

## Claims Representative Required Competencies

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<p><b>Customer Service/ Service Orientation</b>  <i>Understands principles and processes for providing customer services. This includes customer needs assessment, meeting quality standards for services, approaching conversations with empathy, managing conflict, and keeping customers informed.</i></p>
<p><b>Insurance Claims Principles and Practice</b>  <i>Knows and understands the core principles of insurance and can apply to operations.</i></p>
<p><b>Claims Handling</b>  <i>Uses company processes and state policies to facilitate claims processing for policyholders by gathering or requesting information, managing records, corresponding with stakeholders to manage and resolve open claims, identifying compensability red flags, and approving payments.</i></p>
<p><b>Confidential Information Handling</b>  <i>Ensures the privacy of client data and confidential situations at all times.</i></p>
<p><b>Claims Systems</b>  <i>Effectively uses the claims system to perform essential job functions.</i></p>
<p><b>Data Literacy</b>  <i>Reads, aggregates, distills, and disseminates internal and external data to perform essential job functions.</i></p>
<p><b>Data Analysis</b>  <i>Analyzes and processes complex data for core business operations. Identifies the underlying principles, reasons, and facts of data sets. Breaks down information or data into separate parts.</i></p>
<p><b>Detail Orientation</b>  <i>Accepts accountability for consistent accuracy in all tasks.</i></p>