

COMPETENCY-BASED OCCUPATIONAL FRAMEWORK FOR REGISTERED APPRENTICESHIP

General Insurance Associate

ONET Code: [43-9041.01](#)

RAPIDS Code: [2040CB](#)

Created: July 2019

Updated:

This project has been funded, either wholly or in part, with Federal funds from the Department of Labor, Employment and Training Administration under Contract Number DOL-ETA-15-C-0087. The contents of this publication do not necessarily reflect the views or policies of the Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement of the same by the US Government.

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ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban scholars have conducted research and offered evidence-based solutions that improve lives and strengthen communities across a rapidly urbanizing world. Their objective research helps expand opportunities for all, reduce hardship among the most vulnerable, and strengthen the effectiveness of the public sector.

Acknowledgments

We would like to thank several contributors to this framework. First, we would like to thank Mark Tapy and Julie Wilmes of Pinnacol Assurance for their help and guidance throughout the process, which has been critical for this framework's development. We would also like to thank Carolyn Renick at the US Department of Labor, who facilitated our connections with experts in the field to review this document.

We would also like to thank several people who have contributed to the development and vetting of this framework. They include Cindy Angelini of The Hartford, Liana Dyson of Pinnacol Assurance, Robert Pullion of Zurich North America, Daniel Serota of Aon, Kristin Trujillo of Pinnacol Assurance, and Mark Wagner of Claims Solutions and Analytics.

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Competency-Based Occupational Frameworks

The Urban Institute, under contract with the US Department of Labor, has worked with employers, subject matter experts, labor unions, trade associations, credentialing organizations, and academics to develop Competency-Based Occupational Frameworks (CBOFs) for Registered Apprenticeship programs. These frameworks define the **purpose** of an occupation, the **job functions** that are carried out to fulfill that purpose, the **competencies** that enable the apprentice to execute those job functions well, and the **performance criteria** that define the specific knowledge, skills, and personal attributes associated with high performance in the workplace. This organizational hierarchy—job purpose, job functions, competencies, performance criteria—is designed to illustrate that performing work well requires more than just acquiring discrete knowledge elements or developing a series of manual skills. To perform a job well, the employee must be able to assimilate knowledge and skills learned in various settings, recall and apply that information to the present situation, and carry out work activities using sound professional judgment, demonstrating an appropriate attitude or disposition and achieving a level of speed and accuracy necessary to meet the employer’s business need.

The table below compares the terminology of Functional Analysis with that of traditional Occupational Task Analysis to illustrate the important similarities and differences. While both identify the key technical elements of an occupation, functional analysis includes the identification of behaviors, attributes, and characteristics of workers necessary to meet an employer’s expectations.

Framework Terminology	Traditional Task Analysis Terminology
Job Function: the work activities that are carried out to fulfill the job purpose	Job Duties: roles and responsibilities associated with an occupation
Competency: the actions an individual takes and the attitudes he/she displays to complete those activities	Task: a unit of work or set of activities needed to produce some result
Performance Criteria: the specific knowledge, skills, dispositions, attributes, speed, and accuracy associated with meeting the employer’s expectations	Subtask: the independent actions taken to perform a unit of work or activity

Although designed for use in competency-based apprenticeship, these Competency-Based Occupational Frameworks also support time-based apprenticeship by defining more clearly and precisely what an apprentice is expected to learn and do during the allocated time period.

CBOFs are comprehensive to encompass the full range of jobs that may be performed by individuals in the same occupation. As employers or sponsors develop their individual apprenticeship programs, they can extract from or add to the framework to meet their unique organizational needs.

Components of the Competency-Based Occupational Framework

Occupational Overview: This section of the framework provides a description of the occupation including its purpose, the setting in which the job is performed, and unique features of the occupation.

Work Process Schedule: This section includes the job functions and competencies that would likely be included in an apprenticeship sponsor's application for registration. These frameworks provide a point of reference that has already been vetted by industry leaders so sponsors can develop new programs knowing that they will meet or exceed the consensus expectations of peers. Sponsors maintain the ability to customize their programs to meet their unique needs, but omission of a significant number of job functions or competencies should raise questions about whether or not the program has correctly identified the occupation of interest.

