



Job Description

Job Title: Claims Representative I

Classification: Exempt

Area of Service: Claims

Supervisor: Director of Claims

Grade: E1

AMERIND Risk is a federally chartered corporation created by its Members, the governmental units of federally recognized Tribal Nations that administer federally funded housing programs for American Indian and Alaska Native families. AMERIND Risk has the operating authority to work with Tribal Governments, Enterprises, and Citizens for Property and Liability, Workers Compensation, Homeowners and Renters, Employee Benefits coverage, Critical Infrastructure development and Fleet Automotive.

Position Characteristics and Attributes

- Problem-solving and analytical thinking
- Strong verbal and written communication skills
- Ability to handle multiple tasks simultaneously
- Interest in discovering and developing new ideas
- Service and people oriented
- Agile and adaptability in decision making
- Problem solving approach that suggests trustworthiness
- Familiarity of technology infrastructure and user of technology tools

Job Summary

Handles first and third party property and liability claims for Homeowners and Commercial lines. Investigates and prepares property damage estimates utilizing industry standard software. Should also have familiarity with general claims handling software. Should have exceptional verbal and written communication skills.

This job description does not represent an inclusive list of all duties encompassed in this position.

Job Responsibilities

- Communicates with customers and associates over the telephone, in person, and in written correspondence.
- Takes initial calls and provides instructions on claim filing requirements.
- Investigates claims on-site, evaluating damages, complete coverage analysis, damage assessments, cause/origin determination and submit a field report with a narrative, estimate, photos and any other pertinent information for the damages.
- Utilizes policy and investigation reports to determine compliance and validity of claims for processing or denial.



- Interviews claimants, specialists, witnesses, physician or other professionals as necessary.
- Determine liability and total value of claim; negotiate settlements and make recommendations regarding litigation.
- Issues denial notification when claim is not covered or does not meet deductible level.
- Obtains police reports, issue restitution notifications, requests deductible payments, and processes claim payments.
- Consults with attorneys regarding claims to control costs and assist in making decisions and actions.
- Negotiates directly with the claimants as necessary.
- Assists with workflow and the number of claims that are assigned to each examiner.
- Manages the repair process utilizing our DRP Program and administration of repairs with a contractor.
- Manages the daily task list of claims which are assigned to each examiner
- Reviews and follows up on claims as needed, and closes files as appropriate.
- Performs subrogation and recovery of property claims where there is another responsible party.
- Maintains claim files and other related documents pertinent to insurance claim activities.
- Performs a wide variety of typing assignments which are sometimes confidential in nature; operates personal computer to enter data, draft, edit, revise, and print letters, tables, reports, and other materials.
- Maintains confidentiality of all information.
- Participates in cross-functional team process improvement projects.
- Performs other duties as assigned.

Supervision of Others

N/A

Minimum Qualifications

- Associate's Degree in Insurance, Economics, Business Administration or related field
- Bachelor's Degree in Insurance, Economics, Business Administration or related field preferred
- AIC designation required
- Certificate(s) in Property Examiner, Residential Estimating, California Earthquake or Flood Adjusting courses from accredited institution preferred
- Water Damage Restoration Tech Certification preferred
- Minimum of three years of desk adjusting experience involving property claims
- Minimum of three years of field adjusting experience using software applications such as Symbility, Xactimate, or similar preferred
- Valid Driver's License
- Must be able to successfully pass a background investigation.

Conditions of Employment

- Continued employment is contingent upon the successful achievement of Part A of the Associates in General Insurance (AINS) 21 within 90 days from date of hire.
- Employee must obtain full AINS designation within the first two years of employment.



Knowledge/ Skills/ Abilities

- Knowledge of applicable federal, state, tribal, and local laws, regulations, and requirements.
- Knowledge of property, auto, and liability insurance laws, policies, and regulations.
- Knowledge of medical and insurance terminology, and of claims processing practices.
- Knowledge of occupational safety theory, procedures, and equipment.
- Ability to communicate effectively in the English language, both verbally and in writing.
- Ability to analyze situations and adopt appropriate courses of action.
- Ability to work effectively under stressful conditions.
- Ability to interact and maintain good working relationships with individuals of a varying social and cultural backgrounds, employees and officials.
- Ability to develop and interpret policies, procedures, and regulations.
- Ability to maintain an accurate and organized filing system of complex insurance records and reports.
- Ability to handle multiple tasks and meet deadlines.
- Ability to exercise independent judgement.
- Ability to train and present information to others.
- Ability to follow oral and written instruction.
- Ability to collect and analyze data, and prepare and present accurate reports and recommendations.
- Skill in performing statistical and mathematical computations.
- Skill in preparing, presenting, reviewing, and analyzing insurance claims, forms, and reports.
- Skill in providing excellent customer service.
- Skill in operating business computers and office machines, including in a Windows environment, specifically Word, Excel, Access, and presentation software (such as PowerPoint).
- Database management skills
- Excellent telephone communications skills.

Working Conditions & Physical Demands

- Typical business office setting with moderate noise level and outdoor settings with a high noise level.
- Non-office environment may be encountered for offsite presentations and support of company activities.
- Exposure to natural weather conditions and temperatures, various dusts, smoke and mists, and normal debris and hazards may occur while performing outdoor duties.
- Must be able to for work at a computer and phone for more than 6 hours per day.
- Must be able to speak clearly.
- Must be able to use hand for dexterity of motion.
- Frequently require to stand, walk, and reach with hands and arms.
- Must have the ability to occasionally lift 20+ lbs.
- Must have ability to climb ladders for a property inspections.
- Must be willing to travel as necessary.



Physical Exam

Employee is required to successfully pass an annual physical exam to certify that the incumbent is capable of performing the physical demands of the job as described below.

Hiring of AMERIND employees is subject to 7(b) of the Indian Self-determination Act. (25 U.S.C 450e(b)), which requires that, to the greatest extent feasible, preference and opportunities for training and employment shall be given to Native Americans and Alaska Natives.