

# Cornerstone National Insurance

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## **Position Title:** Field Claims Representative

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**Opportunity Location:** Kansas City, MO

### **Position Description:**

#### **SUMMARY**

Under the general supervision of the Vice President of Claims, performs all duties associated with investigating, analyzing and processing insurance claims involving casualty and property losses. Verifies coverage, determines liability, assesses damages and negotiates settlements within prescribed limits of authority, in accordance with established procedures, and consistent with legal and contractual obligations of the company. May be assigned duties with regard to catastrophe storm teams.

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

Verifies insurance coverage, limits available, and effective policy dates. Examines applicable policies and endorsements.

Investigates to establish facts surrounding claims such as interviewing insureds, claim and taking recorded statements when needed. Prepares diagrams and takes photographs of the scene, damages, etc. Prepares and reviews damage appraisals. Obtains and reviews police reports, fire reports, medical information and other pertinent information.

Evaluates claims based on facts developed from investigation and determines coverage, liability, damage amounts and other pertinent issues. Communicates with interested parties. Negotiates claim settlements.

Prepares and maintains file documentation regarding claim investigation, evaluation and action taken. Initiates reserve and check transactions, note entries, diary maintenance and other claim handling and processing functions.

Is accountable for performance of duties following established procedures and in accordance with policy provisions, up to the limits of authority specified. Is responsible for completing required reports in a timely manner.

Performs duties with regard to Catastrophe .

Other duties as assigned.

**QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION and/or EXPERIENCE:**

Bachelor's degree (B. A.) from four-year college or university; or equivalent years of experience and/or training; or equivalent combination of education and experience. Prior claims handling experience. Proficiency in handling complex or large claims. Superior communication skills and superior analytical and organizational skills. Must have proficient keyboarding and computer skills.

**LANGUAGE SKILLS:**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports and business correspondence. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**MATHEMATICAL SKILLS:**

Ability to calculate figures and amounts such as interest, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.

**REASONING ABILITY:**

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

**PHYSICAL DEMANDS:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to

enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally required to sit and talk or hear. The employee is occasionally required to stand; walk; use hands to finger, handle, or feel; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus. Must possess a valid driver's license supported by a good driving history. Must be able to physically and visually inspect property and automobiles.

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally exposed to outside weather conditions. The noise level in the work environment is usually moderate.

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*\*Please send your resume to [dspencer@cornerstonenational.com](mailto:dspencer@cornerstonenational.com).*