

Outside Property Claim Representative Trainee – TYLER, TX

Job ID: 16809BR

Job Category: Claim

Location: Tyler, TX

Posted Date: August 14, 2018

Company Information

Solid reputation, passionate people and endless opportunities. That's Travelers. Our superior financial strength and consistent record of strong operating returns mean security for our customers – and opportunities for our employees. You will find Travelers to be full of energy and a workplace in which you truly can make a difference.

Job Summary

This is an entry level position that requires satisfactory completion of required training to advance to Claim Professional, Outside Property. This position is intended to develop skills for investigating, evaluating, negotiating and resolving claims on losses of lesser value and complexity. Provides quality claim handling throughout the claim life cycle (customer contacts, coverage, investigation, evaluation, reserving, negotiation and resolution) including maintaining full compliance with internal and external quality standards and state specific regulations. As part of the hiring process, this position requires the completion of an online pre-employment assessment. Further information regarding the assessment including an accommodation process, if needed, will be provided at such time as your candidacy is deemed appropriate for further consideration. This job does not manage others This job works under Close Supervision: Work is reviewed at several steps along the way. (Generally pertains to trainee positions.)

Marketing Description

This position services Insureds and Agents in Tyler, Longview and Mount Pleasant, Texas. Therefore, qualified candidates must reside in these areas currently or be willing to relocate within 3 months from hire in order to be considered for the position.

Primary Job Duties & Responsibilities

Completes required training which includes the overall instruction, exposure, and

preparation for employees to progress to the next level position. It is a mix of online, virtual, classroom, and on-the-job training. The training may require travel. The on the job training includes practice and execution of the following core assignments: Handles 1st party property claims of moderate severity and complexity as assigned. Establishes accurate scope of damages for building and contents losses and utilizes as a basis for written estimates and/or computer assisted estimates. Broad scale use of innovative technologies. Investigates and evaluates all relevant facts to determine coverage (including but not limited to analyzing leases, contracts, by-laws and other relevant documents which may have an impact), damages, business interruption calculations and liability of first party property claims under a variety of policies. Secures recorded or written statements as appropriate. Establishes timely and accurate claim and expense reserves. Determines appropriate settlement amount based on independent judgment, computer assisted building and/or contents estimate, estimation of actual cash value and replacement value, contractor estimate validation, appraisals, application of applicable limits and deductibles and work product of Independent Adjusters. Negotiates and conveys claim settlements within authority limits. Writes denial letters, Reservation of Rights and other complex correspondence. Properly assesses extent of damages and manages damages through proper usage of cost evaluation tools. Meets all quality standards and expectations in accordance with the Knowledge Guides. Maintains diary system, capturing all required data and documents claim file activities in accordance with established procedures. Manages file inventory to ensure timely resolution of cases. Handles files in compliance with state regulations, where applicable. Provides excellent customer service to meet the needs of the insured, agent and all other internal and external customers/business partners. Recognizes when to refer claims to Travelers Special Investigations Unit and/or Subrogation Unit. Identifies and refers claims with Major Case Unit exposure to the manager. Performs administrative functions such as expense accounts, time off reporting, etc. as required. Provides multi-line assistance in response to workforce management needs; including but not limited to claim handling for Auto, Workers Compensation, General Liability and other areas of the business as needed. May attend depositions, mediations, arbitrations, pre-trials, trials and all other legal proceedings, as needed. Must secure and maintain company credit card required. In order to perform the essential functions of this job, acquisition and maintenance of

Insurance License(s) may be required to comply with state and Travelers requirements. Generally, license(s) must be obtained within three months of starting the job and obtain ongoing continuing education credits as mandated. In order to progress to Claim Representative, a Trainee must demonstrate proficiency in the skills outlined above. Proficiency will be verified by appropriate management, according to established standards. Perform other duties as assigned.

Minimum Qualifications

High School Diploma or GED and one year of customer service experience OR Bachelor's Degree required. Valid driver's license – required.

Education, Work Experience & Knowledge

Bachelor's Degree preferred or a minimum of 2 years of work OR customer service related experience preferred. Bilingual candidates are encouraged to apply.

Job Specific & Technical Skills & Competencies

Demonstrated ownership attitude and customer centric response to all assigned tasks – Basic Verbal and written communication skills -Intermediate Attention to detail ensuring accuracy – Basic Ability to work in a high volume, fast paced environment managing multiple priorities – Basic Analytical Thinking – Basic Judgment/ Decision Making – Basic

Environmental/Work Schedules/Other

Exposure to Excess Noise – Occasionally Exposure to Dirt, Dust, Fumes, Smoke, Gases, or Other Irritating Substances – Frequently Exposure to Variable Weather Conditions – Continuously Weekend work hours – Occasionally Overnight work hours – Occasionally Holiday work hours (Federal and religious) – Occasionally Travel – Occasionally Flexibility and willingness to work extended work day hours with intermittent weekend hours given volume of work with minimal notice given.

Physical Requirements

Operates standard office equipment – Continuously Sitting (can stand at will) – Continuously Standing – Continuously Lifting items up to 36-50 pounds – Frequently Climbing unprotected heights (ladder, rooftop, stairs, loading dock) – Frequently Use of Keyboards, Sporadic 10-Key – Continuously Working in a confined or restricted area – Frequently Driving – Continuously This position requires the individual to access and inspect all areas of a dwelling or structure, which is physically demanding requiring the

ability to carry, set up and climb a ladder weighing approximately 38 to 49 pounds, walk on roofs, and enter tight spaces (such as attic staircases and entries, crawl spaces, etc.). While specific territory or day-to-day responsibilities may not require an individual to climb a ladder, the incumbent must be capable of safely climbing a ladder when deploying to a catastrophe which is a requirement of the position.

Licensing or Certificates

Valid passport preferred.

Equal Employment Opportunity Statement

Travelers is an equal opportunity employer.