

# JOB DESCRIPTION

**JOB TITLE:** Claims Consultant/Senior Consultant

**DEPARTMENT:** Claims

**REPORTS TO:** Claims Supervisor

**DATE OF THIS REVISION:** 04/2024

## **BASIC PURPOSE OF THIS JOB:**

The incumbent is responsible for investigation, evaluation and resolution of assigned claim matters.

## **REQUIRED QUALIFICATIONS AND SKILLS:**

- Ability to communicate effectively, both interpersonally and in written form;
- Ability to absorb and assess volumes of information;
- Calm, professional manner which demonstrates a genuine respect of others and their point of view;
- Ability to maintain strict confidentiality;
- Ability to think logically and pay attention to detail;
- Basic computer knowledge required.

## **DESIRED QUALIFICATIONS AND SKILLS:**

### As a Consultant:

- Insurance claims adjusting experience preferred;
- Risk management knowledge a plus;
- College education with knowledge of medical terminology or other college level medical training desired;

### As a Senior Consultant

- Minimum of 5 years' experience as a medical malpractice adjuster;
- Attorney/J.D. preferred with litigation experience
- A designation of CPCU, AIC or RIM or similar insurance or medical related designation;
- Special skills and ability to provide training to other members of the department;
- Demonstrated leadership qualities and abilities as determined by management.

## **WORKING CONDITIONS:**

- Ability to sit and stand for long periods of time; ability to travel as necessary.
- Typical business environment, reliable transportation.

**ESSENTIAL FUNCTION #1: OBJECTIVE:** Claims evaluation and management (including reporting requirements).

**Percent of time:** (Consultant 80%); (Senior Consultant 70%)

Resolve any coverage questions; contact and meet with the insured; obtain pertinent medical records; contact plaintiff attorney, if appropriate; retain defense attorney and work together as a team to defend the insured's interests; evaluate the file by obtaining expert reviews; communicate with the insured physician as the claim develops; collaborate with defense counsel regarding the management of the claim; make wise use of resources, keeping in mind the fiduciary responsibility to the insured and COPIC; negotiate effectively to resolve claim.

To make timely and accurate reports to the file during its pendency, including new open claim report, investigation report, authority requests, pretrial report and closing summary; make timely reports where indicated to the Board of Medical Examiners and/or National Practitioners Data Bank; see that the file contains appropriate status reports and documents on-going communication between the adjuster, the insured and the defense counsel; set reserves in line with information known.

**ESSENTIAL FUNCTION #2: OBJECTIVE:** Meetings/conferences and Continuing Education  
**Percent of time:** (Consultant 10%) (Senior Consultant 10%)

Attend monthly Claims Committee meetings and be prepared to speak on any files assigned to you; attend settlement conferences, trials and arbitrations representing the insured and COPIC in a positive manner; attend other conferences as requested, such as the annual MPL Association Claim Section meeting. Attend classes, seminars and presentations to increase knowledge of medicine, law and claims management.

**ESSENTIAL FUNCTION #3: OBJECTIVE:** Special Projects  
**Percent of time:** (Consultant 10%) (Senior Consultant 20%)

Participate/lead fully in special projects as assigned by supervisor.

NOTE: Job duties and/or qualifications are subject to change at any time.

#### About COPIC

COPIC's mission is to improve medicine in the communities we serve. We strive to be the premier diversified service organization providing professional liability insurance and other needs of the health care community through advocacy, innovation, and the commitment and dedication of our employees.

We offer competitive wages, a comprehensive and highly sought-after benefits package, and a great work environment with fun, friendly people who truly enjoy their work. Hiring range for this position is \$95,010.54/annually to \$136,577.65/annually.