



**Job Title: Claims Coverage Analyst**

Department: Claims

Reports To: Coverage Supervisor

Status: Non-Exempt

**Summary:** A successful **Claims Coverage Analyst** will be responsible for analyzing the coverage applicability of personal auto insurance policies in several states to determine if coverage should be afforded to claims arising from personal auto accidents. Ultimately, a decision is made to close the claim or transfer the file to a Property Damage or Bodily Injury Adjuster for resolution. This would include coverage verification and policy interpretation, as well as the ability to write coverage denial letters to insureds and claimants.

**Essential Job Functions:**

- Confirm applicable coverage
- Conduct initial investigation of the claim
- Take recorded statements of first party claimants
- Maintain compliance with the Department of Insurance regulations in applicable states
- Maintain current and effective diary program
- Evaluate the claim for possible fraud indicators
- Perform other duties as required by management

**Required Skills and Experience:**

- Minimum of two (2) years of Claims experience handling personal auto claims, required
- Multi-state claims handling experience, preferred
- TX Adjusters license, preferred
- Currently possess or ability to obtain and maintain adjuster licenses in required jurisdictions
- Ability to interface effectively and work harmoniously with all staff levels
- Attention to detail
- Working knowledge of Microsoft Office - Word, Excel and PowerPoint
- Excellent verbal and written communication skills
- Strong organizational and analytical skills, required
- Ability to successfully negotiate with others

**Education Requirements:**

- High School Diploma or equivalent required
- Bachelor's Degree preferred

**About Us:**

Western General Insurance Company has a long-standing reputation as a leader in the non-standard automobile insurance industry serving CA for 46 years. In addition to CA, we currently do business in 3 other states and continually strive to expand the growth of our company. We are a service-oriented company where we believe "Great Service is our standard, not the exception". We offer competitive salaries based on knowledge and experience. Our excellent benefits allow you to qualify for your choice of medical plan, as well as dental, vision and life insurance plans, within your first three months of service, save for your future with our 401(k) and Profit Sharing plans, balance your life with generous paid time off, and enjoy casual dress every day. Employees also receive discounts for shopping, entertainment, dining, and more through WG Perks. Our open-door policy, casual dress code, great benefits and our commitment to demonstrating our appreciation to our employees makes Western General a great place to work. We are an equal opportunity employer.

This job description is subject to change at any time.