

Job Title: Multi-Line Property Adjuster
Reports To: Liability Claims Supervisor
Department: Claims
FLSA Classification: Exempt

Location: 562 Franklin Road, Suite 200, Franklin, TN 37069

About Us

Public Entity Partners was created to provide insurance coverage for local governments within Tennessee. With staff experienced in local government, as well as the commercial insurance industry, we pride ourselves on providing exceptional service to our members. The vision of Public Entity Partners is to make a difference in the lives of Tennessee public entity employees and the citizens they serve. We relate to governmental entities because we collaborate with them on a daily basis, and we understand the challenges they face.

Job Summary

The Multi-Line Property Adjuster will manage, investigate and resolve assigned property and liability claims. The candidate must possess the ability to adjust commercial property losses and must also have a working knowledge of how to determine negligence and assess damages. The candidate must possess the ability to understand coverage, how to investigate a variety of property and negligence claims, how to value and estimate property damage as well as the ability to evaluate Bodily Injury damages for settlement. The ideal candidate is highly organized, deadline-driven, and thrives in a fast-paced Claims environment. This is a hybrid role based in the Franklin, TN area.

Duties/Responsibilities

- Investigate, evaluate, and adjust assigned multi-line claims in accordance with client standards and instructions, and state regulations
- Apply knowledge of insurance coverage to determine compensability and exposure
- Maintain consistent, proactive communication with clients, claimants, and attorneys
- Establish and maintain appropriate reserves within authority guidelines
- Review medical, legal, and miscellaneous invoices to ensure accuracy and claim relevance
- Negotiate disputed invoices, damages, and settlements within authority limits
- Issue payments in accordance with client guidelines
- Engage and manage consultants and independent adjusters as required.
- Establish and maintain accurate loss cost estimates and reserves for each claim for reporting, financial records, and other purposes.
- Develop information necessary to make advance, partial and final payments when appropriate.
- Identify and pursue subrogation opportunities
- Maintain accurate and timely claim documentation, diaries, and file updates
- Prepare status reports, reserve updates, Statements of Loss, Proofs of Loss, and denial/disclaimer letters and claim summaries as required

Education and Experience

- Ability to effectively and independently manage workload while exhibiting good judgment.
- Bachelor's degree or equivalent work experience in the claim service industry.
- Proven experience as a commercial property and liability claims adjuster (5-8 years of experience) with an effective track record.
- Foundational understanding of property insurance; commercial property claims; coverage evaluation; claims investigation, loss assessment, evaluation and reserves; financial analyses; insurance regulations; negotiation and settlement of moderate complexity claims.
- Strong verbal and written communication skills, with a high standard for responsiveness and follow-through
- Strong organizational skills and ability to prioritize effectively
- Self-starter with the ability to work independently and as part of a team
- Proficient with Microsoft Office Suite and Origami (or equivalent claims management system).
- Discretion and ability to maintain confidentiality.
- Ability to obtain proper licensing as required.

Nice to Have

- Experience with Tennessee Governmental Tort Liability Act (strongly preferred).
- Experience in industry specific areas such as police/fire departments, high value or historic/government buildings, and subrogation recovery investigations (strongly preferred)

Physical Requirements

- Prolonged periods sitting at a desk and working on a computer.

Excellent Benefits

Salary Range \$104,791.72-\$108,799.24