Cross-Cutting Competencies: These competencies are common among all workers and focus on the underlying knowledge, attitudes, personal attributes, and interpersonal skills that are important regardless of the occupation. That said, while these competencies are important to all occupations, the relative importance of some versus others may change from one occupation to the next. These relative differences are illustrated in this part of the CBOF and can be used to design pre-apprenticeship programs or design effective screening tools when recruiting apprentices to the program.

Detailed Job Function Analysis: This portion of the framework includes considerable detail and is designed to support curriculum designers and trainers in developing and administering the program. The detail in this section may be confusing to those seeking a more succinct, higher-level view of the program. For this reason, we recommend that the Work Process Schedule be the focus of program planning activities, leaving the detailed job function analysis sections to instructional designers as they engage in their development work.

- a. **Related Technical Instruction:** Under each job function appears a list of foundational knowledge, skills, tools, and technologies that would likely be taught in the classroom to enable the apprentice's on-the-job training safety and success.
- b. **Performance Criteria:** Under each competency, we provide recommended performance criteria that could be used to differentiate between minimally, moderately, and highly competent apprentices. These performance criteria are generally skills based rather than knowledge based, but may also include dispositional and behavioral competencies.

Using the Competency-Based Occupational Framework to Develop a Registered Apprenticeship Program

When developing a registered apprenticeship program, the Work Process Schedule included in this CBOF provides an overview of the job functions and competencies an expert peer group deemed to be important to this occupation. The Work Process Schedule in this document can be used directly, or modified and used to describe your program content and design as part of your registration application.

When designing the curriculum to support the apprenticeship program—including on-the-job training and related technical instruction—the information the Detailed Job Functions section could be helpful. These more detailed job function documents include recommendations for the key knowledge and skills that might be included in the classroom instruction designed to support a given job function, and the performance criteria provided under each competency could be helpful to trainers and mentors in evaluating apprentice performance and insuring inter-rater reliability when multiple mentors are involved.

General Insurance Associate Occupational Overview

Occupational Purpose and Context

General Insurance Associates respond to and process claims and support underwriting activities. They comply with legal, regulatory, and financial guidelines in the insurance industry. They often provide administrative and customer service support for their departments, including answering phone calls, filing, and data entry.

Potential Job Titles

Claims Adjuster, Claims Analyst, Insurance Claims Clerk, Claim Processing Specialist, Claim Service Representative, Claim Technician, Claims Customer Service Representative (Claims CSR), Claims Processor, Claims Representative, Claims Service Representative, Account Manager, Risk Manager, Underwriter

Attitudes and Behaviors

Highly detail-oriented and conscientious; able to communicate effectively with others; good customer service orientation and professional demeanor; efficient problem solver; able to multitask, adapt to new situations, and think critically; effective time manager; comfortable working in a fast-paced environment; highly ethical and conducts oneself with integrity and honesty. Forward thinking and open to upskilling as technology rapidly evolves.

Apprenticeship Prerequisites

N/A

Occupational Pathways

General Insurance Associates can grow in their roles and/or may develop specializations in different roles as Claims Processors or Underwriters, for example. They may work in a variety of insurance areas, including personal or commercial property and casualty insurance and/or specializations such as health, workers' compensation and disability, automotive, or life insurance.

Certifications, Licensure, and Other Credential Requirements

Credential	Offered by	Before, During, or After Apprenticeship
Associate in General Insurance (AINS)	The Institute	During, After

Job Functions

Job Functions	Core or Optional
1. Facilitate claims processing for policyholders	Core
2. Support underwriting activities and risk management	Core
3. Communicate well with customers and team members	Core
4. Conduct operational and processing tasks with order, accuracy, and diligence	Core
5. Ensure compliance with standards and policies	Core

Stackable Programs

This occupational framework is designed to link to the following additional framework(s) as part of a career laddering pathway.

