

Sr. Commercial Property Claims Specialist

POSITION SUMMARY:

The Senior Commercial Property Claims Specialist is responsible for adjudicating high value and complex commercial property claims. This position is a key member of the Property Claims Team providing exemplary professional service to insureds in an expedient manner following all company guidelines, state, and federal laws. They will investigate, evaluate, estimate, negotiate and conclude commercial property claims under both BOP and CPP policies.

The ideal candidate will have a strong background in property adjusting and utilizing estimating software. Work will include occasional face-to-face contact with insureds, contractors and public adjusters while investigating and resolving first party property losses. Upon assignment, the Specialist may review coverage with insureds, schedule and perform inspections, determine cause of loss, scope losses, estimate repairs, negotiate, and conclude the claim. This person must be well informed on current market conditions, repair methodologies, and adjusting best practices. Strong commercial coverage knowledge, time management, flexibility, teamwork, integrity, and composure in difficult situations are critical to success.

Principal accountabilities align with Quincy Mutual's core competencies, including:

Job Knowledge

- Apply knowledge of company policies, procedures, and state insurance laws
- Proactively investigate and resolve complex claims
- Understand, interpret, and apply insurance policy language, incorporating case law, when appropriate
- Schedule, inspect, scope, estimate and conclude first party property losses
- Utilize estimating software to produce accurate and cost-effective estimates
- Serve as a field resource for re-inspections, construction, and repair methods
- Adhere to settlement authority and ensure proper payments are issued
- Handle large personal losses, as needed
- Articulate complex policy and coverage to a varied audience
- Work with legal counsel to resolve complex issues outside of litigation
- Create timely and accurate written communication including reservation of rights, determination of coverage, and large loss reports
- Utilize appropriate experts based upon the merits of each claim

Judgment

- Recognize coverage issues promptly and take appropriate action
- Set accurate case reserves promptly according to Company guidelines
- Subrogation and S.I.U. opportunities properly identified and referred
- Advance prominent issues to other senior leaders when appropriate
- Follow good faith and fair dealings practices at all times
- Proactively develop appropriate and effective strategies to resolve issues
- Utilize common sense perspective in reviewing claim facts to properly adjudicate losses and manage loss costs

Communication, Relationship Building and Teamwork

- Provide consistent and timely handling of assigned claims
- Provide prompt, efficient, professional communications to all stakeholders
- Negotiate effectively to maximize claim outcomes
- Build professional, positive collaborative relationships internally and externally, including agents and brokers
- Participate in department and company trainings and meetings
- Share information in a professional manner, whether written or orally
- Routinely share knowledge and experience with team members and stakeholders
- Communicate difficult information in a professional manner
- Develop and maintain strong relationships with Underwriting, legal counsel, and Marketing

Business insight and analytics

- Review, synthesize and act upon internal and external claim data
- Conduct evaluation of financial information to assess business income losses
- Select and oversee appropriate vendors for optimum outcomes

Delivery and Productivity

- Thorough documentation of investigations, evaluations, assessments, and outcomes
- Coordinate and keep set appointments in a punctual and efficient manner
- Take initiative on team projects and accountability for outcomes
- Maintain or exceed department service level goals
- Effectively work claim files to resolution with a diary system and according to industry leading practices
- Participate in response to catastrophic events, including weekends and nights
- Engage and actively participate in assigned projects, providing focused and pertinent information

Grit and Approach to Work

- Persevere during periods of peak volume
- Model positive behavior to all they interact with internally and externally
- Act with intention and energetic spirit in the face of adversity
- Receive and build upon direct feedback or instruction
- Approach new topics and experiences with curious enthusiasm
- Pitch in to achieve larger departmental goals and objectives

JOB REQUIREMENTS:

Education:

- A four-year college degree or equivalent of directly related work experience
- State insurance adjusting licensing required (RI + CT), current and in good standing
- Professional development and insurance designations preferred (AIC, ARM, CPCU, etc.)

Experience:

- Minimum seven years of complex commercial property claims field experience
- Strong track record of building rapport and relationships with agents and insureds
- Successful experience mentoring others

Travel:

- Estimated travel of 25% within a pre-set geographical area
- Some additional daily travel for educational or conference events

SKILLS:

- Superior and timely professional customer service
- Strong conflict resolution skills
- Advanced computer proficiency with common Microsoft programs
- Proficient to advanced use of estimating software, scene investigation, and scoping for estimate creation
- Knowledge of building construction methods/ techniques, state building codes and damage appraisal
- Familiarity with claim handling laws and regulation
- Ability to assess various hazardous sites and act safely
- Physical ability to climb a ladder and lift 40lbs safely
- Ability to routinely drive for extended periods of time
- Mathematically proficient from measuring to calculating settlements
- Highly organized with the ability to prioritize and complete work
- Effective time management and planning to set and follow through on inspections and follow up with required reporting
- Strong written and verbal communicator, with solid problem solving and decision-making skills
- Ability to work independently work for long periods of time

Please forward resume to HR@Quincymutual.com