

Senior Claims Adjuster job description

Property and Casualty

Job Overview

Investigates and evaluates property and casualty claims, including moderate-to-high severity property losses and liability claims, while developing a plan of action to bring claims to proper resolution in a timely manner. Requires strong technical knowledge, negotiation skills, and the ability to manage complex claims independently. An active Nevada Independent Adjuster License is required. Experience level preferably between 5–7 years.

Roles & Responsibilities

- Determine extent of insurance coverage and liability for each claim
- Investigate claims, including interviewing claimants, clients, and witnesses; obtain necessary records (e.g., police reports, medical records)
- Resolve complex coverage and damage issues; coordinate vendor services such as contractors, emergency repair, and cleaning services
- Maintain control of litigation activities and costs per account requirements; handle catastrophic losses and sensitive issues
- Prepare and present thorough, accurate reports to clients and excess carriers
- Negotiate settlements with claimants and attorneys
- Ensure compliance with NMVTIS and CMS/Section 111 reporting
- Respond to client inquiries promptly and professionally
- Attend mediations, conferences, workshops, and training sessions; maintain current knowledge of industry practices and regulations
- Travel as needed for claim or scene investigations
- Maintain and meet all state-specific licensing requirements
- Adhere to company standards and ISMS policy and procedure
- Perform other duties as assigned

Required Knowledge, Skills, and Abilities

- Strong understanding of property construction principles, building codes, and claims handling procedures
- Thorough knowledge of claims investigations, adjustment practices, and litigation management
- Proficiency in Xactimate and ability to use standard/customized software applications
- Strong written and verbal communication skills; ability to prepare accurate, reliable reports with recommendations
- Ability to manage workload independently, meet time-sensitive deadlines, and exercise sound judgment
- Extensive knowledge of medical and legal terminology; ability to comprehend multi-state laws and regulations
- Strong analytical, negotiation, and interpersonal skills
- Ability to handle confidential information and adapt to rapidly changing technology