

# Red Shield/Rainier Insurance Company

## Job Description

**Job Title:** Claims Examiner  
**Department:** Claims Department  
**Reports to:** Claims Manager  
**Date:** January 2019

### Company Expectations

All employees are expected to leverage Knowledge, Commitment, Reliability and Service to build industry-leading relationships with our agents and brokers while generating profit for the company. We accomplish this goal by:

- Delivering timely, accurate and personalized service which exceeds industry standards
- Using industry knowledge to protect results and to help our agents and brokers gain valuable insights with their customers
- Leveraging local presence and personal knowledge of our agents and brokers to support mutual growth and profit

### SUMMARY

Responsible for analyzing claim and coverage information, evaluate and approve coverage decisions for claims submitted by policyholders and others within Authority Grant. Communicate with insured's claimants, agents, attorneys and coworkers, both inside and outside the department. Participate in review of loss to determine direction of assignment. Generate Reservation of Rights or Declination of Coverage if applicable. Oversee functioning of department in Manager's absence

### Essential Functions / Major Responsibilities:

- Review loss presented, underwriting file and policy coverage to determine coverage within Authority Grant
- Set up file, set reserves and assign
- Contact insureds, claimants and others to discuss details of claim
- Generate status requests to appropriate parties
- Request needed documentation for claims handling
- Communicate with insureds and others the basis for loss determination
- Prepare requests for draft payments within Authority Grant
- Request reserve adjustments within Authority Grant
- Follow up daily on claim diaries
- Generate Reservation of Rights letters and Denials of Coverage within Authority Grant
- Perform online research (OJIN, LexisNexis, ISO, etc.)
- Negotiate settlements and approve payments within Authority Grant
- Draft tender of defense (or work with defense counsel) to tender to others and follow up on tenders
- Review and interpret coverage opinions received from counsel
- Learn and demonstrate proficient use of company proprietary system and imaging system
- Actively continue to improve personal knowledge and practices of the insurance industry through work experience, in-house instruction, industry courses and workshops

### Secondary Functions:

- Assign work to others within the department
- Monitor and report to claims manager regarding status of work flow operations
- Solicit contribution/reimbursement/recovery on settled claims
- Assist others within the department with lower authority
- Generate coverage summary on Construction Defect Claims and identify time on risk
- Review and approve actions of Examiners with lower authority
- Back-up for other Examiner positions with less authority
- Train Examiners
- Other duties as assigned

### Job Scope:

This position functions primarily from established procedures with a broad authority grant and minimal supervision. Approximately half of the work is recurring, however, there are frequent variations with a moderately high degree of complexity. Position is responsible for reviewing the transactions of those with less authority and some decision making within the delegated authority level. All work must be performed with a high degree of accuracy. Errors in

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judgment could have a detrimental effect on the handling of the claim and a financial impact on the company. Work is periodically checked for accuracy by position with higher authority level.

**Supervisory Responsibility:**

This position does not have supervisory responsibility.

**Interpersonal Contacts:**

Internal contacts are primarily within own department and frequent contacts with other departments, including Seattle Accounting, relating to claims handling, underwriting, policy information or procedures. External contacts are with insured's, claimants, agents, adjusters, attorneys and other insurance carriers which will include confidential information. Care must be taken to protect the private information of our customers and the company. The majority of the external communication is via the phone and written correspondence with occasional face to face. Individual must be respectful of others at all times.

**Specific Job Skills:**

- Strong knowledge of Property and Casualty (including Marine and Inland Marine) insurance policy language
- Moderate knowledge of the laws in various states we write in
- Able to read coverage forms and make sound decisions regarding coverage
- Ability to take in new information and apply it to current situations
- Strong negotiation and problem-solving skills
- Organized and able to work independently within defined authority, manage workflow, utilize good judgment, meet deadlines, take initiative to address identified needs and make independent decisions
- Strong interpersonal skills
- Ability to work effectively as a team player
- Strong listening skills
- Ability to read, write and orally communicate in English, clearly and concisely with use of good grammar, spelling, and punctuation.
- Working knowledge of Microsoft Word, Excel and Outlook
- Must be able to function using automated tools, including company systems, imaging system, e-mail and the Internet
- Basic math skills

Physical abilities would include:

- Sit for extended periods of time
- Operate a telephone
- Type
- Look at a computer monitor for extended periods of time

**Minimum Education and/or Experience required:**

- A Bachelor's degree and
- 8 years' claims handling experience that provides the required knowledge, skills and abilities
- An equivalent combination of education and experience will also be considered.
- Preference will be given to candidates with experience in the applicable area
- Professional insurance designation preferred (i.e. AIC, CPCU, AU, ARM or similar equivalent)

**Job Conditions:**

- Work environment is a business office
- Significant amount of time spent on telephone and computer
- Must be able to use standard office equipment (i.e. copy machine, phone, calculator, etc.)
- Must stay current on pertinent and relevant insurance topics.
- Must be able to work over-time as necessitated by demands of the position
- Position requires light travel

This organization believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this position description is designed to outline primary duties, qualifications and job scope, but not limit the individual or the organization to just the work identified. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors.