

## 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