



Sr. Workers' Compensation Adjuster- California- Remote Position

For 75 years, GuideOne has existed to help our policyholders achieve their goal of making the world a better place. Our Claims department is critical to our success because this department connects with policyholders who are under stress from experiencing a crisis. We offer reassurance, sympathy and expert guidance as we help them recover, alleviating much of their worry. We serve as a real partner to our policyholders by efficiently processing claims so they can resume their life's work without unnecessary delay. Our Claims department welcomes people who are optimistic, enjoy helping others in times of need and are compassionate about supporting positive change. This individual will help us achieve business goals while uplifting our nimble, reliable, fun, passionate and courageous workplace culture.

The Sr. Workers Compensation Adjuster position will be responsible for investigating, evaluating and settling workers comp claims that are moderate to complex in nature. This will include; interviewing insureds, claimants, witnesses and other appropriate parties to determine claim eligibility, taking statements as needed, analyzing coverage, determining compensability and benefits, establishing reserves, negotiating claim settlements and making recommendations regarding claims litigation.

The incumbent will generally have settlement authority up to \$100,000 for Workers Compensation claims. The incumbent will handle claims ranging from moderate to complex claims. Home office direction should only be required for high-valued, unique or multi-faceted claims over settlement authority.

This position will work out of their home office and require limited supervision. Familiar with standard claims concepts, practices, and procedures. Relies on experience and judgment to plan and accomplish goals. Performs a variety of tasks. A certain degree of creativity and latitude is required. May assist with providing assistance to lower level adjusters in claims handling.

As a Sr. Workers' Compensation Adjuster- California, you will be responsible for:

- Investigates coverage, determines compensability, initiates and controls delivery of accurate and timely compensation workers' compensation benefits, monitors medical management, determine accurate and adequate reserves on assigned claims.
- Provides accurate assessments and negotiates fair and efficient claims resolutions while managing costs. Settles losses according to the documented damage, the language of the policy of insurance, pertinent regulatory and statutory considerations and within granted authority.
- Prepares written communication, including but not limited to settlement letters, disclaimers of coverage and reservation of rights letters.
- Maintains effective claim file documentation and diary system. Monitor diary to achieve timely development of file and timely disposition of the claim.
- Recognizes and pursues recovery opportunities and prepares submissions to SIU when indicated.
- Assigns and supervises vendor resources, including but not limited to independent adjusters, engineers and other experts as needed.
- Assumes additional duties as defined.

Education and Experience:

- Bachelor's degree preferred
- 5-8 years in the handling of Workers Compensation Claims.
- Knowledge of Workers Compensation Law
- Ability to take responsibility and work independently in a home based environment.
- Strong communication and analytical skills are required.
- Ability to negotiate skillfully in difficult situations.
- Must have strong organizational and time management skills.
- Ability to formulate sound expense, indemnity, and business judgment while supporting loss evaluations and presenting them effectively.

Other Credentials and Job Requirements:

- State licensing or certification where required.
- Basic computer skills including Microsoft applications Word, Excel, Outlook and the Internet.
- Perform work related simple and advanced mathematical problems and calculations.
- Compose written correspondence and factual reports which are well organized and concise, utilizing proper English, grammar, punctuation and spelling.
- Demonstrates the ability to use commonly used claims concepts, practices and procedures.
- Convey clear, concise information to others, using verbal or other appropriate communication techniques.
- Complete formal training plan and assignments as required.
- Treat others in a nondiscriminatory, lawful and ethical manner, respecting the differences among people, and the value they bring to GuideOne.
- Follow safe practices in all work activities to avoid injuries and accidents.

About GuideOne:

At GuideOne Insurance, we believe that our people are our greatest asset. We work hard to invest in and support each other — because there is no end to the good we can do, together.

For more than 75 years, GuideOne Insurance Company has supported our policyholders' goals by providing nimble solutions for their niche needs. We are a recognized expert in providing property and liability insurance and risk management solutions through GuideOne Insurance, GuideOne National, CGA Insurance Services and GC3. Our company is guided by our mission and our promise — We Help Make Positive Change Possible® — by protecting the people who strengthen and support our communities.

We provide insurance and risk management services to:

- Religious Organizations
- Nonprofit & Human Services Organizations
- Excess & Surplus (e.g., Infrastructure & Rail, Construction, Technical Property, Energy & Mining)
- Programs

GuideOne's history reveals a legacy of combining social conscience with sound business practices. We pursue excellence and integrity, fueled by a nimble, reliable, fun, passionate and courageous workplace culture. We are proud to be recognized as a Best-in-Class Employer in Gallagher's 2021 Benefits Strategy & Benchmarking Survey and hold an AM Best insurance company rating of "A-" (Excellent).

Rich Benefits Package:

- 401K includes a match up to 6% at 100%.
- Generous time off program including; personal, holiday, and volunteer paid time off.
- Flexible work schedules.
- Wellness incentives.
- Free Basic Life and AD&D.
- Free short-term and long-term disability.
- Educational assistance program.
- 3 different medical plans options to meet individual needs, including dental and vision.
- Company sponsored community volunteer opportunities.

To apply: Please visit <https://hrbrg.co/ka247s>.