

KPD Insurance, Inc.
Job Description

Job Title: Claims Administrator
Department: Property & Casualty
Reports To: COO or Director of Property & Casualty
FLSA Status: Non-Exempt
Date: September 2020

JOB SUMMARY

Facilitate the resolution of customer claims and provide prompt, accurate and courteous service to customers, claimants, associates and company personnel. Grow and develop talents including insurance and claim knowledge to highest level possible. Provide a high level of support in all facets of the claim management process.

ESSENTIAL DUTIES AND RESPONSIBILITIES

The following functions are to be performed in accordance with the agency policies and procedures and with the highest degree of ethical standards and confidentiality.

- Provide quality professional service to customers.
- Take new, incoming claims reports and forward, on same business day (but no longer than 24 hours), to company with all appropriate information. Set up claim file on EPIC, complete and appropriately file Acord reporting forms with supporting documentation.
- Advise insureds/claimants of general time frame for adjuster contact and what they should document. Discuss mitigation measures if a property loss or DMV reporting requirements if an auto loss.
- Communicate immediately to P&C Director, Sales Executives and Account Managers:
 - Lawsuits received
 - Serious bodily injury, substantial property losses or any fatality
 - Reserves established/increased by \$50,000
 - Coverage problems or insured complaints with service
 - Final disposition of large claims
 - Declination of claims: Facilitate successful resolution of claims by meeting with service team to analyze coverage and insurance carrier's decision, prior to discussing with client.
- Claims status follow-ups:
 - Normally done on a monthly or quarterly basis depending on type of claim. The exception being the claim that needs daily or weekly monitoring.
 - Status reports done on a written, e-mail or telephone basis (again depending on urgency and type of claim.)
- Maintain electronic files in an orderly, up-to-date manner. Update and enter claim information as the claim progresses, i.e. adjusters name, claim number and status updates, notes, scanned documents such as estimates, letters via attachment documents.
- The miscellaneous tasks involved in handling a claim from start to finish:

- Work with sales executive, adjuster & insured to resolve claim issues/problems.
- Research & discuss claim/potential claim coverages with sales executive.
- Troubleshooting - field all phone calls from insureds, claimants & adjusters.
- Companies depend on agencies to provide them with coverage verification and in some cases help in making contact with insureds.
- Assist insureds in filing claims against a responsible third party.
- Advise management of large loss reserves/payments.
- Provide loss runs for sales executives / account managers upon request.
- Closing claims:
 - Enter closing information into EPIC.
 - Appropriately file any documentation on the same date claim is closed in EPIC.
- Keep informed on current industry changes. Participate in seminars and classes for skill and knowledge development.
- Perform special projects at Manager's request.
- Maintain "on call" status for emergency claims reporting for after normal business hours.
- Assist P&C Director in auditing for P&C Department.
- Other duties may be assigned.

SKILLS AND ABILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- ◆ **EDUCATION and/or EXPERIENCE:** High School diploma or equivalent is required. Required a minimum of three years of claims handling experience.
- ◆ **LANGUAGE SKILLS:** Thorough knowledge of all lines of insurance in area of specialty. Ability to read, analyze, and interpret industry policies and contract documents. Ability to respond to common inquiries or complaints from customers or carriers. Ability to write professional letters to insureds and carriers. Ability to effectively present information to insureds and carriers.
- ◆ **NEGOTIATING SKILLS:** Can negotiate skillfully in tough situations; can win concessions without damaging relationships; can be direct and forceful as well as diplomatic; gains trust quickly of other parties to the negotiations; has a good sense of timing.
- ◆ **MATHEMATICAL SKILLS:** Ability to apply basic mathematical concepts such as percentages, adding, subtracting, multiplying and division. Ability to apply mathematical operations to required tasks.
- ◆ **REASONING ABILITY:** Ability to define problems, collect data, establish facts, and draw valid conclusions. Uses rigorous logic and methods to solve difficult problems with effective solutions.

- ◆ CERTIFICATES, LICENSES, REGISTRATIONS:
 - Maintain a current Oregon General Lines License.
 - Maintain a current Oregon Adjustors License.
 - Obtain Associate in Claims (AIC) designation. (5 year goal)

- ◆ OTHER SKILLS and ABILITIES:
 - Knowledge of Property & Casualty Insurance and claims facilitation.
 - Professional telephone skills and etiquette.
 - Familiarity and ability to operate PC in Windows Environment.
 - Competent in Word & Excel.
 - Ability to accurately type/data input at a minimum of 40 WPM.
 - Familiarity with general office procedures.
 - Strong written and verbal communication skills.
 - Familiarity in the use and ability to operate general office equipment.
 - Self-motivated and ability to work independently with limited supervision or within a group or team.
 - Ability to organize and prioritize work.
 - Positive attitude towards peers, carriers and clients.

ESSENTIAL PHYSICAL FUNCTIONS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee regularly is required to sit and use hands to finger, handle, or feel objects, tools, or controls. The employee is frequently required to reach with hands and arms and/or carry, move or transport items from one area to another. Specific vision abilities required by this job include close vision and the ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

Office

- ◆ Duties are performed in high-pressured, fast-paced environment with significant telephone and personal disruption. Large number of multiple steps in complex system performed with accuracy and speed is essential to the successful completion of tasks.

Disclaimer: This job description indicates the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.