



Job Description For: Senior Claims Adjuster

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

DEPARTMENT: Claims
DATE: May 2026

I. INTRODUCTION: The Senior Claims Adjuster performs advanced professional and technical work in the investigation, evaluation, negotiation, and resolution of complex multi-line claims on behalf of the North Dakota Insurance Reserve Fund (“NDIRF”) and the North Dakota Fire & Tornado Fund (“NDFT”). Assignments may include complex general liability, automobile liability, public entity liability, law enforcement liability, employment-related liability, civil rights allegations, catastrophic injury matters, and property losses involving North Dakota political subdivisions and public entities.

This position exercises substantial independent judgment in evaluating liability exposure, damages, litigation strategy, reserve adequacy, coverage considerations, and claim resolution options. Work may involve both in-office investigation and on-site field investigation depending on assignment needs.

The Senior Claims Adjuster works collaboratively with members, agents, defense counsel, experts, and NDIRF leadership to support fair, timely, and defensible claim outcomes consistent with applicable law, governmental immunities, and NDIRF claims handling standards.

This position may serve as a senior technical resource within the Claims Department and may assist with mentoring, training, claim consultation, and strategic claims initiatives. ***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, apply advanced professional judgment, and resolve complex claim issues with limited supervision. Highly unusual, sensitive, or catastrophic matters may require consultation with the Assistant Director of Claims, Director of Claims, and/or NDIRF executive 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 complex multi-line liability and/or property claims from assignment through resolution;
- conducting complex investigations through interviews, recorded statements, document review, scene inspections, electronic communications, and coordination with experts or consultants;
- analyzing liability, damages, causation, comparative fault, governmental immunities, statutory liability limitations, and other legal or factual defenses;
- evaluating coverage issues under Memoranda of Coverage, endorsements, and related coverage documents;
- reviewing contracts, agreements, policies, photographs, estimates, medical records, employment records, maintenance records, law enforcement reports, and other relevant materials;
- establishing, documenting, and maintaining appropriate reserves based upon probable exposure and litigation risk;
- negotiating settlements within delegated authority;
- preparing detailed claim summaries, investigative memoranda, reserve analyses, and liability evaluations;
- coordinating with independent adjusters, engineers, accountants, consultants, or other experts when necessary;
- identifying subrogation, contribution, and recovery opportunities;
- coordinating salvage activities when applicable;
- documenting claim activity in accordance with departmental documentation standards;
- reviewing and authorizing payment requests in accordance with established procedures;
- conducting field inspections and on-site investigations as needed;
- assisting with catastrophic loss response activities when assigned.

B. Litigation Management Responsibilities

Responsibilities include:

- coordinating with assigned defense counsel regarding litigation strategy and claim resolution;

- reviewing pleadings, discovery materials, expert reports, legal opinions, and dispositive motions;
- participating in mediations, settlement conferences, and strategic claim resolution discussions;
- evaluating trial exposure and settlement authority recommendations;
- monitoring litigation budgets, defense costs, and case developments;
- assisting with preparation of litigation reports and management updates;
- coordinating document collection and litigation support activities;
- monitoring compliance with litigation management guidelines and reporting requirements.

C. Claims Reporting and Communication

Responsibilities include:

- preparing memoranda and reports supporting liability, damages, reserve, and coverage determinations;
- maintaining regular communication with members, agents, defense counsel, claimants, and other stakeholders regarding claim status;
- documenting claim activity consistent with departmental standards and audit expectations;
- participating in claim roundtables, supervisory reviews, and strategic file discussions;
- assisting with preparation of claim files for audit, litigation, reinsurance reporting, or records-request readiness.

D. NDFT Property Claim Responsibilities

Responsibilities may include:

- managing assigned property claims administered through the North Dakota Fire & Tornado Fund;
- coordinating inspections, estimate review, and damage evaluations;
- communicating with members, contractors, consultants, and agents;
- assisting with large-loss property claim coordination and reporting requirements.

E. Technical Leadership and Department Support

Responsibilities may include:

- assisting with training and mentoring of less experienced claims staff;
- providing technical guidance regarding claim handling practices and documentation expectations;
- participating in development of claims procedures, forms, workflows, and strategic initiatives;
- assisting with departmental projects, reporting initiatives, and operational improvement efforts;
- providing technical assistance to other NDIRF departments when requested.

F. Other Duties

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

POSITION QUALIFICATIONS STATEMENT

Senior Claims Adjuster

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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. Five (5) or more years of progressively responsible experience involving multi-line claims adjusting, insurance coverage analysis, litigation management, governmental liability, public entity 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 complex liability, property, governmental, employment-related, law enforcement, catastrophic injury, or litigated claims is preferred.
3. Juris Doctor (J.D.) degree, litigation experience, insurance defense experience, governmental liability experience, or public entity risk management experience 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), Senior Claim Law Associate (SCLA), or similar professional designation desirable. Juris Doctor (J.D.) degree preferred but not required.
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 complex 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. Ability to establish and maintain effective working relationships with members, agents, claimants, attorneys, consultants, vendors, governmental officials, and others contacted in the course of work.
4. Knowledge of good faith claims handling practices and the operational characteristics, services, and activities of a public entity claims management program, including negotiation, investigation, litigation management, and settlement practices.
5. Knowledge of insurance, claims, and legal principles, including tort liability, governmental immunities, comparative fault, risk transfer concepts, and related claims management issues.
6. Knowledge of general insurance principles, practices, terminology, and coverage concepts, including the coverages administered by the NDIRF and NDFT.
7. Knowledge of state and local government operations, organizational structures, and public entity policies and procedures.
8. Ability to analyze complex factual, legal, technical, and financial information and prepare clear and concise written reports, memoranda, and claim documentation.
9. 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.