

9152

INSURANCE CLAIMS REPRESENTATIVE 1

Nature of Work

Under direct supervision, performs entry level professional work learning to review, process, investigate, adjust and authorize settlements of insurance claims such as automobile and general liability, medical malpractice, mine subsidence, cyber and property claims. These positions learn to verify coverage, possible negligence and proper filing of claims in accordance with appropriate laws, rules, and regulations. Performs related tasks as required.

Distinguishing Characteristics

These positions are the first level of the Insurance Claims Representative series. Employees assigned to this class are expected to acquire the work specific knowledge, skills and abilities to function as an Insurance Claims Representative. As proficiency is acquired, incumbent may be assigned more complex insurance cases with diminished oversight and direction. Work is performed under direct supervision.

Examples of Work

Learns to analyze insurance policy information to determine coverage; learns to respond to inquiries concerning claim or coverage information; assists insured and/or claimants in the submission of claim information.

Contacts and/or interviews claimants, doctors, medical specialists, or employers to get additional information.

Learns to work with independent adjusters in the handling of property, mine subsidence and other types of claims, and performs related functions.

Learns to evaluate and settle claims, applies specialized knowledge and interpersonal skills to effect fair and prompt disposal of cases and to contribute to a reduced loss ratio.

Learns to examine claims investigated by insurance adjusters.

Learns to determine when further investigation is needed and whether to authorize payments.

Transmits routine claims for payment; informs supervisor of claims needing further investigation; enters claim payments.

Learns to monitor cases in litigation, seeks additional information and confers with counsel as necessary for further evaluation; learns to review codes and track and transmit incoming lawsuits.

Creates and maintains claim files, such as records of settled claims and an inventory of claims requiring detailed analysis.

Learns to conduct claim and insurance related training as required.

Works with consultants, attorneys, medical personnel and claims adjusters contracted by counsel to review general liability and other claims and to gain information for claims management.

May recommend whether to defend or settle a claim or to perfect an appeal of an adverse verdict.

Knowledge, Skills and Abilities

Knowledge of laws, rules, and regulations related to insurance practices, including but not limited to negligence, civil rights, employment, disability, discrimination, and medical malpractice.

Knowledge of various types of insurance coverages.

Knowledge of and proficient skill in use of various computer applications.

Skill in researching and analyzing data.

Skill in public speaking.

9152

INSURANCE CLAIMS REPRESENTATIVE 1 (cont'd)

Knowledge, Skills and Abilities (cont'd)

Skill in the use of a computer and computer applications.

Ability to review information and provide solutions utilizing analytical and theoretical methods.

Ability to establish and maintain effective working relationships.

Ability to communicate effectively, both orally and in writing.

Minimum Qualifications

Training: Bachelor's degree from a regionally accredited college or university.

Substitution: A valid West Virginia Adjuster's license, or an Associate in Claims (AIC) by the Insurance Institute of America (IIA) plus two (2) years of full-time or equivalent part-time paid experience in insurance or related field may substitute for the required training.

Special Requirement: A valid driver's license may be required.

Established: 11/24/2018

Effective: 11/24/2018