

# Liability Claims Adjuster Job Description

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## **Duties and Responsibilities:**

- Responsible for ensuring simple general liability claims are resolved as quickly as possible
- Enter incidents upon receipt and set off investigation with 24 business hours
- Make a request for investigative documentation such as police report numbers, statements, incident reports, photos, videos, and employee records to be able to perform a thorough investigation
- Carry out a review of medical documentation in the case of claims regarding body injuries
- Quickly attend to inquiries through written and phone channels within statutory requirements from insurance carriers, clients, claimants, repair shops, attorneys, appraisers, physicians, and physical damage experts
- Track time frames and set diaries as instructed by statute and regulation and/or as expected by client
- Start up and respond timely to correspondences, including demands and letters of representation from attorneys
- Prepare checks and make a request for client's settlement authority as part of closing duties
- Send necessary documentation and create correspondence to physicians, insurers, and claimants
- Carry out documentation of claim files; evaluation of potential exposure to legal liability; establishment of appropriate claim reserve; negotiation of fair settlement of claim based on supporting claim documents and thorough investigation
- Evaluate all damages that have been proven, including property damage reports, medical specials, and other relevant supporting documents that have been submitted or requested, to be able to substantiate claims.

## **Liability Claims Adjuster Requirements – Skills, Knowledge, and Abilities**

- Possess High School Diploma or its equivalent such as GED, or high educational qualification
- Possess Independent Adjuster License or ability to obtain one within a year of employment
- Three years working experience performing general clerical duties
- One year or more experience in general liability insurance setting
- Strong ability to work with Microsoft Excel (to filter, create, edit, and sort spreadsheet)
- Strong ability to use Microsoft Word to make and edit documents
- Strong ability to perform multiple tasks at once and to prioritize workload
- Strong ability to work effectively and efficiently in a fast-paced environment
- Possess strong claim negotiation skills with the ability to work independently and exercise sound judgment
- Strong ability to handle any assigned task and produce expected results consistently and in good time
- Exceptional interpersonal skills with the ability to determine what clients need and to provide quality solutions
- Strong ability to speak, read, and write fluently in English language. Fluency in the Spanish language is an advantage.