



Job Description For: Claims Adjuster I

EXEMPT: Yes
REPORTS TO: Assistant Director of Claims
(subject to change)

DEPARTMENT: Claims
DATE: May 2026

I. INTRODUCTION: The Claims Adjuster I performs professional and technical work involving the investigation, evaluation, documentation, and resolution of assigned claims on behalf of the North Dakota Insurance Reserve Fund (“NDIRF”) and the North Dakota Fire & Tornado Fund (“NDFT”). Assignments generally involve routine to moderately complex liability and/or property claims involving North Dakota political subdivisions and public entities.

The incumbent works under the guidance and supervision of senior claims staff and is expected to develop proficiency in claim investigation, coverage analysis, reserve practices, documentation standards, communication, and claim resolution techniques consistent with NDIRF claims handling standards and applicable law.

Work may involve both in-office investigation and on-site field investigation depending on assignment needs.

This position works collaboratively with members, agents, claimants, defense counsel, vendors, consultants, and other stakeholders to support fair, timely, and professional claim outcomes. ***This job description is not an employment contract and is subject to modification as duties and responsibilities change.***

II. SUPERVISORY CONTROLS: Work is performed under the general supervision of the Assistant Director of Claims and Director of Claims through delegation of authority and expected compliance with established NDIRF policies, procedures, and claims handling standards.

The incumbent is expected to progressively develop the ability to independently manage assigned claims while seeking supervisory guidance regarding complex, unusual, high-exposure, or sensitive matters.

Performance is evaluated through direct observation; review of claim files and projects; reserve adequacy; claim outcomes; communication effectiveness; compliance with departmental standards; and feedback received from members, agents, defense counsel, claimants, and other stakeholders.

III. CORPORATE RESPONSIBILITIES: General job performance, including interaction with NDIRF members, co-workers, and other third parties, shall be guided by the following tenets:

- Support the NDIRF’s goals and values through performance of their assigned job duties.
- Adhere to applicable policies and procedures.
- Promote teamwork within the department and throughout the NDIRF.
- Maintain good communication and working relationships with co-workers.

- Demonstrate ability to learn and apply new skills.
- Exceed member and agent expectations.
- Resolve conflicts through tact and diplomacy.
- Maintain a positive image and outlook when interacting with co-workers and/or the public.

IV. DUTIES AND RESPONSIBILITIES

A. Claims Adjusting

ESSENTIAL FUNCTIONS:

Responsibilities include:

- investigating assigned liability and/or property claims from assignment through resolution;
- conducting interviews, recorded statements, document review, scene inspections, and other investigative activities;
- reviewing and analyzing claim documentation, photographs, estimates, reports, medical records, contracts, and related materials;
- evaluating liability, damages, causation, comparative fault, and applicable defenses;
- reviewing coverage under Memoranda of Coverage, endorsements, and related coverage documents;
- establishing and maintaining claim reserves consistent with departmental procedures;
- documenting claim activity in accordance with departmental standards;
- preparing claim summaries, reports, correspondence, and investigative memoranda;
- communicating with members, claimants, agents, attorneys, and consultants regarding claim status and claim handling activities;
- negotiating settlements within delegated authority and under supervisory guidance when appropriate;
- coordinating inspections, estimates, repair activities, or expert review when necessary;
- identifying possible recovery, contribution, or subrogation opportunities;
- conducting field inspections and on-site investigations as assigned.

B. Litigation Support Responsibilities

Responsibilities may include:

- assisting with coordination of litigated claims;
- gathering documentation and claim materials for defense counsel;
- reviewing pleadings, discovery requests, and litigation correspondence;
- assisting with litigation reporting and status updates;
- participating in mediations, settlement discussions, or litigation strategy meetings as assigned.

C. Claims Reporting and Communication

Responsibilities include:

- maintaining accurate and timely claim documentation;
- preparing reports and correspondence regarding liability, damages, reserve activity, and claim status;
- participating in supervisory reviews, claim roundtables, and file discussions;
- assisting with audit preparation, records requests, and reinsurance reporting activities as assigned.

D. NDFT Property Claim Responsibilities

Responsibilities may include:

- assisting with the investigation and administration of property claims handled through the North Dakota Fire & Tornado Fund;
- coordinating inspections, gathering claim documentation, and assisting with estimate review and damage evaluations;
- communicating with members, contractors, consultants, vendors, and agents regarding claim status and information requests;
- reviewing photographs, invoices, estimates, and supporting claim materials;
- documenting claim activity in accordance with departmental standards and procedures;
- assisting with large-loss property claim coordination and related reporting activities as assigned.

E. Other Duties

Responsibilities include:

- maintain proficiency with claims management systems and related technology;
- attend training and professional development opportunities as assigned;
- perform administrative duties in support of the claims function;
- perform other duties as assigned.

POSITION QUALIFICATIONS STATEMENT

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QUALIFICATION REQUIREMENTS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

1. Associate's degree from an accredited college or university in business administration, public administration, insurance, law, criminal justice, risk management, finance, or a related field; and
 - a. One (1) to three (3) years of experience involving claims adjusting, insurance, legal support, customer service, investigations, governmental operations, or related professional experience; or
 - b. An equivalent combination of education, training, and professional experience that would provide the required knowledge, skills, and abilities.
2. Experience handling public entity claims, insurance, litigation support, or governmental operations is desirable but not required.

LANGUAGE SKILLS:

1. Ability to read, analyze, and interpret laws, regulations, coverage documents, contracts, standards, reports, and policy/procedure manuals.
2. Ability to communicate clearly, professionally, and concisely, both orally and in writing, including the ability to prepare reports, claim memoranda, correspondence, and other documentation involving complex factual, legal, and technical issues.

MATHEMATICAL SKILLS:

1. Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.
2. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

REASONING ABILITY:

1. Ability to accurately estimate the potential for loss, the amount of reserves required for claims and the financial impact of liability and damages to the NDIRF.
2. Ability to interpret a variety of instructions furnished in oral, written, diagram, or schedule form.

CERTIFICATES, LICENSES, REGISTRATIONS:

1. Insurance coursework or progress toward professional claims or insurance designations desirable.
2. Possession of, or ability to obtain, a valid driver's license.

OTHER SKILLS and ABILITIES:

1. Ability to investigate, evaluate, document, and assist in resolving assigned claims consistent with departmental standards and supervisory guidance.
2. Ability to develop proficiency in claim investigation, negotiation, reserve practices, and coverage analysis.
3. Ability to establish and maintain effective working relationships with members, claimants, agents, attorneys, consultants, and others contacted in the course of work.
4. Knowledge of general insurance principles, claims handling practices, and public entity operations.
5. Ability to communicate clearly and professionally, both orally and in writing.
6. Ability to analyze factual and technical information and prepare organized claim documentation and reports.
7. Proficient in the use of modern office procedures, claims management systems, computer software, and related technology.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. While performing the duties of this job, the employee is frequently required to stand, walk, sit, use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel, crouch, or crawl; talk and hear; and taste or smell.
2. The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. The work environment consists of both an indoor business and outdoor environment. However, while performing the duties of this job, the employee may work in outside weather, including cold/hot/wet/humid conditions; within proximity of moving, mechanical parts; in elevated or precarious places; within the vicinity of fumes or airborne particles; or in situations that may involve the possibility of electrical shock.
2. The noise level in the work environment is usually moderate.
3. A varying amount of overnight travel is required.