



Claims Analyst I

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 I's are our entry-level team members who come in on the ground floor to learn how we go about handling claims. While continually learning about claims in designated states in which we do business, our claims analyst I's initially focus their attention on providing constant, top-quality and highly-responsive service to our customers in order to successfully handle first notice of loss (FNOL) communications and or routine claims inquiries and/or issues from policyholders, agents and other Company team members. Concurrently, in order to expose the Claims Analyst I's to the "nuts and bolts" of the Harbor Claims way, our Claims Analyst I's provide other administrative and technical assistance in support of their team. Eventually, as their knowledge base expands, our Claims Analyst I's are tasked with handling routine claims files within minimum levels of authority and then receive increased exposure to more challenging files as they demonstrate mastery and ability. Our Claims Analyst I's have varied backgrounds, but 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 specialists.

Most of our employees on our Harbor Claims team, including our Harbor Claims Analyst I'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

Under close 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 claimants', agents' and third party representatives' routine claims, policy and other related inquiries and issues; handles FNOL communication and/or communicates with customers on assigned pending claims files on an ongoing basis.

Within minimum levels of authority and required time frames and with close 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 minimum authority levels and time frames, with close supervision, and adeptly utilizing assigned tools, analyzes claims information to determine appropriate settlement; communicates with claimant regarding settlement; settles claim and closes files; when outside scope of authority, clearly communicates pertinent information regarding files and works with other assigned analysts and/or leaders to ensure prompt resolution of claims.

Maintains 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.

As requested by leaders and/or other analysts, assists in review of designated files for subrogation potential; as warranted, identifies potential subrogation opportunities; clearly communicates findings to leaders, other analysts and/or 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.

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 good questions to learn about claims handling; oral and written communication; interpersonal communication.

Strong knowledge of: 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 and MS PowerPoint a plus.

Licenses, Education and/or Experience

For external candidates applying to a Claims Analyst I position: Bachelor’s Degree or equivalent work experience. Insurance-related degree or residential property claims customer service experience is highly desirable. A current 6-20 adjuster license, other applicable states’ adjuster license/s and/or required obtainment of specified license/s within three months of hire, specific to the job opening, is required.

For internal candidates applying to the Claims Analyst job family as a Claims Analyst I:

Maintains a current 6-20 adjuster license and/or applicable states’ adjuster license/s *AND*

Demonstrate strong competency in all of the qualities, skill sets and knowledge bases listed above under *Skills and Expertise; AND*

Demonstrate mastery of and/or a strong foundation in all claims-related areas specified for the Customer Support Representative II in the *Customer Support Mastery Training Log* located on the shared drive -- I:\Operations\CST Team Training Log *AND*

Demonstrate an ability to complete all claims-related tasks outlined for the Customer Support Representative II in the *Customer Support Mastery Training Log* located on the shared drive -- I:\Operations\CST Team Training Log.

Consideration will also be given to internal candidates who may be in other equivalent Company positions outside of customer support as well.

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.