SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY
SENIOR WORKERS' COMPENSATION CLAIMS EXAMINER
Job Description

Position Classification: Senior Level	FLSA Designation: Administrative Exempt
SDRMA Division: Workers' Compensation Claims	Salary Schedule: Level 4
Reports to: Workers' Comp Claims Manager	Date: April 1, 2026

The following statements are intended to describe the general nature and level of work being performed and are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required.

SUMMARY

Under general supervision of the Workers' Compensation Manager, the Senior Workers' Compensation Claims Examiner is responsible for performing a wide variety of professional tasks, as they relate to SDRMA's claims.

DUTIES AND RESPONSIBILITIES

The Senior Workers' Compensation Claims Examiner will conduct an investigation; provide a coverage analysis and position; assess liability; evaluate damages and exposure; post reserves; manage litigation; attend trials, mediations and settlement conferences; conduct regular audits of workers' compensation files to include claims handling oversight, utilization review analysis and bill review analysis; and prepare reports as necessary. The duties include, but are not limited to:

- Analyzes and processes complex or technically difficult workers' compensation claims by investigating and gathering information to determine the exposure on the claim; manages claims through well-developed action plans to an appropriate and timely resolution.
- Responsible for supervising/training Claims Examiner I by directing duties related to sending benefit notices and payments.
- Negotiates settlement of claims within designated authority; Request settlement authorization/notification within 10 days of a final P&S report and prior to the MSC date.
- Calculates and assigns timely and appropriate reserves to claims based on Self-Insured Plans guidelines; manages reserve adequacy throughout the life of the claim; Update reserves no later than 10 days of receipt of information modifying the financial exposure of a claim.
- Calculates and pays benefits due; approves and makes timely claim payments and adjustments; and settles claims within designated authority level.
- Prepares necessary state filings within statutory limits.
- Manages the litigation process; ensures timely and cost-effective claims resolution.
- Coordinates vendor referrals for additional investigation and/or litigation management.

- Uses appropriate cost containment techniques including strategic vendor partnerships to reduce overall cost of claims for our members.
- Manage claim recoveries, including but not limited to: subrogation, Second Injury Fund excess recoveries and Social Security and Medicare offsets.
- Reports claims to the excess carrier; responds to requests of directions in a professional and timely manner.
- Communicates claim activity and processing with the injured employees and the members; maintains professional member relationships.
- Ensures claim files are properly documented and claims coding is correct.
- Refers cases as appropriate to supervisor and management.
- Comply and be in good standing with SDRMA Workers' Compensation Claims Administration Standards, including but not limited to: maintain current diary, review indemnity and medical-only files not to exceed 45 calendar days and Future medical files at least every 90 calendar days; return telephone calls within 1 working day of the original telephone inquiry to include documentation; respond to written correspondence within 5 working days of receipts; respond to member and injured employee emails within 1 working day of receipt of email.
- Report any suspected fraud claims to SIU/Fraud within 7 business days of knowledge of suspected fraud.
- Maintain 100% closing ratio on active accounts.
- Oversee new set-ups, reserves and instruction sheets.
- Prepare cover letters to AME/defense QME, AOE/COE evaluations.
- Negotiate outstanding liens.
- Complete 3-point contact within 1 business day; Contact injured employees receiving 4850 or temporary disability benefits every 30 days.
- Other duties assigned.

TRAINING AND EXPERIENCE

- Bachelor's Degree in directly related field or equivalent and five years increasingly responsible work in directly related field; or an equivalent combination of education and experience sufficient to successfully perform the essential duties of the job such as those listed above. Public agency experience is preferred.

LICENSING REQUIREMENTS

- Possession of a valid California driver's license and a driving record that meets the standard/policy that applies to the Authority's members;
- The incumbent must be a current "certified claims adjuster" in the state of California pursuant to Title 10 of CCR2592; and
- The incumbent must possess the self-insurance certificate issued by the State of California Self-Insured Plans.

KNOWLEDGE, SKILLS AND ABILITIES

Demonstrated Experience in:

Interpretation and application of the Workers' Compensation Laws of California and Case Law, Public agency tort claims statutes, insurance coverages and coverage interpretation, claims investigation, claims adjusting, claims reserving, loss prevention and loss reduction techniques and computer operation.

Ability to:

Effectively work with all staff, organize, coordinate, maintain and analyze all aspects of claims management/Risk Control to ensure prompt responses and follow-up between membership, management, and other personnel as necessary; Interact and work effectively with a variety of professionals, organization and managers; Perform multiple tasks and assignments; Meet and work well under time deadlines; Be knowledgeable and adept in proficiently using a variety of computer programs, including, but not limited to SDRMA's claims management software, Microsoft Word and Excel; Work within SDRMA's established guidelines and policies.

WORKING CONDITIONS AND PHYSICAL REQUIREMENTS

- Work is normally performed in a typical interior/office work environment.
- Positions in this classification typically require reaching, grasping, talking, hearing, seeing and repetitive motions.
- Exerting up to 30 pounds of force occasionally, and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.

COMPENSATION

- This position is classified under the Fair Labor Standards Act (FLSA) as hourly. The salary range is Level 4 .
- Health, dental, vision, life, LTD and EAP benefits are covered 100% for employee only and 50% for dependents following qualification and passage of required time period (first day of month following the date of hire). Remaining dependent coverage is available through a payroll deduction at employee's expense.
- Vacation, sick leave, and other benefits as described in the SDRMA Employee Handbook.
- Employees participate in the California Public Employees Retirement System (CalPERS). Benefits vary depending upon classification as a "classic" employee or a "new" employee. Please see the Employee Handbook for complete details.
- Social Security participation.
- Elective participation in a 457(b)-tax sheltered annuity program.

NOTE – ADDITIONAL REQUIREMENTS OF THIS POSITION

- Frequent travel, both by car and by air, including frequent absences from home for one or more nights. Either a vehicle will be provided, or mileage and expenses will be reimbursed.

- Working nights, weekends or holidays may occasionally be required/necessary.
- The above job description is intended to represent only the key areas of responsibilities; specific position assignments will vary depending on the business needs of the department.