Stackable Programs	Base or Higher Level	Stacks on Top of
N/A		

Options and Specializations

The following options and specializations have been identified for this occupation. The Work Process Schedule and individual job function outlines indicate which job functions and competencies were deemed by industry advisors to be optional. Work Process Schedules for Specializations are included at the end of this document.

Options and Specializations	Option	Specialization
N/A		

Levels

Industry advisors have indicated that individuals in this occupation may function at different levels, based on the nature of their work, the amount of time spent in an apprenticeship, the level of skills or knowledge mastery, and the degree of independence in performing the job or supervisory/management responsibilities.

Level	Distinguishing Features	Added Competencies	Added Time Requirements
Entry-level	Learning the claims and underwriting roles on the job from others; gains experience over time		
Senior-level	Mastery of the claims or underwriter role; considerable experience and greater independence		

Work Process Schedule

WORK PROCESS SCHEDULE		ONET Code: 43-9041.01
General Insurance Associate		RAPIDS Code: 2040CB
Job Title: General Insurance Associate		
Level:	Specialization:	
Stackable Program: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Base Occupation Name:		
Company Contact:		
Address:	Phone:	Email:
Apprenticeship Type: <input checked="" type="checkbox"/> Competency Based <input type="checkbox"/> Time Based <input type="checkbox"/> Hybrid		Prerequisites:

Job Function 1: Facilitate claims processing for policyholders			
Competencies	Core or Optional	RTI	OJT
A. Gather and verify information from policyholders and affected parties			
B. Consult policy documentation and determine the extent of coverage for claims			
C. Adjust or deny claims in consideration of deductibles and policy terms			
D. Prepare written reports to document findings about the claim, incident, and related records			
E. Approve and issue payments when charges are deemed allowable and acceptable			

Job Function 2: Support underwriting activities and risk management			
Competencies	Core or Optional	RTI	OJT
A. In interactions with new or existing customers, guide them through the underwriting process			

B. Document facts or information needed to assess policy coverage and risk			
C. Refer cases to underwriters when a change in policy or circumstances is determined to fall outside of usual conditions but may still be insurable			
D. Detect fraud and report to special investigators			

Job Function 3: Communicate well with customers and team members			
Competencies	Core or Optional	RTI	OJT
A. Establish and maintain courteous client relationships with prospective and existing policyholders			
B. Educate customers about policies, including availability, eligibility, policy changes, transfers, claim processing, billing, and decisions			
C. Communicate clearly with colleagues to support decision-making and the overall efforts of the team and organization			

Job Function 4: Conduct operational and processing tasks with order, accuracy, and diligence			
Competencies	Core or Optional	RTI	OJT
A. Input and maintain detailed and up-to-date claim files with data and analysis of coverage, damages, incident reports, correspondence, and related records			
B. Analyze submitted claims, bills, reports, and estimates for accuracy			
C. Handle data within the prescribed sequence and execute prompt processing of claims, documentation, and payments			
D. Comply with internal and external standards and requirements for reporting			
E. Review all material representation to ensure accuracy of any necessary measurement data			

Job Function 5: Ensure compliance with standards and policies

Competencies	Core or Optional	RTI	OJT
A. Comply with company's standards and customer service policies			
B. Stay up to date with company's policy rules and any implemented changes			
C. Take training from employer to stay current on legal and regulatory changes in the industry			

Related Technical Instruction Plan

COURSE NAME: Insurance Fundamentals	Course Number: INS 110
	Hours: 36 (3 credits)
LEARNING OBJECTIVES	
<p>Insurance Fundamentals offers an introduction to how insurance works, the different types of insurance commonly available, and the purpose of insurance. It provides an overview of the core areas in the insurance industry, such as marketing, underwriting and claims, and how insurance policies are structured.</p>	

COURSE NAME: Property and Liability Insurance	Course Number: INS 120
	Hours: 36 (3 credits)
LEARNING OBJECTIVES	
<p>Property and Liability Insurance covers an overview of the principles of insurance and policies, including regulation, financial considerations, marketing, underwriting, claims, and risk management and loss exposure.</p>	

