

DESCRIPTION: Under limited supervision, investigates difficult complaints against insurance companies and agents; answers a diverse range of insurance questions for the public; provides technical advice and work guidance to other claims investigators; performs related work as required.

DISTINGUISHING CHARACTERISTICS: (A position is assigned to this class based on the scope and level of work performed as outlined below.)

This is the second of two levels in the Insurance Claims Investigator series. This class reflects the full performance level where incumbents are assigned the most complex and diverse case investigations, working under very limited supervision. Incumbents at this level assist in training less experienced staff with case investigations, recommendations for case resolution, and assisting the public.

EXAMPLES OF WORK: (A position may not be assigned all the duties listed, nor do the listed examples include all the duties that may be assigned.)

Investigates complaints against insurance companies and agents to ensure compliance with state and federal laws, rules, and regulations; case law, and the insurance contract.

Answers telephone inquiries and responds to correspondence about life, health, property, and/or casualty insurance to inform insurance companies, agents, adjustors, and the public of legal requirements and ethical standards.

Reviews insurance company files, investigation data, and complaint information to properly evaluate individual complaints, prepare evidence for department hearings, and compile statistical reports for management, insurance companies and agents.

Interviews complainants and witnesses to determine the facts of a case and render a fair decision.

Drafts memoranda and organizes evidence obtained in case investigations to submit to department counsel for consideration of administrative action; may also testify at administrative hearings

Utilizes State Based Systems (SBS) database to track case history/activity, retrieve licensing information, and extract data to create reports of company and producer complaint activity.

Assists Administrator with training co-workers, as directed, in specific task and job practices and procedures of investigating insurance complaints to improve and maintain the performance levels of these employees.

Assists the Market Conduct Division when a complaint investigation warrants further examination. Provides case findings and evidence, and compiles complaint statistics to assist the Market Conduct Examiners; may provide on-site assistance as well.

KNOWLEDGE, SKILLS, AND ABILITIES REQUIRED: (These are needed to perform the work assigned.)

Knowledge of: Nebraska insurance statutes and Department of Insurance rules and regulations; the overall operation of insurance companies; insurance principles and industry practices; agency organization and the interrelationships and functions of its division; agency's mission, goals, and objectives; agency rules, regulations, and guidelines; case law relative to the insurance lines being worked; and NAIC guidelines.

Skill in: Effective communication; utilizing Microsoft Outlook, Word, and Excel.

Ability to: Exercise sound judgment and make informed decisions based on an objective evaluation of facts; use a computer to create cases, exchange information, generate correspondence and track activity; learn new computer software programs; interact with insurance representatives and complainants with diverse perspectives to resolve issues; analyze facts and formulate sound conclusions and solutions; summarize findings and recommendations into narrative and statistical reports; understand and apply technical insurance regulations and contracts; identify significant patterns of irregularities in the handling of insurance transactions by insurance companies, agents, and adjusters; identify vital elements of insurance issues or operational problems and provide workable solutions; communicate effectively with company officials, agents, adjusters, complainants, and agency staff to exchange information and obtain relative facts.

MINIMUM QUALIFICATIONS: (Applicants will be screened for possession of these qualifications. Applicants who need accommodation in the selection process should request this in advance.)

Bachelor degree in business or related field AND one year of experience in insurance industry or insurance regulation OR five years' experience working in insurance industry or insurance regulation. Employee must have successfully completed all required on-the-job training to be eligible for this classification.

SPECIAL NOTES:

Specific positions in this class may require an employee to possess a valid driver's license and the ability to provide independent authorized transportation in order to perform work-related travel. Overnight travel may be required.

State agencies are responsible to evaluate each of their positions to determine their individual overtime eligibility status as required by the Fair Labor Standards Act (FLSA).