

POSITION DESCRIPTION

Special Districts Association of Oregon believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this position description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the organization to only the work identified. It is expected that each employee will offer his/her services wherever and whenever necessary to ensure the success of SDAO.

Title: Sr. Claims Consultant

Department: Property and Casualty Claims

Exempt/Non-Exempt: Exempt

Reports To: Director of P/C Claims

Pay Equity Group: 1515152452113

Effective Date: July 1, 2026

☐ New position ☐ Position change X Updated

General Position Summary:

The Senior Claims Consultant is responsible for investigating and managing more complex property and casualty claims; inclusive of estimation of costs to litigate claims, conducting investigations and related loss control analysis. The Senior Claims Consultant has \$100,000 reserve authority and \$100,000 settlement and check writing authority.

Essential Functions/Major Assignments:

(Illustrative Only)

- Must provide regular, reliable, and predictable performance of duties.
- Must be available and accessible during work hours.
- The Sr. Claims Consultant will function as an integral member of the Property and Casualty team.
- Responsible for the investigation and handling of a wide variety and complexity of property and casualty claims. (Factual and legal)
- Responsible for estimating the cost for litigating a claim.
- Will actively participate in litigation meetings with expectation of participation.
- Develop and maintain excellent client relationships by providing timely responsiveness to communication and correspondence; timeliness and accuracy of information provided to clients.
- Responsible for negotiating settlements within authority granted; Will determine liability and total value of claims and negotiates settlements independently up to \$100,000, after which will include the PC Claims Manager in all decision-making regarding settlement amounts.
- Responsible for ensuring that adequate reserves are set and reported.
- Responsible that all claim files are administered properly from inception to conclusion (i.e.: issuing releases and proper payments) including providing exceptional customer service and timely response to all claimants, members and other parties involved in the claims process.
- Responsible for the oversight and controlling the strategy and direction of a claim.
- Apply loss codes to reflect actual claims type and experience.

- The Sr. Claims Consultant may find themselves in a professional office environment, a courtroom, a board room or possibly a private residence of a claimant and must be able to drive to various locations for business purposes within the state of Oregon.

Secondary Functions:

- Provide leadership and assistance to less experienced claim consultants.
- All other duties as assigned.

Job Scope:

- Though processes and procedures to which the Sr. Claims Consultant would follow are generally well defined, the incumbent may contribute to the development of programs, policies, and procedures both internally and externally.
- This position has the need and ability to analyze problems and concepts and must make decisions on that information. The Sr. Claims Consultant has some impact and influence on operations and budgetary outcomes.
- The Sr. Claims Consultant must perform with a high level of independence in all aspects of their work. The position requires extensive decision-making capabilities and execution of decisions.

Supervisory Responsibility:

- None

Interpersonal Contacts:

- The Sr. Claims Consultant has regular communication with both customers inside and outside of SDAO with the purpose of gathering information, exchanging of ideas, negotiation of settlements.

Specific Job Knowledge, Skill, and Ability:

- Must be able to maintain confidentiality of sensitive information.
- Must have a broad knowledge of a wide range of claims coverage inclusive of commercial property claims, insurance operations; coverage evaluation; claims investigation, loss assessment and reserving, and negotiation and settlement.
- Must be able to work independently, with minimal supervision.
- Must be able to meet the requirements/standards regarding timelines regarding first contact with members and claimants; example: contact must be made within 24 hours of receipt of claim.
- Must have a focus on providing exceptional customer services to both external and internal customers.
- Must be able to be decisive in the application and determination of claims and settlement agreements.
- Must be able to collaborate effectively with members of the Property and Casualty team; strive to meet the needs of the client while building internal relationships; support new efforts and approaches; foster an environment of continuous improvements.
- Must be willing and able to travel in course of duties which may include driving.
- Must possess exceptional communication skills, both verbally and in writing
- Exceptional planning and organizing skills with attention to detail.
- Strong analytical skills
- Must be able to easily adapt to change.
- Must be able to learn and apply a diverse set of functions and tasks.
- Must have the ability to listen and understand client needs and anticipate obstacles to client satisfaction; ability to represent client's needs internally.

Specific Job Effort:

- The Sr. Claims Consultant is required to assess risk, analyze options, and make decisions without complete information. Responsibility to effectively communicate best practices to membership is a critical part of this position.
- This position requires minimal physical effort with a physical capability involving use of office equipment, light lifting, carrying and movement where some agility and hand-eye coordination is needed.

Education, Experience, and Certification/Licensure:**Required**

- High school diploma or equivalent
 - Minimum of five years of experience in handling the full cycle of insurance claims
 - Must have current and valid driver's license to be able to drive and visit various member locations.
- OR
- An equivalent combination of education, training, and experience sufficient to successfully perform the essential duties of the job.

Desired

- Associate degree or bachelor's Degree in a related field preferred

Job Conditions:

- This position operates in a wide variety of different settings. The Sr. Claims Consultant may find themselves in a professional office environment, a courtroom, a board room or possibly a private residence of a claimant as possible examples.
- The Sr. Claims Consultant may need to visit association memberships sites or attend meetings related to the claims process.
- Typical work schedule is Monday through Friday during regular business hours, with minimal fluctuation in schedule without advance notice.
- This position may be eligible to work a hybrid schedule of work from home and required working days in office, or as per current SDAO policy.
- Routinely uses standard office equipment, especially computers and mobile devices.
- In performance of the duties of this job, the employee is occasionally required to stand; walk; sit; use hands and fingers, handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; talk or hear; and drive an automobile.
- The employee must occasionally lift or move office products and supplies, up to 20 pounds.
- This position requires travel, mostly within the state of Oregon with an infrequent potential for travel outside the state.

Appointees will be subject to completion of a standard probationary period.

The essential physical abilities described here are representative of those an employee may encounter while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The above statements are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties and/or skill required of all personnel so classified. This job description is not an employment agreement and/or an expressed or implied employment contract. Management has the exclusive right to alter this job description at any time without notice.

This is an accurate description of the essential functions of my position.

Employee Signature

Date

(The signature of the employee indicates this document has been read and is understood.)

Supervisory Approval

Date _____

(The signature of the Supervisor confirms the assignment of work to the employee.)