



Job Title: Claims Bodily Injury Adjuster

Department: Claims

Reports To: BI Claims Supervisor

Status: Non-Exempt

Summary: A successful Claims Bodily Injury (BI) Adjuster will work under minimal supervision, and be responsible for managing the settlement and pre-litigation of complex, high-value claim files. This candidate will regularly and customarily set appropriate reserves and/or resolve liability, bodily injury, Uninsured and Underinsured Motorist claims in a cost-effective manner. It is the BI Adjuster's responsibility to assess coverage against an insurance policy and determine the value of the settlement. In the case of complex, high-value claims, the BI Adjuster will conduct an investigation to determine liability. Depending on the liability decisions made a reasonable settlement offer may be made to the claimant. Examiner understands the time sensitive manner in which complex high-value claims should be handled.

Essential Job Functions:

- Review and analyze information including coverage, liability, medical records and other documents as necessary in order to resolve claims
- Analyze and determine value of claim to set case reserves adequately
- Evaluate claims and if loss value exceeds granted authority limit, present claim to management committee for review
- Negotiate settlement, obtain appropriate releases, protect liens and authorize settlement payments
- Maintain detailed diary of all claims and update file information to ensure an accurate record of claims activity
- Review, monitor and control progress and expense of pending claims and comply with company standards of claims handling and closure ratios
- Analyze, interpret, and evaluate relevant information essential in settling complex high-value liability and bodily injury claims
- Identify red flags and refer suspect claims to SIU for further review
- Ensure fast and fair claims handling compliant with applicable DOI regulations
- May work on previously worked on and/or closed claims files
- Perform other duties as required by management

Required Skills and Experience:

- Minimum of five (5) years in the auto insurance industry resolving injury claims
- Excellent written and verbal skills to effectively and professionally correspond and negotiate with claimants, insured, agents, attorneys, etc. in order to settle injury claims
- Significant knowledge of medical and legal terminology and practices
- Currently possess or ability to obtain and maintain adjuster licenses in required jurisdictions
- Must be professional, highly organized and detailed oriented
- Ability to work with little supervision and be able to multi-task
- Working knowledge of Microsoft Office - Word, Excel and PowerPoint
- Strong analytical and problem solving skills, required

Education Requirements:

- Bachelor's Degree or equivalent, required

This job description is subject to change at any time.

About Us:

Western General Insurance Company has a long-standing reputation as a leader in the non-standard automobile insurance industry serving CA for 46 years. In addition to CA, we currently do business in 3 other states and continually strive to expand the growth of our company. We are a service-oriented company where we believe "Great Service is our standard, not the exception". We offer competitive salaries based on knowledge and experience. Our excellent benefits allow you to qualify for your choice of medical plan, as well as dental, vision and life insurance plans, within your first three months of service, save for your future with our 401(k) and Profit Sharing plans, balance your life with generous paid time off, and enjoy casual dress every day. Employees also receive discounts for shopping, entertainment, dining, and more through WG Perks. Our open-door policy, casual dress code, great benefits and our commitment to demonstrating our appreciation to our employees makes Western General a great place to work. We are an equal opportunity employer.