YATES

Commercial & Personal Insurance, Benefits, & Bonds

Job Description

Department: Claims Department
Title: Claims Service Consultant
Classification: Exempt
Reports to: VP of Claims

Summary:
The Claims Service Consultant serves as a senior commercial claims advisor to clients and producers, providing strategic guidance on complex claims. This highly client-facing role requires extensive experience analyzing insurance coverage, facilitating claim review meetings, advocating on behalf of insureds, and partnering with carrier claim professionals to drive favorable claim outcomes. The ideal candidate is a former property and casualty adjuster, claims manager, or claims consultant with strong presentation and relationship management skills.

Essential Functions:
- Facilitate claims reporting.
- Input claims into agency management system.
- Proactively monitor and intervene in complex commercial claims to influence claim strategy. claim handling, and resolution outcomes.
- Update agency management system with claim progression notes.
- Negotiate and adhere to special claims handling instructions.
- Dispute resolution for denials, coverage issues, and settlement strategies.
- Litigation management i.e., lawsuit notifications and litigation mitigation
- After hours claims on call rotation.
- Lead client claim review meetings and present claim status, trends, coverage analysis, and strategic recommendations.
- Act as a trusted advisor to clients on complex property and general liability claims.
- Analyze and interpret policy coverage provisions, exclusions, endorsements, and claim-related coverage disputes.
- Facilitate discussions among clients, carriers, defense counsel, and internal stakeholders to resolve complex commercial claim issues.
- Provide strategic oversight of large loss, litigated, and complex casualty claims.
- Participate in stewardship meetings, renewal discussions, and prospective client presentations.

Other Duties:
- May perform other duties as assigned.

Knowledge, Skills, and Experience:
- 7+ years of property and casualty claims experience required.
- Prior experience of handling or managing complex commercial property and general liability claims required.
- Experience as a Senior Adjuster, Claims Supervisor, Claims Manager, Claims Consultant, or Claims Advocate strongly preferred.
- Demonstrated experience conducting client meetings, presenting claim analysis, and advising executive-level client contacts.
- Strong insurance coverage analysis experience, including interpretation of policy language, exclusions, endorsements, and coverage determinations.
- Experience managing litigated, large-loss, and coverage-sensitive claims preferred.

Education and Licensing and Additional Requirements

- High School Diploma or equivalent required.
- Insurance Agent/Adjuster License. Continuing education as required.

Supervisory Responsibility: N/A

_____ _____/_____/_____

Staff Member Name Date

Disclaimer: This job description indicates the general nature and level of work expected of the incumbent. It is designed to cover or contain a comprehensive listing of activities, duties or responsibilities required of the incumbent. Incumbents may be asked to perform other duties as required.