

Sentry Insurance

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Position Title: Claim Representative II

Opportunity Location: Davenport, IA

Salary/Wage Range: \$43,200 Depending on Experience & Qualifications

Preferred Skills:

- Bachelors Degree or equivalent work experience
- 0-2 years of related work experience
- Knowledge of insures, claim payment procedures, and familiarity with medical terminology
- Previous insurance experience and/or coursework
- Possess analytical abilities to review, exercise judgment, and evaluate claims to make sound decisions
- Able to review and interpret complex and detailed documents such as contracts, medical reports and insurance regulations
- Effective oral and written communication skills and human relations skills
- Ability to maintain confidentiality
- Personal computer and math skills beneficial
- Ability to meet the travel requirements of the job to include business related assignments, with limited notice, as business needs arise
- Travel may include driving, flying or any other necessary form of transportation

Occupation Responsibilities

- Verifies coverages and investigates losses by gathering pertinent information

- Takes recorded statements, obtains pertinent information i.e., police and medical reports, appraisals, estimates, photographs, degree of disability, rehabilitation potential, etc., and evaluates damages/eligibility for benefits, determines liability and sets reserves
- Evaluates claims and charges submitted by insureds and medical providers to determine eligibility for benefits, checking for misrepresentation, preexisting conditions and mandated state benefits if applicable
- Documents all decisions, correspondence, reports and discussions that occur during the investigation
- Denies coverage where coverage does not exist
- Settles and pays claims within assigned authority limits
- Detects potential problems or trends that require additional review, investigation or research and refers to Senior Claim Representative
- Advises the Claim Department of any special problems i.e., questionable repair shops
- Obtains and maintains state adjuster licenses as required
- Receives claim assignments from established workflow and systems
- Adheres to state specific compliance issues for assigned jurisdictions
- Confers with higher level technical claim personnel for guidance and direction to ensure the file is handled properly
- Completes claim by evaluating the loss and settling the claim
- Determines if subrogation exists and takes steps necessary for recovery
- Coordinates the payment of benefits with other insurance carriers if applicable
- Monitors claim files during initial and residual periods to ensure file currency
- Refers the payment or denial of claims that exceed assigned authorization limits to Senior Claim Representative or Claim Manager with settlement recommendation
- Works closely with the health facility, repair facility, and/or contractors to facilitate necessary services or repair work
- Notifies Underwriting of any adverse findings on a particular risk
- Accurately codes data submitted to outside agencies or other Sentry functions
- Provides pertinent background information to legal counsel and assists as possible in reaching an in-court or out-of-court settlement in litigation situations
- Participates in administering fraud control procedures, evaluating and preparing reports, and drafting responses to formal complaints

**If you have any question please contact [Javier Sotelo](#) or submit your resume/profile to [Sentry Insurance website](#).*