NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

POSITION DESCRIPTION

POSITION TITLE: CLAIMS REPRESENTATIVE
DEPARTMENT: CLAIMS
REPORTS TO: CLAIMS MANAGER OR DESIGNEE

GENERAL RESPONSIBILITIES:

With supervision from the Claims Manager or designee, adjust claims by telephone. Authorize settlement of all assigned claims within established limits, in accordance with Association policies and procedures and North Carolina Statutory {58-63-15 (11)} Unfair Claims Settlement Practices.

ESSENTIAL FUNCTIONS:

1. Receive and review first Notice of Loss, verifying coverage on all claims.

2. Make initial telephone contact with policyholders or claimants within time standards to determine the cause and extent of loss. Review scope of damages and take sufficient information to offer settlement or use a cost estimating system to obtain agreed settlement. When damage estimate requires field loss scoping and adjustment, assign claim, within designated authority or upon approval of supervisor, to an adjuster and define scope of that adjuster’s task. (May also recommend involvement of other loss evaluation experts.)

3. Make written denial with an explanation for the reason(s) on claims for which no coverage is afforded.

4. When appropriate, encourage policyholder involvement in obtaining damage estimates from local contractors.

5. Prepare claims for entry into the computer, establish and update reserves.

6. Within authorized limits, review claims handled by independent adjusters prior to final settlement to ensure that the claims have been processed completely and that all opportunities for salvage and subrogation have been identified and or pursued.

7. Review adjusters’ and other expert work product for proper reporting, documentation and investigation to ensure that payments for those services are reasonable.

8. Maintain an effective diary system and document claim file activities.

9. May also be required to assist in the handling of liability bodily injury claims.
10. Possess knowledge in all aspects of electronic claims handling processes and effectively utilize available technology.

11. Answer routine questions relative to area of responsibility from adjusters, producers, policyholders, claimants and others. Answers Department of Insurance and other complaint letters on assigned claims.

12. With the assistance of the Claims Director, may represent the Association and or coordinate with Defense counsel in mediated or settlement conferences including the Board’s Appeals committee.

13. Accurately prepare and maintain administrative & other reports as required such as production, quality, expense accounts, and attendance reports.

14. Participate in self-development activities to improve technical skills and to develop other business related subjects.

15. Perform other related duties as required.

**MINIMUM QUALIFICATIONS:**

High school education required. College degree desirable. Three (3) to five (5) years in property or liability claims work, willingness to pursue AIC and to complete CPCU designation. Field adjusting experience desirable.

Ability to communicate information orally and in writing and to deal effectively and diplomatically with a wide variety of people including fellow employees. Willingness to mentor or train co-workers. The ability to work with others in a team environment. The ability to accept direction from superiors. The ability to follow work rules and procedures. The ability to accept constructive criticism. Must maintain North Carolina Adjuster’s License and valid North Carolina Drivers License.

**WORKING CONDITIONS:**

Up to one-quarter (1/4) of the time standing and moving about the office. Carrying, pushing or pulling of equipment and other supplies within the office. Stooping, kneeling and reaching into shelving or cabinets required. The office work area is climate controlled and tobacco smoke-free.