



Claims Analyst II

Job Overview

Our Harbor Claims team provides direct, prompt, courteous and professional service to our policyholders, their agents, legal counsel and/or other third party representatives in the unfortunate event that the policyholders' residential property is damaged or lost due to a covered event. To that end, our claims team members apply their technical know-how on a daily basis to review, investigate, evaluate and settle claims in a timely and equitable manner while also successfully and responsively handling claims inquiries and/or issues from many different people, including policyholders, agents, claimants' third party representatives, as well as internal customers or carrier representatives, as assigned. Our Claims Analyst II's are experienced in-house, residential property (1st party) and/or liability (3rd party) claims professionals who are dedicated to doing an outstanding job handling claims within set Company guidelines and standards and per clearly defined regulatory requirements. Additionally, they provide constant, top-quality and highly-responsive service to our customers in order to successfully handle routine to more complex claims inquiries and/or issues from policyholders, agents and other Company team members. Our Claims Analyst II's all come to the job ready, willing and able to quickly and thoroughly learn the "ins and outs" of Cabrillo claims handling from their team leaders and team specialists.

Most of our employees on our Harbor Claims team, including our Harbor Claims Analyst II's, are in positions that are included in our claims analyst progressive job series, comprised of Claims Analyst I, II and III. By utilizing a progressive job series, our claims analysts are able to learn and consequently earn advancement on the claims team and in the Company. We provide clear criteria that defines what represents demonstrated mastery at each level. Once an incumbent has mastered that position in the progressive job series, he/she, with his/her claims team leader's active input and agreement, is eligible to advance to the next level in the series, increasing his/her responsibility, authority and pay levels as a result. At Harbor Claims, along with our claims analysts' progressive job series, we also have a field adjusters' job series. A claims analyst is differentiated from a field adjuster in that the claims analyst is our internal "desk" adjuster located at our headquarters office who might, depending on the type, severity and/or location of claim, request a field adjuster or an independent adjuster go out and investigate a claim on the Company's behalf while the field adjuster is out in the field on a day-to-day basis examining claims.

The other positions on our claims team include our claims team leaders and claims team specialists. These positions, respectively, are the supervisory and expert level positions on the team. Both types of positions require incumbents who are exceedingly well-versed in - and passionate about -- their chosen profession of claims and additionally require incumbents with a remarkable understanding of, deep appreciation and respect for and ability to flourish in the Company's unique culture and work environment. Our claims team leaders serve a vital role in our Company's success by utilizing their demonstrated and dynamic leadership strengths to provide front-line day-to-day coaching, supervising & leading of assigned claims analysts and/or field adjusters, while also continuing to carry out their respective day-to-day claims handling duties as "working" claims analysts. Comparable to our claims team leaders, our claims team specialists are also expected to carry out their assigned day-to-day claims handling or field adjusting duties as "working" claims analysts, while also continually demonstrating an exceptional depth and/or breadth of technical knowledge and claims expertise.

Due to the breadth of their knowledge, they serve as the "go to" for the claims and customer support teams in those "niche" areas. Furthermore, as a result of the breadth of their knowledge, they are the team members who, at a moment's notice due to fluctuating business needs, can also be open, flexible, willing and adroitly able to take on additional pending and/or new claims files as needed. Our team specialists are expected to train team members on a recurring basis by teaching new hires how to do things "our way" (aka, the right way the first time), training current team members about new information and/or tasks and/or teaching multiple team members on a large-scale, even Company-wide, basis about a discipline in which the incumbent demonstrates proven expertise and knowledge. Finally, both our team leaders and specialists may spearhead a myriad of special projects producing important results and positive impact for the Company.

Job Responsibilities

In the spirit of our Company's mission, values and culture, the duties listed below serve as illustrations of the various types of work that may be performed by our Claims Analyst II's. We may also expect our Claims Analyst II's to carry out other responsibilities that are similar, related or a logical assignment to this job class.

Under general supervision, provides outstanding service to Harbor Claims external and internal customers; utilizes tact, diplomacy and professional communication skills to positively represent Harbor Claims in telephone and email contacts; per Company claims guidelines, Company quality and time standards and governmental regulations, appropriately and correctly responds via telephone and email interactions to a wide range of claimants', agents' and third party representatives' claims, policy and other related inquiries and issues; as assigned, handles FNOL communication and/or communicates with customers on assigned pending claims files on an ongoing basis.

