## CALIPER COMPETENCY LIBRARY Insurance Examiner



Insurance Examiners investigate, analyze, and determine the extent of an insurance company's liability concerning personal, casualty, or property loss or damages, and attempt to effect settlement with claimants. They correspond with or interview medical specialists, agents, witnesses, or claimants to compile information. They calculate benefit payments and approve payment of claims within a certain monetary limit.

#### **Example positions**

Claim Representative, Claims Adjuster, Claims Analyst, Claims Examiner, Claims Representative, Claims Specialist, Field Liability Generalist, General Adjuster, Independent Insurance Adjuster, Litigation Claim Representative

#### COMPETENCIES

**Compliance –** Insurance Examiners work to ensure that they, team members, other employees, contractors, strategic partners, and other relevant stakeholders act in accordance with all pertinent rules, regulations, policies, and best practices, and that behavior in the organization meets the company's standards of conduct.

**Information seeking –** They are driven by an underlying curiosity and desire to know more about things, people, or issues. This involves going beyond routine questions and includes digging or pressing for exact information; resolving discrepancies by asking a series of questions; or conducting less-focused environmental scanning for opportunities or miscellaneous information that may be used in the future.

Composure and resiliency – Insurance Examiners are able to deal effectively with pressure, maintain focus and intensity, and remain optimistic and persistent, even under adversity. This competency includes the ability and propensity to recover quickly from setbacks, rejections, and conflicts and to maintain self-control in the face of hostility or provocation.

**Communicating** – They provide the information required by others in a concise, direct, and unambiguous way. They perceive how the message affects the receiver and strive to ensure that the receiver clearly understands the specifics and function of the message.

**Analytical thinking** – Insurance Examiners grasp the underlying concepts in complex information, are able to identify root causes of problems, and formulate solutions based on a synthesis of information.

**Deliberative decision making –** They tend to gather, consider, and evaluate all relevant information to make logical conclusions before being moved to action.

**Negotiating –** Insurance Examiners identify key bargaining points for all parties and work effectively toward win-win solutions.

**Accountability** – They take responsibility for their own performance and accept full ownership of issues, problems, and opportunities, regardless of the source.

### Representative behaviors

- Acts in accordance with policies, procedures, and quidelines
- Leverages experts and other key individuals as important sources of information
- Demonstrates the ability to remain resolute and resilient under stress
- Maintains a constructive, open dialogue with others

- Easily grasps the underlying concepts of complex information
- Considers all pertinent information before making a decision
- Collects, analyzes, and organizes relevant information to support selected approach
- Stays on top of open issues and opportunities in order to drive them to closure



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#### JOB MODEL

			OOD HODEL	-		
Leading	Active Communication	Interpersonal Dynamics	Decisions	Solving Problems	Managing Processes	Self- Management
			Deliberate Decision Making			Composure and Resiliency
			Decisiveness	Analytical Thinking	Compliance	Generating and Expressing Enthusiasm
	Negotiating					
	Active Listening					
	Communicating		Information Seeking			
	Instructing					
						Accountability
						Professionalism
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