

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			