Within designated levels of authority and required time frames and with general supervision, assigns applicable claims to independent and/or Harbor Claims field adjusters; provides professional and responsive assistance on pending claims to independent and/or Harbor Claims field adjusters; develops and maintains effective working partnerships with independent and field adjusters to ensure prompt and appropriate claims' actions.

Within designated authority levels and time frames, under general supervision and adeptly utilizing assigned tools; analyzes claims information to determine appropriate settlement; as required, requests, obtains, reviews and evaluates outside experts' (including engineers, architects, construction contractors and attorneys) opinions and/or information and confers with experts; as necessary, interviews and records statements of claimants and witnesses to gather pertinent information; communicates with claimant regarding settlement and effectively negotiates, when necessary; settles claim and closes files; when outside scope of authority, clearly communicates pertinent information regarding files and works with management and internal legal counsel to ensure prompt resolution of claims.

Maintains exceptionally thorough, accurate claims files in compliance with governmental regulations and Company standards; efficiently and effectively utilizes multiple Carrier and Harbor Claims Information Systems/Programs to accurately maintain Claims files and file diaries.

Reviews assigned files for subrogation potential; as warranted, identifies potential subrogation opportunities; clearly communicates findings to subrogation specialist and provides follow-up assistance and support, as necessary.

Actively contributes as a member of the Harbor Claims Team by providing assistance and support to assigned claims, underwriting, customer support, product, sales and/or other team members; as requested, researches policy, coverage and eligibility provisions on a variety of situations and provides results to appropriate internal and/or external contacts.

Participates in and/or assists with "special" Company projects, including CAT planning, organization, and preparation as directed.

Dynamically enhances Company's success by taking advantage of learning and development opportunities and personally integrating positive actions to improve individual performance.

Skills and Expertise

Qualities : quality- oriented; detail-oriented; self-starter; team player; multi-tasker; adaptability; flexibility; strong work ethic; positive "can do" attitude; collaborator; financially-oriented; service-oriented; coachable; dependable.

Strong skill sets in the following areas : effective decision-making; time management/working under tight deadlines; information and financial review and analyses; organization; problem

analyses/solving; active listening; asking productive questions with an ability to apply learned information to a variety of related or similar situations; oral and written communication; interpersonal communication.

Strong knowledge of : various personal lines products, including residential homeowners and personal umbrella products; depending on area of focus, property-related (1st party) and/or liability-related (3rd party) principles, practices, processes and terminology; business writing, grammar and punctuation rules; telephone and email business etiquette rules; desktop computer operations; standard business software and web-based engine operations (e.g., Microsoft Word, Microsoft Excel, Microsoft Outlook and Internet Explorer). MS Access, MS PowerPoint and Xactimate a plus.

Licenses, Education and/or Experience

Bachelor's Degree and two or more years residential property (1st party) or liability (3rd party) experience or equivalent. Must hold a current 6-20 Claims Adjuster or equivalent (for other applicable states) license, as required by job opening.

The Details

Full - Time Monday-Friday, 8:00 am - 5:00 pm, some Claims Analysts' schedules may vary to ensure customer needs are met or exceeded.

Exempt Position

Competitive Benefit Package offered, including health, dental and vision care.

About Us...

Offering residential property insurance products in places exposed to hurricanes is one thing. Doing it with excellence and specializing in hurricane exposed property is entirely another. That's what we do. Through sophisticated pricing techniques, quality and timely claims handling, careful reinsurance pricing, experienced underwriting and a friendly staff, we provide the quality service and competitive pricing our customers deserve.

We offer our products in Florida, New York, New Jersey, Delaware, South Carolina, North Carolina, Mississippi, Virginia and Rhode Island and will soon have products up and running in Louisiana, Alabama and Maryland. Our headquarters are located in Gainesville, FL, and we have an additional underwriting- focused office in Ambler, PA.

We work in an entrepreneurial, team-oriented and results-focused culture, which also provides the stability of being an established Company that is highly respected and trusted by its policyholders, agents, insurance carriers, re-insurers and insurance regulators. We are currently a team of 100+ employees who are encouraged and supported to challenge ourselves and each

other to learn and grow within the Company, while sharing in Company profits. We strongly believe in hiring smart, motivated people who want to join us, roll up their sleeves and stay around in order to make a positive difference. Our exceptionally low turnover rate reflects that Harbor Claims is full of people who are happy doing what they do.

If you are “smart with heart”, then this is the place for you. We welcome your interest and look forward to communicating with you.