

Texas Windstorm Insurance Association

Job Description

Department: Claims

Position: Claims Examiner :

Reports to: TWIA TFPA Claims Manager

Job Summary

Provides prompt, cost effective and efficient examination, investigation and settlement of insurance claim by exercising independent decision making skills and judgment within designated authority.

Job Specific Key Responsibilities

- In coordination with Adjuster, analyzes and manages claims by verifying coverage, investigating and gathering pertinent information to determine the exposure on the claim; manages claims through well-developed action plans to an appropriate and timely resolution.
- Calculates and assigns timely and appropriate reserves to claims; monitors reserve adequacy throughout the life of the claim.
- Negotiates settlements or denies payments where no overage, liability or compensability exists.
- Communicates decisions in a clear and professional manner.
- Recognizes and properly addresses coverage issues, potential fraud, and subrogation; following TWIA and TFPA guidelines.
- Documentation
 - Pay and process claims within designated authority level.
 - Enter claim payments, reserves and new claims on computer system, inputting concise yet sufficient file documentation.
 - Conduct detailed damage and bill reviews; expense control.
 - Adjust a caseload of assigned files in accordance with policies and procedures.
 - Maintain a current plan of action on all assigned claims.

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Examiner Criteria

- Goal oriented
- TX (all lines) property casualty adjusting license
- Claim processing system, Microsoft Office, Xactimate, and related software
- Good written and oral communication skills
- Well organized & disciplined work habits
- Ability to work effectively in a highly flexible environment
- Customer service orientation
- Ability to professionally interact with agents, policyholders, vendors, attorneys & internal staff
- Technically qualified to adjust & oversee Building, Contents, Business Income, Extra Expense & Flood coverages
- Prefer graduate of 4 year accredited college or university
- Ability to contribute to a collaborative environment by consistently demonstrating teamwork, high motivation, positive behavior and effort to achieve goals and objectives.
- Knowledge of residential and commercial construction
- Examiner - 10 years experience with 5 in the field

Flexibility

1. Must have the ability to expand and contract specific job roles during peak and low work periods.
 - a. During low work periods, Supervisors and Managers should be able to drop down to Examiner or other roles as defined by the Association's needs.
 - b. Technical staff should be able to drop down into commercial property inspection roles during low work periods.