsel on each assigned claim involving potential litigation; and
 - High quality analyses of economic costs associated with each potentially litigated claim.
4. Achieve a culture of superior service to and teamwork with vendors, claimants and claims adjusters as evidenced by:
 - Responding promptly to telephone, letter and e-mail inquiries in a courteous and professional manner;
 - Helpful assistance to Manager, Supervisor and co-workers when necessary or appropriately requested;
 - Demonstrated problem-solving skills on issues identified by vendors, claimants, and supervisor;
 - Work product achieved within or exceeding agreed timeframes with supervisor.
5. Obtain an overall result of “satisfactory” on all CIGA in-house audits.

III. Position Knowledge and Personal Skills:

Detailed understanding of California Labor Code, California workers’ compensation laws, and Article 14.2 § 1063. of the California Insurance Code, including keeping current with changes and potential developments.

CIGA Claims System software application to claims documentation and reporting.

Knowledge of CIGA statutory defenses.

Ability to analyze economic and financial data.

Ability to plan for and organize personal workflow, including multiple initiatives simultaneously, related to the accountabilities of the position, with particular ability to plan six to twelve months in the future.

Aggressive claims handling approach while maintaining focus on multiple claims parameters.

Ability to identify a problem, analyze the cause, and determine an acceptable solution in a timely manner within the scope of the accountabilities of the position.

Effective oral and written communications skills, with the ability to plan, prepare and present material effectively, as required to achieve the accountabilities of the position.

Courteous, flexible and professional attitude and behavior when working with vendors, claimants, CIGA management, and fellow employees.

Demonstrated understanding of workplace, health and safety procedures.

IV. Management/Supervisory Responsibilities:

This position has no supervisory responsibility.

V. Position Education and Experience Requirements:

1. **Education:** Undergraduate Bachelor's degree from an accredited college or university. An industry certification from the Insurance Education Association, Insurance Institute of America, or Workers' Compensation Self Insurance Certification.
2. **Experience:** Minimum of 3 years of experience administering California claims in a workers' compensation claims department.
3. **Special Knowledge:** High level of Microsoft Office software skills, in particular Excel, Word and Outlook.
4. **Other Experience:** High level of literacy and arithmetic skills, as demonstrated by activities or achievements in or out of the work environment.

VI. Physical Requirements:

Working conditions are normal for an office environment. Work may require occasional weekend and/or evening work beyond normal CIGA business hours. Position duties essentially depend on sedentary work, consisting of occasional walking, standing, lifting and/or carrying 20 pounds maximum. Seeing, speaking, and operating a vehicle or willingness to travel by airline or other modes of public transportation is essential. Site visits may require overnight travel.

The information presented is intended to describe the general nature and level of work required of an employee holding this position. This information is not intended to be construed as an exhaustive list of all responsibilities, duties and skills, and from time to time position duties and responsibilities may be modified or adjusted to meet the demands of the position, without a formal revision to this position description.