



Job Description - Claims Consultant

Fort Washington | Greater Philadelphia Area

Commonwealth is a market leader providing insurance brokers specializing in healthcare with multiple workers' compensation coverage options via several strategic insurance carrier partners. With an emphasis on fast, efficient service and a culture of finding a way to make tough deals work, we have a proprietary relationship with our chosen carriers and a trusted relationship with our brokers. In addition to workers' compensation coverage, Commonwealth Specialty Programs provide access to traditionally difficult to find liability coverage for both the emerging exposure of active shooter events as well as the shooting sports industry. To learn more about the company, visit <https://commonwealthinsure.com>.

The Role

In an insurance Program Manager's capacity, a claims consultant plays a vital role in serving as a link between carriers handling claims and broker(s) /insured(s) receiving those services. The position requires someone with the ability to skillfully navigate the needs and wants of each party. Ideally balancing both, so that all end up relatively satisfied from a customer service point of view. In addition, the successful claims consultant will respectfully assist the Program Managers of our carrier partners with moving files along, including regular follow-ups on indemnity claims to ensure that activity is happening in the appropriate file.

Responsibilities include:

- Exercise proper discernment to analyze the claims exposure, to plan the proper course of action and to recommend appropriate claim settlement to carrier/TPA partners is needed
- Interact extensively with various parties involved in the claim process including carrier, TPA, broker, and possibly insured
- High level knowledge of how various state specific workers' compensation statutes and benefit schedules and how that impacts carrier/TPA reserving philosophy
- Plan and execute negotiation with carrier/TPA when appropriate in order to accelerate closing of claims and/or reserve reductions
- Regular review of large indemnity claim files, including activity, communication, and plan of action/follow-up
- Manage claims data reporting including upload to company CRM system and dissemination of information to various broker and/or carrier partners
- Coordination of preventative measures including potential follow-up on return to work/light duty and potential risk management related involvement

The Requirements

- Bachelor's degree or 3+ years of claims related experience
- Associate degree in Claims is a plus
- Three years' experience in workers' compensation claims environment
- Demonstrated excellence in organizational and communication skills
- Highly proficient in MS Office Suite (Word, Excel, PowerPoint)
- Highly knowledgeable in applicable general workers' compensation reserving practices
- Strong analytical and communication skills a MUST. High accuracy with excellent attention to detail
- Team player and critical thinker with ability to conduct research
- Must demonstrate strong customer service with a professional attitude and approach
- Self-starter/requires minimal supervision
- Develops strong relationships with internal and external stakeholders
- Good written and oral skills. Good listener
- Ability to deal with difficult client situations
- Proficiency in Microsoft Office/Google Workspace with strong working knowledge of MS Excel/Sheets

What we can offer you

- Professional and technical growth opportunities
- Insurance Designation assistance (including CPCU and ARM) as well as a continuing education reimbursement program
- Competitive salary and benefits package including ability to accrue 3-week vacation year one
- Diverse and inclusive work environment that encourages new ideas and personal growth
- Short feedback loop: Immediately visible impact from your contributions
- A strong team empowered to make decisions and changes
- Initial work from home with eventual transition to office workspace
- Refresh vacation bonus

Relocation Provided: No

To Get Started, Please Send Us The Following Information:

Provide a cover letter that includes:

1. Name, address, email and phone number
2. The specific internship position (listed at the top of this page) that you are interested in
3. Your current resume

Send above to:

Vanessa Adams at vadams@commonwealthinsure.com

If questions:

Call Vanessa at 267-513-1976