COURSE NAME: Personal Insurance	Course Number: INS 220
	Hours: 36 (3 credits)
LEARNING OBJECTIVES	
<p>Personal Insurance provides an overview of the needs and loss exposures that individuals and families typically experience. It addresses the types of insurance coverage that individuals and families may use such as personal liability, marine, auto, life, health, and that offered by the government.</p>	

COURSE NAME: Commercial Insurance	Course Number: INS 240
	Hours: 36 (3 credits)
LEARNING OBJECTIVES	
<p>Commercial Insurance presents an overview of the needs and loss exposures that businesses and commercial enterprises typically experience. It addresses the types of insurance coverage that commercial organizations may seek such as property, business income, marine, crime, equipment, general liability, auto, workers' compensation, and other policies.</p>	

The above is a sample of the insurance-specific course requirements for an associate's degree in [business administration/general insurance](#). Other possible courses could include a focus on accounting or finance, business administration, and/or communications, including, for example those offered here: "Associate in General Insurance," The Institutes Risk and Insurance Knowledge Group, accessed June 28, 2019, <https://www.theinstitutes.org/program/associate-general-insurance-ains#overview>.

Cross-Cutting Competencies

COMPETENCY**		0	1	2	3	4	5	6	7	8
Personal Effectiveness	Interpersonal Skills									
	Integrity									
	Professionalism									
	Initiative									
	Dependability and Reliability									
	Adaptability and Flexibility									
	Lifelong Learning									
Academic	Reading									
	Writing									
	Mathematics									
	Science and Technology									
	Communication									
	Critical and Analytical Thinking									
	Basic Computer Skills									
Workplace	Teamwork									
	Customer Focus									
	Planning and Organization									
	Creative Thinking									
	Problem Solving and Decision Making									
	Working with Tools and Technology									
	Checking, Examining, and Recording									
	Business Fundamentals									
	Sustainable									
	Health and Safety									

** The names of the cross-cutting competencies come from the US Department of Labor’s Competency Model Clearinghouse, and definitions for each can be viewed at <https://www.careeronestop.org/CompetencyModel/competency-models/building-blocks-model.aspx>.

Cross-cutting competencies identify transferable skills—sometimes called “soft skills” or “employability skills”—that are important for workplace success, regardless of a person’s occupation. Still, the relative

importance of specific cross-cutting competencies differs from occupation to occupation. The cross-cutting competencies table, above, provides information about which of these competencies is most important to be successful in a particular occupation. This information can be useful to employers or intermediaries in screening and selecting candidates for apprenticeship programs, or to pre-apprenticeship providers who seek to prepare individuals for successful entry into an apprenticeship program.

The scoring system utilized to evaluate competency levels required in each cross-cutting skill aligns with the recommendations of the Lumina Foundation's Connecting Credentials Framework. The framework can be found at <http://connectingcredentials.org/wp-content/uploads/2015/05/ConnectingCredentials-4-29-30.pdf>.

Detailed Job Functions

Job Function 1: Facilitate claims processing for policyholders

Related Technical Instruction		
KNOWLEDGE	SKILLS	TOOLS & TECHNOLOGIES
<ul style="list-style-type: none"> • Understanding of employer’s claims policies and procedures • Basic financial terms and applications • Terminology specific to insurance claims 	<ul style="list-style-type: none"> • Being highly organized and detail oriented • Speaking clearly • Active listening • Asking questions • Researching independently • Thinking critically • Analysis • Basic arithmetic • Writing and notetaking • Ability to prioritize tasks and deadlines • Decision-making 	<ul style="list-style-type: none"> • Telephone systems (including computer-based systems) • Email • Insurance claims software applications • Company-specific policy databases

Competency A: Gather and verify information from policyholders and affected parties	Core or Optional
PERFORMANCE CRITERIA	
1. Speak with customers about incidents, including taking initial reports and/or verifying information in existing claims	Core
2. Interview and take statements, as necessary, from witnesses and affected parties	Core
3. Verify accident, incident, or situational facts among affected parties using information from reports, past claim activity, and/or policy and medical records	Core
4. Conduct follow-up phone calls and/or emails with experts (e.g., medical providers and/or other professionals) to substantiate claims	Optional
5. Consult with internal departments, as needed, to collect additional information or guidance on claims	Optional

