



Job Description For: Claims Adjuster II

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

DEPARTMENT: Claims
DATE: May 2026

I. INTRODUCTION: The Claims Adjuster II performs professional and technical work involving the independent investigation, evaluation, negotiation, and resolution of multi-line liability and/or property claims on behalf of the North Dakota Insurance Reserve Fund (“NDIRF”) and the North Dakota Fire & Tornado Fund (“NDFT”).

Assignments may include moderate to complex automobile liability, general liability, employment-related liability, public entity liability, property losses, and litigated claims involving North Dakota political subdivisions and public entities.

The incumbent is expected to independently manage assigned claims while exercising sound professional judgment regarding liability exposure, damages, reserve adequacy, coverage considerations, litigation management, and claim resolution strategies. Work may involve both in-office investigation and on-site field investigation depending on assignment needs.

The Claims Adjuster II works collaboratively with members, agents, defense counsel, consultants, experts, and NDIRF leadership to support fair, timely, and defensible claim outcomes consistent with applicable law and NDIRF claims handling standards. ***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 independently manage assigned claims and resolve most claim issues with limited supervision. Complex, catastrophic, highly sensitive, or unusually high-exposure matters may require consultation with senior claims staff or department leadership.

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:

- independently managing assigned multi-line liability and/or property claims from assignment through resolution;
- conducting investigations through interviews, recorded statements, document review, scene inspections, electronic communications, and coordination with experts or consultants;
- evaluating liability, damages, causation, comparative fault, governmental immunities, and other legal or factual defenses;
- reviewing coverage issues under Memoranda of Coverage, endorsements, and related coverage documents;
- reviewing contracts, estimates, medical records, employment records, law enforcement reports, photographs, and other relevant materials;
- establishing, documenting, and maintaining appropriate claim reserves;
- negotiating settlements within delegated authority;
- preparing claim summaries, reserve analyses, investigative memoranda, and liability evaluations;
- coordinating with independent adjusters, engineers, consultants, accountants, contractors, or other experts when necessary;
- identifying subrogation, contribution, and recovery opportunities;
- documenting claim activity consistent with departmental standards and audit expectations;
- conducting field inspections and on-site investigations as assigned;
- assisting with catastrophic loss response activities when assigned.

B. Litigation Management Responsibilities

Responsibilities include:

- coordinating with assigned defense counsel regarding claim status, litigation strategy, and resolution efforts;
- reviewing pleadings, discovery materials, expert reports, and litigation correspondence;
- participating in mediations, settlement conferences, and litigation discussions;
- evaluating litigation exposure and preparing settlement authority recommendations;
- monitoring litigation budgets, defense costs, and case developments;
- assisting with litigation reporting and management updates.

C. Claims Reporting and Communication

Responsibilities include:

- preparing memoranda, reports, and correspondence regarding liability, damages, reserve activity, coverage considerations, and claim status;
- maintaining timely, accurate, and organized claim documentation consistent with departmental standards and audit expectations;
- communicating regularly with members, agents, claimants, defense counsel, consultants, and other stakeholders regarding claim handling activities and claim status;
- participating in claim roundtables, supervisory reviews, and strategic file discussions;
- assisting with preparation of claim files for audit, litigation, reinsurance reporting, and records-request readiness;
- identifying and escalating significant claim developments, exposure concerns, or coverage issues to supervisory staff when appropriate.

D. NDFT Property Claim Responsibilities

Responsibilities may include:

- managing assigned property claims administered through the North Dakota Fire & Tornado Fund;
- coordinating inspections, estimate review, scope-of-damage analysis, and damage evaluations;
- communicating with members, contractors, consultants, engineers, vendors, and agents regarding claim investigation and repair progress;
- reviewing estimates, invoices, supporting documentation, and claim-related materials for completeness and reasonableness;
- assisting with large-loss property claim coordination, reporting requirements, and recovery efforts when applicable;
- documenting claim activity and property loss evaluations in accordance with departmental standards.

E. Other Duties

Responsibilities include:

- maintain proficiency with claims management systems, reporting tools, and related technology;
- attend training, conferences, and professional development opportunities as assigned;
- assist with departmental projects, workflow improvement initiatives, and operational support activities as assigned;
- provide administrative and technical support in furtherance of the NDIRF claims function;
- perform other duties as assigned.

POSITION QUALIFICATIONS STATEMENT

Claims Adjuster II

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DEPARTMENT: Claims
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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. Bachelor'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. Three (3) to five (5) years of progressively responsible experience involving claims adjusting, litigation management, insurance coverage analysis, governmental liability, risk management, legal practice, 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 liability, litigated, governmental, employment-related, or property claims is preferred.

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. Associate in Claims (AIC), Chartered Property Casualty Underwriter (CPCU), Associate in General Insurance (AINS), or similar professional designation desirable.
2. Possession of, or ability to obtain, a valid driver's license.

OTHER SKILLS and ABILITIES:

1. Ability to independently investigate, evaluate, negotiate, and resolve assigned multi-line claims involving liability, damages, coverage, and litigation considerations.
2. Ability to exercise sound professional judgment, make timely decisions, and work independently with limited supervision.
3. Knowledge of claims handling practices, governmental liability concepts, litigation management, and settlement practices.
4. Knowledge of insurance, claims, and legal principles, including tort liability, comparative fault, and public entity risk management issues.
5. Ability to analyze factual, legal, technical, and financial information and prepare clear and concise reports and claim documentation.
6. Ability to establish and maintain effective working relationships with members, agents, claimants, attorneys, consultants, vendors, and governmental officials.
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.