

CLAIMS INVESTIGATOR

PURPOSE AND NATURE OF WORK

This is moderately complex work involving the investigation of property and casualty claims and subrogation activities for Consolidated Government. Property claims include Fire and Extended Coverage, Wrongful Acts, Boiler and Machinery, etc. Casualty claims include Auto Liability, General Liability, and others. Incumbents of this class investigate all accidents and coordinate investigative activities with the insurance carrier. Work also includes preparing reports relative to the claims being handled, making recommendations for reserving claims, and handling all subrogation activities. Positions report to the Risk and Insurance Manager. Work may involve being subject to rotating on-call schedule.

ILLUSTRATIVE EXAMPLES OF WORK (Note: These examples are intended only to illustrate the various types of work performed by incumbents in this class. All of the duties performed by any one incumbent may not be listed, nor does any incumbent necessarily perform all of these duties.)

Drives to the scene of all City-Parish vehicle accidents; takes photographs, takes information from all parties involved, obtains names, addresses and phone numbers of witnesses, and draws a sketch showing the street layout, direction and position of vehicles, etc. Receives and reviews police reports on all accidents that were investigated by the police. Tape records witness accounts. Organizes data collected and prepares a summary report. Investigates accidents involving damage to City-Parish property, obtains a cost estimate for the repair of such property from the department that will repair the damage, and makes arrangements with individuals of their insurance companies for the collection of estimated losses. Maintains a file of payments due, attempts to collect overdue payments and forwards uncollectibles to the proper legal authority. Prepares regular summary reports indicating the number of accidents investigated and the current status of each.

Performs related work as required.

NECESSARY KNOWLEDGE, ABILITIES, AND SKILLS

Knowledge of claims investigation techniques.
Knowledge of property and casualty insurance coverages.
Knowledge of interview techniques.
Knowledge of modern report writing including the use of graphs, sketches, etc.
Ability to express ideas clearly and concisely, orally and in writing.
Ability to establish and maintain effective working relationships with other employees and the public.

DESIRABLE TRAINING AND EXPERIENCE

Graduation from an accredited college or university and experience in insurance claims adjusting or subrogation; or any equivalent combination of training and experience.