



Claims Processor

SUMMARY:

Processes life, disability, and waiver of premium claims; answers questions and provides customer assistance to all policyholders/agents and funeral homes regarding policy and claim status via telephone, e-mail, or fax. Performs various claim functions as listed below.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Processes and pays claims within established guidelines. Includes determination of in-force coverage, obtaining the necessary requirements through telephone and written contacts, verifying completeness, calculation of the actual benefits payable to include calculations of death benefits, interest, dividends, premium variances, fund interest, etc.
- Prepares letters and updates claims system for newly reported claims.
- Obtains proper authorizations for obtaining medical records and telephone interviews for contestable period claims.
- Conducts research on beneficiaries, physician's records, medical facilities, legal documents, and other important data needed to make claims decisions.
- Requests requirements for claim processing through outside vendors.
- Processes follow-up for outstanding requirements on pending claims.
- Processes paid, denied and resisted claims including correspondence, accounting and file maintenance.
- Completes claim audits on all claims processed over \$25,000.
- Files and processes reinsurance when applicable.
- Prepares and mails IRS Form 712.
- Monitors suspense accounts
- Records and maintains information for year-end tax reporting.
- Assists with incoming telephone calls and work overflow for various Claims functions.
- Conducts Company business in accordance with all applicable laws, regulations and contractual obligations. Behaves ethically and with integrity and always follows the principles of the Compliance Program when making business decisions. Compliance with this program is a condition of employment for every American-Amicable employee.

EDUCATION, WORK EXPERIENCE and TRAINING REQUIREMENTS:

- High school diploma or general education degree (GED).
- Life claims experience preferred but not required.

REQUIREMENTS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- A friendly, positive, learning-oriented attitude.
- Working knowledge of MS Word, Outlook, and Excel, and the ability to learn internal software quickly and effectively.
- Excellent customer service skills.
- Ability to quickly learn details about Company products.
- Excellent organizational skills.
- Ability to effectively explain policy coverage.
- Strong written and verbal communication skills.
- Solid problem-solving skills.
- Ability to perform under pressure.
- Ability to work independently as well as function effectively as a team player.
- Strong attention to detail.
- Ability to work overtime as business needs require.

WORKING CONDITIONS, PHYSICAL and MENTAL REQUIREMENTS: The working conditions, physical and mental requirements described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work is sedentary in nature and is performed in a traditional office environment with cubicles. Typically, the incumbent will sit comfortably while performing the work, with some walking, standing, bending and carrying of light items, such as papers, books, and files. Other physical demands in performing the essential functions of this position include: digital dexterity, hearing, seeing, and talking. Mental requirements include, but are not limited to, the ability to concentrate, take initiative, cope with stress, adapt, and stay alert in a business environment.

Note: This job description reflects a summary of the job and does not prescribe or restrict the responsibilities that may be assigned. This job description is subject to change at any time.