



Claims Representative

What you'll be doing

As a Claims Representative at Rhode Island Interlocal Risk Management Trust, you will play a key role in protecting public sector Member entities by managing all aspects of Automobile Liability, General Liability and Property damage claims brought by Insured Members. Your responsibility will begin from the initial notification of a claim through its investigation and potential settlement, if so warranted. Reporting to the Claims Manager, you will collaborate with Member representatives, legal counsel, claimants, other insurance companies, and experts to ensure fair, timely, and well-documented claim resolutions. Your work directly supports the Trust's financial stability, strengthens Member confidence, and reinforces its reputation as a trusted public sector risk management partner.

You will be responsible for...

- Managing and adjusting property and liability claims for public sector Members, including auto accidents, general liability claims, and claims for property damage to Insured Member owned property.
- Investigating claims through site visits, recorded statements, documentation, and engagement with claimants, witnesses, and experts.
- Evaluating coverage, liability, damages, and exposure, setting and adjusting reserves, and maintaining accurate, well-documented electronic claim files.
- Directing legal counsel in litigation strategy, expert use, and regular review of defense costs.
- Conducting settlement negotiations and pursuing subrogation recoveries, where warranted.
- Maintaining diary systems, claim notes, preparing reports, and providing clear communication and recommendation to management.
- Supporting risk management activities for Members and contributing to broader Trust operations, including occasional after-hours claim response.

What you can expect in this role

- Full-time, 35 hours per week, Salary
- Office Location: East Providence, RI
- Monday - Friday, 8:30am - 4:30pm
- Hybrid work schedule available
- Occasional travel within Rhode Island

What skills & experience we'll need from you

- Bachelor's degree from an accredited college or university required.
- Minimum 3-5 years of experience in the insurance claims industry required.
- Advance coursework in law, business, public administration, or insurance/risk management is a plus.
- Familiarity with municipal exposures (police, fire, public officials' liability) desirable
- Good analytical, negotiation, and communication skills
- License required: Rhode Island Insurance Adjuster's license or Rhode Island Bar license.

Send Resume to HR@ritrust.com