Competency B: Consult policy documentation and determine the extent of coverage for claims		Core or Optional
PERFORMANCE CRITERIA		
1. Consult policy documentation and/or databases to investigate coverage and liability		Core
2. Review the circumstances of the claim in consideration of the policy		Core
3. Determine if losses being claimed are covered by the policy, consulting with others as needed		Core
4. Accurately appraise property values, if applicable		Optional
5. Calculate insurance coverage, including the costs of claim benefits and goods or services to be provided		Core

Competency C: Adjust or deny claims in consideration of deductibles and policy terms		Core or Optional
PERFORMANCE CRITERIA		
1. Based on the accumulation of evidence and the scope of the policy, decide if the claim will be approved, denied, or elevated to managers or other departments within the organization or potential litigation		Core
2.		Core
3. Note the outcome in the claims processing software system		Core
4. As needed, assign claims to an adjuster and monitor their work for compliance		Optional
5. Explain decisions and/or negotiate with parties as needed; make thorough documentation of denials in case of an appeal		Core
6. Alert internal stakeholders if fraudulence is suspected in claims being processed; work with special investigators as needed		Optional

Competency D: Prepare written reports to document findings about the claim, incident, and related records		Core or Optional
PERFORMANCE CRITERIA		
1. At every step in the life cycle of the claims process, document in-person and email interactions within the claims software interface and with paper documentation, as needed		Core
2. Keep good record keeping throughout, including uploading and filing documentation as presented by affected parties		Core
3. Procure, follow-up, and log any additional documentation (e.g., from medical, police, or payroll records) that provide evidence about the claim and decision		Core

Competency E: Approve and issue payments when charges are deemed allowable and acceptable		Core or Optional
PERFORMANCE CRITERIA		
1. Process bill payments (e.g., medical) and review for accuracy		Core
2. Process reimbursements related to insurance coverage (e.g., mileage and prescription) after reviewing for eligibility and accuracy		Optional
3. Process awards for damages and/or other claims received from outside parties on behalf of the policyholder		Core
4. Approve and issue payments within the claims processing software system or through other relevant procedures		Core

Job Function 2: Support underwriting activities and risk management

Related Technical Instruction		
KNOWLEDGE	SKILLS	TOOLS & TECHNOLOGIES
<ul style="list-style-type: none"> • Understanding of employer's underwriting policies and procedures • Basic financial terms and applications • Terminology specific to insurance underwriting <p>Understanding of potential risks to the business and customer from coverage</p>	<ul style="list-style-type: none"> • Being highly organized and detail oriented • Speaking clearly • Active listening • Asking questions • Researching independently • Thinking critically • Analysis • Basic arithmetic • Writing and notetaking • Ability to prioritize tasks and deadlines • Decision making 	<ul style="list-style-type: none"> • Telephone systems (including computer-based systems) • Email • Insurance claims software applications • Company-specific policy databases • Financial software

Competency A: In interactions with new or existing customers, guide them through the underwriting process	Core or Optional
PERFORMANCE CRITERIA	
1. Speak with customers to hear their needs and ask questions to better determine how to provide a policy to meet their underwriting needs	Core
2. Answer customer questions to educate them regarding policy options and to better understand their interest in coverage, deductibles, etc.	Core
3. Engage with customers throughout the process to update them about their application and policy considerations	Core

Competency B: Document facts or information needed to assess policy coverage and risk	Core or Optional
PERFORMANCE CRITERIA	
1. Gather relevant records from the applicant (financial, medical, etc.) to facilitate decision-making	Core
2. Verify the accuracy of information provided and gathered through research, including interviews with the customer and others and independent sources (including from websites)	Core
3. Draft an initial policy that meets the circumstances of the request	Core

4. Clearly document with notes and attachments for internal records information such as the application, accompanying materials, and assessments in company systems, databases, and recordkeeping	Core
5. Review documentation provided by the customer and others and assess the risk of the requested coverage	Core
6. Request and use, as needed, information from financial models and analyses to solve difficult issues related to the customer's potential risk to the company	Optional
7. Comply with regulatory requirements and company policy when writing coverage	Core
8. Assess risks to business operations and the financial losses to the company because of the potential coverage	Core

