



Claims Team Leader

Job Family 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 Team Leaders are experienced claims professionals who are also charged with the day-to-day leadership and supervision of an assigned claims team. In fact, our Claims Team Leaders serve a vital role in our Company's success by utilizing their demonstrated and dynamic leadership strengths to focus their efforts on front-line day-to-day coaching, supervising & leading our claims analysts and/or field adjusters, while also continuing to carry out their respective day-to-day duties as "working" team members. In other words, depending on our business needs and resulting assignments, our claims team leaders also continue to "lead from the front" by focusing on handling a variety of claims.

Most of our employees on our Harbor Claims team are in positions that are included in our claims analyst progressive job series, comprised of claims analyst I, II and III or our field adjuster job series, made up of field adjuster I, II and III. By utilizing a progressive job series, our claims analysts or field adjusters 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 and senior 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. A field adjuster is differentiated from a claims analyst in that the field adjuster is out in the field on a day-to-day basis inspecting claims while the claims analyst are our internal "desk" adjusters located at our headquarters office who might, depending on the type, severity and/or location of the claim, request a field adjuster or an independent adjuster go out and investigate a claim on the Company's behalf.

The other positions on our claims team include our previously discussed claims team leaders, as well as our claims team specialists. Both positions require incumbents who are exceedingly well-versed in – and passionate about – claims handling 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. Whereas our team leaders demonstrate strong leadership skills and serve in a supervisory role for the Company while carrying out their day-to-day claims handling duties, our claims team specialists are also expected to carry out their assigned day-to-day claims duties as "working" analysts or field adjusters, while also continually demonstrating exceptional technical knowledge about their niche areas of

claims expertise. Due to the breadth of their knowledge, they serve as the “go to” for the claims, customer support and underwriting 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 handle an increased pending and/or new claims file load in order to ensure the Company provides outstanding claims service to all customers at all times. 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), teach current team members about new information and/or tasks and/or educate multiple team members on a large-scale, even Company-wide, basis about a discipline in which the incumbent demonstrates proven skill and knowledge. Finally, both our team leaders and specialists may actively contribute to or spearhead a myriad of special projects producing important results and positive impact for the Company.

Team leaders are selected through a competitive interview and selection process, which may include the significant involvement of current team members. In line with our progressive job series, team specialists may be eligible to “learn and earn” the position by proving mastery of a wide range of advanced requirements, as well as a demonstrated ability to effectively teach and train.

Job Responsibilities

Plans, organizes, supervises and evaluates the performance of an assigned claims team; with team, develops, implements and monitors work plans to achieve Company’s mission, goals and performance measures; supervises, participates in developing, recommends, implements and continually works to improve work programs, plans, processes, procedures and tools (i.e. manuals) applicable to team responsibilities in order to achieve or exceed Company goals and Company quality and service standards; participates in the selection and hiring of team members in accordance with Company’s principles, practices, business needs and mission; ensures appropriate and efficient staffing levels; organizes and schedules team to ensure business requirements are met or exceeded.

Supervises, monitors and evaluates the performance of assigned team members; assists in establishing team’s results-oriented performance goals and requirements and individual team members’ growth and development targets; regularly monitors performance and provides coaching for performance improvement and development; recommends career advancements and other rewards to recognize performance; recommends disciplinary action, up to, and including, termination, to address performance deficiencies, in accordance with Company policies.

Provides leadership and works with unit to create and foster a high performance, service-oriented work environment that supports the Company’s mission, objectives and service expectations; provides leadership and participates in programs and activities that promote a positive team environment.

With senior leaders, other team leaders and/or assigned team specialists, actively assists and participates in providing and/or coordinating ongoing team training; ensures that team members engage in useful learning and development opportunities.

As assigned, may conduct random, in-depth audits of individual team members’ work product and/or desk work flow/evaluations to ensure compliance with Company’s established practices and quality and service expectations and to identify additional training opportunities, individually and/or team-wide; when issues are present, effectively communicates with individual, other team leader/s and senior leader/s and follows-up to ensure that appropriate, immediate and long-term action is taken to rectify any potential or recurring issues; assists in development of team audit practices and procedures; performs and/or reviews results from claims file quality audits, as directed.

