

Job Title: Claims Adjuster Professional Trainee

Department: Claims

Reports to: Claims Manager

Position Summary:

This position will be responsible, following the initial training phase, for the adjudication of all assigned claims in accordance with the Act, governing rules and regulations, related case law and company procedures. Case complexity assignment is determined by the responsible claims manager and is guided by the level of training and performance of the claims adjuster trainee candidate.

The Claims Professional Trainee position is designed to introduce the individual to the workers' compensation claims function of New Mexico Mutual over a one year (1) period of time. This candidate will have access to a comprehensive and formal training program under the direct guidance and supervision of our claims training manager, with active participation from other claims management personnel and claims specialists.

Essential Functions:

- This claim training will cover claim investigation, compensability, policy coverage, statutory law, case law, benefits analysis and payment, litigation, medical and claims resolution.
- Responsibilities include effective and consistent partnership with the employer, injured worker and medical provider, administration of benefits, litigation management and claims resolution.
- Verify claim information including but not limited to: documentation of the claim history; taking recorded statements from workers and witnesses, coordination of medical care.
- Document all activities in the claim management system. Responsible for outside legal counsel assignments, RTW strategies & all other expert assignments.
- Upon determination of compensability: Set and monitor reserves according to company policies and the worker's injury, issue benefit checks in accordance to statutory



requirements, and demonstrate proficiency in the application of state statutes, related case law and to interpret and comply with company claims standards, policies and procedures.

- Make required filings and assure benefit payments within the established time frames and guidelines. Prepare, attend and present a majority of all mediations and hearings.
 Represent the company at trial.
- Maintain a diary on all open claims. Document all relevant information to provide a clear history of events and a proper audit trail. Set review dates based on claim complexity or standard review criteria.
- Perform other duties as assigned.

Job Qualifications

Education:

Bachelor's Degree from an accredited college or university.

Experience:

No prior claims handling experience is necessary for this position.

Specialized Knowledge, Licenses, etc.:

MS Office (Word, Advanced Excel, PowerPoint, Outlook)

Values and Mission:

Adheres to New Mexico Mutual's values and mission by demonstrating Service Excellence, Trust, Ownership, One Team and Boldness in thought and action.

Positive Attitude:

Develops and maintains positive working relationships with team members, customers, coworkers and management by demonstrating effective communication and collaborative skills.

Working Conditions:

- NEW MEXICO MUTUAL maintains general office conditions with light physical demands.
- Employees of NEW MEXICO MUTUAL adhere to all safety rules and regulations including building security.
- Employees participate in ensuring safe and efficient operating conditions that safeguard employees and facilities.



- **NEW MEXICO MUTUAL** maintains a drug free environment; drug testing prior to employment as well as upon a work-related accident.
- Exposure to VDT screens.