Competency C: Refer cases to underwriters when a change in policy or circumstances is determined to fall outside of usual conditions, but may still be insurable	Core or Optional
PERFORMANCE CRITERIA	
1. Consult with colleagues to determine how to classify customer needs if there is no existing policy that fulfills them	Core
2. Refer applications outside of standard financial limits to management for approval, particularly if risk is high	Core
3. As needed, consult underwriters to resolve application problems and questions regarding potential risk to the company	Core

Competency D: Detect fraud and report to special investigators	Core or Optional
PERFORMANCE CRITERIA	
1. Identify omitted or potentially falsified information on documents	Core
2. Check the veracity of omitted and false information through additional sources	Core
3. Notify special investigators of potential fraud with documentation in a timely way	Core

Job Function 3: Communicate well with customers and team members

Related Technical Instruction		
KNOWLEDGE	SKILLS	TOOLS & TECHNOLOGIES
<ul style="list-style-type: none"> Company's customer service policies and procedures Understanding of company's insurance and coverage policies 	<ul style="list-style-type: none"> Speaking clearly Active listening Asking questions Thinking critically Problem solving Decision making 	<ul style="list-style-type: none"> Telephone systems (including computer-based systems) Email Insurance claims software applications Company-specific policy databases

Competency A: Establish and maintain courteous client relationships with prospective and existing policyholders	Core or Optional
PERFORMANCE CRITERIA	
1. Interact with policyholders in a professional and courteous manner, regardless of client attitude	Core
2. Explain regulations and policies to customers clearly, such as instructions on proceeding with claims or policies	Core
3. Follow up with clients during and after service delivery to ensure that their needs were met	Core
4. Assist customers with additional service needs after covered incidents, including helping with follow-up activities, such as arranging transportation or making appointments	Optional

Competency B: Educate customers about policies, including availability, eligibility, policy changes, transfers, claim processing, billing, and decisions	Core or Optional
PERFORMANCE CRITERIA	
1. Handle incoming email and fax inquiries and respond appropriately	Core
2. Answer telephone inquiries and respond appropriately	Core
3. Add value to clients' experiences beyond their immediate requests	Optional

4. Act as an advisor by providing expertise to clients on complex problems and decision-making, without unduly guiding their decisions	Optional
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Competency C: Communicate clearly with colleagues to support decision-making and the overall efforts of the team and organization	Core or Optional
PERFORMANCE CRITERIA	
1. Provide administrative assistance to team members as needed	Core
2. Assist with generating and distributing operational reports	Optional
3. Bring issues to the attention of appropriate personnel, exercising judgment as to when and whether to alert others about decisions or items that impact them	Core
4. Work collaboratively with colleagues, including treating others with respect, honesty, and fairness	Core

Job Function 4: Conduct operational and processing tasks with order, accuracy, and diligence

Related Technical Instruction		
KNOWLEDGE	SKILLS	TOOLS & TECHNOLOGIES
<ul style="list-style-type: none"> • Understanding of employer's claims and coverage policies and procedures • Terminology specific to insurance claims and coverage 	<ul style="list-style-type: none"> • Project management • Being highly organized and detail oriented • Speaking clearly • Active listening • Asking questions • Researching independently • Thinking critically • Writing and notetaking • Computer skills 	<ul style="list-style-type: none"> • Telephone systems (including computer-based systems) • Email • Insurance claims software applications • Company-specific policy databases

Competency A: Input and maintain detailed and up-to-date claim files with data and analysis of coverage, damages, incident reports, correspondence, and related records	Core or Optional
PERFORMANCE CRITERIA	
1. Use technology, including common software features and packages, to aid with documentation and analysis	Core
2. Write clearly for an intended audience, including factual documentation in emails, reports, and briefs	Core
3. Document salient and relevant notes and findings pertinent to claims or policies in internal systems	Core
4. Compile data and documentation accurately (e.g., attach information to the claim file as needed, enter information into database systems, search for and retrieve related records)	Core