Monitors assigned claims team's customer service and provides outstanding service to Harbor Claims external and internal customers, including claimants, their agents, third party representatives, carrier representatives and/or regulatory authorities; utilizes tact, diplomacy and professional communication skills to positively represent Harbor Claims in telephone and email contacts; per Harbor Claims guidelines, quality and time standards and governmental regulations; appropriately, professionally and correctly responds via telephone and email interactions to a wide range of routine to complex claimants', agents', third party representatives' carrier representatives' and/or regulatory authorities' claims, policy and other related inquiries and issues; applies advanced claims knowledge, experience and expertise to respond to external contacts' requests and/or inquiries; may serve as a Harbor Claims representative and key contact for regulatory agency/ies and/or important carrier contacts.

Assigns and/or oversees assignment of 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; correctly reviews, assesses and applies independent and/or field adjusters' findings in order to appropriately handle the respective claims; assists in monitoring independent and/or field adjusters performance for Company; recognizes and communicates positive performance, as well as opportunities for improvement, to senior leaders.

Supervises claims handling duties of assigned claims analysts and/or field adjusters to include all of the following duties, which will also be performed by the leader: 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 required, 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 claims files, many which may be of the highest complexity and/or of the highest value/exposure-level and/or which may be attorney-represented; when claim is outside scope of authority or is attorney-represented, actively and professionally works the file while maintaining clear communication and ongoing interaction with senior management, internal legal counsel and/or outside legal counsel, as appropriate, to ensure prompt timely and fair resolution of claims; serves as Company claims representative in mediation and/or court proceedings, as required.

Oversees maintenance of assigned team's files and maintains exceptionally thorough, accurate claims files in compliance with governmental regulations and Company standards; ensures team efficient use of and efficiently and effectively utilizes multiple Carrier and Harbor Claims Information Systems/Programs to accurately maintain Claims files and file diaries.

Supervises subrogation review performed by assigned team members and 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; guides, supports and assists other team members in subrogation communication and follow-up, as necessary.

Actively contributes as a member of the Harbor Claims Team by providing assistance, guidance and direction to a variety of team member, including claims, underwriting, customer support, product, sales and/or other team members; via the regular communication of specialized claims information and insight, works closely and collaboratively with Legal, senior leaders and other applicable leaders to assist in ensuring Company's success.

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

Coordinates, oversees, participates in and/or carries out “special” projects either independently or as member of a group, as appropriate.

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; strong leadership.

Advanced 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; oral and written communication; interpersonal communication; leading, coaching and mentoring.

Strong knowledge of: personal lines products, including residential homeowners and personal umbrella products; excess and surplus lines products; thorough understanding of property-related (1st party), liability-related (3rd party) and/or litigation-focused principles, practices, processes and terminology; effective leadership philosophies, principles and practices; risk segmentation; insurance pricing; basic tenets of business planning and strategy; business writing, grammar and punctuation rules; telephone and email business etiquette rules; desktop computer operations; standard business software and web-based engine operations, including Microsoft Word, Microsoft Excel, Microsoft Outlook, MS Access and MS PowerPoint a plus. Xactimate knowledge required.

Licenses, Education and/or Experience

For external candidates applying to a claims team leader position: Bachelor’s Degree from an accredited university + six or more years of residential property claims handling, liability claims handling, litigation-focused claims handling and/or other closely-related experience. Demonstrated leadership abilities are required. Significant supervisory experience is highly desirable. Must hold a current 6-20 Claims Adjuster or equivalent (for other applicable states) license/s, as required by job opening.

In order for an internal claims team member to be selected as a claims team leader, he/she must participate in a formal selection process and, at the minimum:

Have earned a Bachelor’s Degree from an accredited university AND

Maintain multiple adjuster licenses, including a current 6-20 adjuster license and other assigned states’ adjuster license (depending on business needs) **AND**

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

In addition, demonstrated leadership abilities are required. Significant supervisory experience is highly desirable.

The Details

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

Exempt Position

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

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