

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION  
NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

**POSITION DESCRIPTION**

**POSITION TITLE:** Claims Representative II

**DEPARTMENT:** Claims

**REPORTS TO:** Claims Manager or Designee

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**JOB SUMMARY:**

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.

**DUTIES/RESPONSIBILITIES:**

- Responsible for all duties and obligations associated with the Claims Representative 1 position.
- Possess and display a sufficient understanding of coverage, policy construction, and legal principals.
- Receive and review first Notice of Loss, verifying coverage on all claims.
- 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.)
- Make written denial with an explanation for the reason(s) on claims for which no coverage is afforded.
- When appropriate, encourage policyholder involvement in obtaining damage estimates from local contractors.
- Prepare claims for entry into the computer, establish and update reserves.
- 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.
- Review adjusters' and other expert work product for proper reporting, documentation, and investigation to ensure that payments for those services are reasonable.
- Based on experience, may handle files with greater severity, with more complex coverage, damage, or resolution issues.
- Maintain an effective diary system and document claim file activities.
- May also be required to assist in the handling of liability bodily injury claims.
- Possess knowledge in all aspects of electronic claims handling processes and effectively utilize available technology.
- 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.
- With the assistance of the Claims Director, Manager or designee may represent the Association and or coordinate with Defense counsel in mediated or settlement conferences including the Board's Appeals committee.
- Conducts audits to ensure quality claim handling.
- Act as mentor to adjusters with less experience. Assist with training, answering questions and approving payments and letters within authority.

- Accurately prepare and maintain administrative & other reports as required such as production, quality, expense accounts, and attendance reports.
- Assist in projects to improve and maintain workflow processes and procedures. This may include writing requirements and test cases and completing testing.
- Participate in self-development activities to improve technical skills and to develop other business-related subjects.
- Perform other related duties as required.

#### **OTHER DUTIES:**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

#### **EDUCATION AND EXPERIENCE:**

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

#### **REQUIRED SKILLS AND ABILITIES:**

- Must maintain North Carolina Adjuster's License and valid Driver's License
- Ability to communicate information orally and in writing
- Ability 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
- Ability to work flexible hours

#### **PHYSICAL REQUIREMENTS:**

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

- Prolonged periods sitting at a desk and working at a computer
- Dexterity of hands and fingers to operate a computer keyboard, mouse, and other related devices
- Physically able to participate in training sessions, presentations, and meetings
- Travel to outside meetings required, possibly overnight.
- May be required to travel to storm sites and temporary storm offices.