Competency B: Analyze submitted claims, bills, reports, and estimates for accuracy	Core or Optional
PERFORMANCE CRITERIA	
1. Record financial information, as obtained, accurately	Core
2. Check the veracity of records and claim information to determine accuracy and eligibility	Core
3. Check forms and documents for errors and review them for completeness	Core

4. Contact policyholders or other parties to obtain missing information	Core
5. Report questionable claims and/or problematic investigations to managers or others to review and settle	Core

Competency C: Handle data within the prescribed sequence and execute prompt processing of claims, documentation, and payments	Core or Optional
PERFORMANCE CRITERIA	
1. Transmit information and documentation to others rapidly (internally and externally) to obtain additional materials and/or to investigate	Core
2. Follow good project management protocol, including executing tasks efficiently to save time and cost, while completing work of high quality	Core
3. Adhere to company best practices to understand who is consulted next in the process and whether to escalate questions to management	Core

Competency D: Comply with internal and external standards and requirements for reporting	Core or Optional
PERFORMANCE CRITERIA	
1. Prepare documents for contracts, transactions, and/or regulatory compliance and ensure accuracy and completeness	Core
2. Follow appropriate protocols for documentation and validation of forms and materials in compliance with company and regulatory standards	Core

Competency E: Review all material representation to ensure accuracy of any necessary measurement data	Core or Optional
PERFORMANCE CRITERIA	
1. Review data from applicant to identify inconsistencies and irregularities	Core
2. Verify data, as needed, to confirm veracity or detect irregularities using additional sources	Core
3. Alert special investigators if noted inconsistencies appear to be material misrepresentations	Core

Job Function 5: Ensure compliance with standards and policies

Related Technical Instruction		
KNOWLEDGE	SKILLS	TOOLS & TECHNOLOGIES
<ul style="list-style-type: none"> • Understanding of employer's claims and coverage policies and procedures • Understanding of regulatory and legal environment of the insurance industry 	<ul style="list-style-type: none"> • Asking questions • Researching independently • Thinking critically 	<ul style="list-style-type: none"> • Company-specific policy databases • Company-specific training sessions (online and in-person)

Competency A: Comply with company's standards and customer service policies	Core or Optional
PERFORMANCE CRITERIA	
1. Apply guidelines and procedures—and use best judgment when there is room for discretion and interpretation—to respond to customer inquiries	Core
2. Notify others when noncompliance and deviation from standards could impact the company	Core
3. Use techniques to safeguard the company, such as appropriate control actions and standard methods of interviewing and investigating violations, as well as collecting evidence for use in prosecutions	Core

Competency B: Stay up to date with company's policy rules and any implemented changes	Core or Optional
PERFORMANCE CRITERIA	
1. Use organization's formal structures, rules, and procedures to guide one's work and ensure consistency with company practices	Core
2. Apply company's work ethics and values to communication style and conduct at work	Core
3. Implement company policy changes immediately within one's work and seek additional clarifying information, as needed	Core

Competency C: Take training from employer to stay current on legal and regulatory changes in the industry		Core or Optional
PERFORMANCE CRITERIA		
1. Take required and optional training from employer on pertinent standards and policies		Core
2. Request additional clarification and feedback when policies and/or training information is unclear		Core
3. Actively seek information on relevant legislation, policies, procedures, and standards and apply, as relevant, to day-to-day claims and/or underwriting work consistent with company policy		Core
4. Advise others within the organization on known legal or regulatory compliance matters, as needed		Optional

STATEMENT OF INDEPENDENCE

The Urban Institute strives to meet the highest standards of integrity and quality in its research and analyses and in the evidence-based policy recommendations offered by its researchers and experts. We believe that operating consistent with the values of independence, rigor, and transparency is essential to maintaining those standards. As an organization, the Urban Institute does not take positions on issues, but it does empower and support its experts in sharing their own evidence-based views and policy recommendations that have been shaped by scholarship. Funders do not determine our research findings or the insights and recommendations of our experts. Urban scholars and experts are expected to be objective and follow the evidence wherever it may lead.



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