

## **Claims Department Trainee**

Utica First Insurance Company

Responsible for the investigation, evaluation, establishment of exposure, negotiation and settlement of claims. Ensures all assigned claims are concluded promptly, equitably and economically within the provisions of the policy contract and in accordance with the damages presented.

This is an entry level position and the Claims Trainee will work under direct supervision and minimal authority.

### **Essential Job Duties**

- Receives a controlled number of new losses daily for handling.
- Reviews loss for purposes of coverage verification and potential exposure.
- Recommends and enters potential exposures to management for approval within company guidelines.
- If coverage cannot be verified, refers to management for further instructions and completes coverage investigation as directed.
- Promptly contacts insureds and claimants and conducts an investigation into the facts of the loss as directed and within company guidelines for Best Practices.
- Excellent customer service in all aspects of claims handling.
- With the guidance of management, determines liability using sound judgement and analysis of available facts.
- Answers correspondence received in conjunction with the claim in accordance with state guidelines. Returns telephone calls within 24 hours.
- Handles all claims within the guidelines of the state to which the trainee is assigned and in conjunction with the insurance laws and any other laws applicable to that claim. Adhere to Fair Claim Practices Acts established within a respective state.
- Makes investigative reports promptly to the file with clear and concise file documentation. Makes initial reports to the files as directed by management.
- Communicates effectively both orally and in writing with management and non-management personnel as well as insureds, claimants, agents, attorneys, appraisers, doctors and other insurance carriers and state insurance departments.
- Payments made in accordance with the laws established with the state. All payments are to be made within the guidelines for Best Practices.
- Negotiates settlement of claims with insureds, claimants and attorneys following established, authorized settlement authority under the guidance of management.
- Maintains a working diary as per Company guidelines for each assigned claim file which includes timely, accurate entry of data.
- Ensures that all subrogation is quickly identified and that proper subrogation letters are sent to responsible parties. Ensures that subrogation is entered into the claim system immediately.

### **Educational and Qualification Requirements**

- Bachelor's degree required.
- Strong communication skills.
- Strong customer service skills.
- Participate in courses and other selected self-study courses with an acceptable level of competencies pertaining to the position.
- Must prepare for any state licensing exams to fulfill licensing requirement. Employee must be in compliance with any state licenses.

**Please forward your resume' to: [employment@uticafirst.com](mailto:employment@uticafirst.com), or mail to:**

Utica First Insurance Company  
Employment Opportunities  
PO Box 851  
Utica, NY 13503-0851

Utica First conducts pre-employment screening examinations designed to prevent hiring individuals who use illegal drugs or individuals whose use of legal drugs indicate a potential for impaired or unsafe job performance. Any potential hire for Utica First will undergo screening for the presence of illegal drugs as a condition for employment. Utica First will not discriminate against applicants for employment because of past abuse of drugs.

Utica First Insurance is an established property and casualty Insurance company located in the Oneida County Industrial Park in Oriskany, NY. We have been in business for over 110 years. Utica First is an A rated company (Excellent) by AMBest.