INSURANCE CLAIMS ANALYST

GENERAL RESPONSIBILITIES:

Under the direction of the Risk Manager, the position is responsible for handling claims and processes associated with the division’s automobile, property and general liability insurance, and the tracking of all required employee safety training.

ESSENTIAL TASKS
(These are intended only as illustrations of the various types of work performed. The omission of specific duties does not exclude them from the position if the work is similar, related, or a logical assignment to the position.)

- Complete policy renewal applications and prepare requisitions for premium payments for insurance policies to include: Automobile, Property, General Liability, Excess Liability, Employee Dishonesty, Commercial Crime, and Student Nurses Liability.
- Analyze loss run reports.
- Work collaboratively with City and State Federal Emergency Management Agency (FEMA) officials, as needed, to process and report disaster claims.
- Collaborate with the Risk Manager and/or the Occupational Safety Specialist on liability and safety issues, potential incident investigation issues, and safety concerns reported by school administrators.
- Assist schools and departments in reporting losses; prepare the appropriate documentation to report a claim.
- Serve as a liaison between the claimant and the insurance company; consult with claims adjusters, attorneys, and insurance agency representatives on claims and insurance issues.
- Analyze and track all vandalism and theft reports received from schools or departments.
- Receive, track, calculate and prepare reports for all restitution payments due to VBCPS for theft and/or damages to schools, vehicles, and/or other school board property.
- Review and code all requisitions from schools & departments relating to replacement of stolen or vandalized property from the Risk Management Fund.
- Communicate with parents and administrators to resolve accident and/or injury and/or medical issues arising from insurance claims.
- Establish and maintain a data base of employees who have completed various training requirements; analyze participation and consult appropriate administrators when renewal is necessary.
- Prepare settlement proposals as directed by the Risk Manager for financial settlement of claims; advise insurance carrier on appropriate action.
- Create insurance claim reports for the Risk Manager as requested.
- Review monthly financial statements of insurance expenses; prepares request for payment along with requisitions for premiums fees.
- Provide support to the Risk Manager during the Request for Proposal process, review of submitted bids, and the negotiation of new contracts for VBCPS Insurance Broker.
- Cross-train with the Workers’ Compensation Claims Analyst and serve on various committees as assigned.
- Perform related work as assigned.

KNOWLEDGE, SKILLS AND ABILITIES

Must have a thorough knowledge of all aspects of automobile, property and general liability insurance. Must have a general knowledge of school operation procedures, the disaster recovery public assistance program with the City of Virginia Beach regarding FEMA, and the Virginia Department of Emergency Services. Must be skilled in performing insurance claim statistical analysis. Must have the ability to develop and present ideas effectively; establish and maintain effective working relationships with administrators and employees as well as outside agencies; effectively communicate both orally and in written form while maintaining confidentiality; and work independently and apply established procedures to varying situations. Must be proficient in Microsoft Office and Outlook and the use of technology used in reporting, analyzing, and processing insurance claims.
EDUCATION AND EXPERIENCE

Associate’s degree in the risk management field; or five (5) years in the automobile, property, and general liability insurance field or other appropriate related work experience may be substituted for the minimum qualifications.

PHYSICAL REQUIREMENTS

Must have the use of sensory skills in order to effectively communicate and interact with other employees and the public through the use of the telephone and personal contact as normally defined by the ability to see, read, talk, hear, handle or feel objects and controls. No significant standing, walking, moving, climbing, carrying, bending, kneeling, crawling, reaching, and handling, pushing, and pulling. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential tasks.

SPECIAL REQUIREMENTS

Possession of a valid driver’s license