



Senior Claims Representative

What you'll be doing

As a Senior Claims Representative at Rhode Island Interlocal Risk Management Trust, you will play a key role in protecting public sector Member entities by managing all aspects of property and liability claims. You will handle complex, high-value claims from initial notification through investigation, settlement, or trial and appeal. Reporting to the Claims Manager, you will collaborate with Member representatives, legal counsel, claimants, reinsurers, and experts to ensure fair, timely, and well-documented claim resolutions. Your work directly supports the Trust's financial stability, strengthens Member confidence, and reinforces The Trust's reputation as a trusted public sector risk management partner.

You will be responsible for...

- Managing and adjusting property and liability claims for public sector Members, including complex and high-value cases.
- Investigating claims through site visits, recorded statements, documentation, and engagement with claimants, witnesses, and experts.
- Evaluating coverage, liability, damages, and exposure, setting and adjusting reserves, and maintaining accurate, well-documented claim files.
- Directing legal counsel in litigation strategy, expert use, and review of defense costs.
- Conducting settlement negotiations and pursuing subrogation recoveries.
- Maintaining diary systems, preparing reports, and providing clear communication to management, Committees, Board, and reinsurers.
- Supporting risk management activities for Members and contributing to broader Trust operations, including occasional after-hours claim response.
- Providing guidance to Claims Representatives and support staff when requested by the Claims Manager.

What you can expect in this role

- Full-time, 35 hours per week, Salary and Benefits
- Office Location: East Providence, RI
- Monday - Friday, 8:30am - 4:30pm
- Hybrid work schedule available
- Occasional travel within Rhode Island

What skills & experience we'll need from you

- Bachelor's degree from an accredited college or university required
- Minimum 5 years in the insurance claims industry or litigation experience required
- Advance coursework in law, business, public administration, or insurance/risk management is a plus
- Familiarity with municipal exposures (police, fire, public officials' liability) desirable
- Strong analytical, negotiation, and communication skills
- License required: Rhode Island Insurance Adjuster's license or Rhode Island Bar license

Send Resume to HR@ritrust.com