

CLASSIFICATION: INSURANCE CLAIMS REPRESENTATIVE

Class Code: 5248-22

Date Established: 03-21-91

Occupational Code: 7-2-4

Date of Last Revision: 05-15-15

Exempt Status: Non-Exempt

BASIC PURPOSE: To assist and represent insurance consumers in receiving benefit rights and other advantages of insurance, and to assist in mediating disputes between insurers and insurance consumers.

CHARACTERISTIC DUTIES AND RESPONSIBILITIES:

- Presents information and assistance to insurance consumers or their legal representatives concerning consumer rights and the corresponding rights of their insurers.
- Reviews summaries and reports or determinations used in requesting an appeal, redetermination or reopening.
- Prepares and transmits appeals to insurers made on behalf of aggrieved insurance consumers.
- Prepares and presents reports summarizing results of hearings and other administrative actions taken on behalf of consumers to resolve complaints, provide information, or to render other services.
- Analyzes operating procedures and makes recommendations to agency administrators for necessary modification in work methods.
- Participates in hearings held for the purpose of mediating disputes between insurers and insurance consumers.

DISTINGUISHING FACTORS:

Skill: Requires skill in developing formats and procedures for special applications or in investigating and reviewing the use of equipment and data for a specialized function.

Knowledge: Requires logical or scientific understanding to analyze problems of a specialized or professional nature in a particular field.

Impact: Requires responsibility for achieving direct service objectives by assessing agency service needs and making preliminary recommendations for the development of alternative short-term program policies or procedures. Errors at this level result in incomplete assessments or misleading recommendations causing a disruption of agency programs or policies.

Supervision: Requires partial supervision of other employees doing work which is related or similar to the supervisor, including assigning job duties, providing training, giving instructions and checking work.

Working Conditions: Requires performing regular job functions in a controlled environment with minimal exposure to disagreeable job elements and little risk of hazard to physical or mental health.

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Physical Demands: Requires light work, including continuous walking or operating simple equipment for extended periods of time as well as occasional strenuous activities such as reaching or bending.

Communication: Requires reviewing summaries and reports and making management level decisions to solve problems or to achieve work objectives as well as articulating and expressing those solutions and goals. This level also requires formal presentations of solutions and goals to employees and the general public to increase the responsiveness of the agency toward the demands of its client system.

Complexity: Requires coordinating a combination of diverse job functions in order to integrate professional and technical agency goals. This level also requires considerable judgment to implement a sequence of operations or actions.

Independent Action: Requires objective assessment in analyzing and developing new work methods and procedures subject to periodic review and in making decisions according to established technical, professional or administrative standards.

MINIMUM QUALIFICATIONS:

Education: Bachelor's degree from a recognized college or university. Each additional year of approved formal education may be substituted for one year of required work experience.

Experience: Four years' experience in insurance operations such as consumer services, claims adjusting, or negotiating settlements under the various forms of coverage such as fire, liability, casualty, accident and health and life insurance. Each additional year of approved work experience may be substituted for one year of required formal education.

License/Certification: None required.

RECOMMENDED WORK TRAITS: Considerable knowledge of state statutes relating to insurance coverage and policies. Considerable knowledge of the regulations promulgated by the state Insurance Department as well as the regulations under which insurance companies operate. Considerable knowledge of the principles of administration, systems management and insurance company development as applicable to the consumer protection area. Ability to express ideas clearly and concisely, both orally and in writing. Ability to establish and maintain amiable relations between insurance purchasers and insurance companies. Ability to develop statistical reports with evidence and recommendations based upon evidentiary hearings. Ability to objectively evaluate information received and to make sound recommendations. Must be willing to maintain appearance appropriate to assigned duties and responsibilities as determined by the agency appointing authority.

DISCLAIMER STATEMENT: This class specification is descriptive of general duties and is not intended to list every specific function of this class title.