

POSITION DESCRIPTION

Claims Examiner

The **Claims Examiner** is responsible for determining and discharging the company's contractual obligations under its various policy contracts involving coverage analysis, investigation, legal defense, and loss and expense reserving. This position will report directly to the Unit Manager, based out of our <u>Mount Laurel</u>, <u>NJ location</u>.

RESPONSIBILITIES:

- Incorporate all claims into company records and review for applicability of coverage.
- Present facts of claims, with recommendations, to committee as necessary.
- Establish initial loss and expense reserves. Maintain valid loss and expense reserves based on current investigation and legal discovery.
- Provide ongoing direction to adjusters, investigators and defense attorneys to ensure that all claims are adequately handled. Attend and participate in mediations and trials as necessary.
- Adhere to company procedures and guidelines as well as case law and statutory requirements when coverage is in question, and/or when paying or denying claims.
- Review trade journals, Unfair Claim Practice Acts, etc. to ensure current understanding as they relate to the specified job duties.
- Review mail for appropriate claim file on a daily basis.
- Prepare large loss reports where applicable.
- · Additional tasks as assigned.

REQUIREMENTS:

- Minimum of three years of progressive commercial insurance claims handling experience.
- Focus on Multi-Line Commercial lines of business.
- Ability to assess priorities and manage deadlines effectively.
- Effective communication skills, both verbal and written.
- Strong research and analytical skills.
- · Proficiency with MS Office Suite.