

Class Concept

This is managerial and administrative work managing and directing a division within the Department of Insurance. Positions direct divisions responsible for negotiating with consumers and companies, agents or other regulated entities to resolve complaints and/or providing information and resources to understand and comply with state and federal law and increase understanding of insurance features and benefits.

Positions direct the review, analysis and resolution of complaints and inquiries received from consumers or affected entities concerning property and casualty and/or life, accident and health insurance policy coverages and claims; or, insurance agents, adjusters or other licensees; or, the independent medical review of health plan coverage denials; or, assisting consumers with identifying enrollment opportunities for health insurance coverage and educating them as to their responsibilities and rights regarding health insurance; or, providing training and assistance to consumers, volunteers and volunteer coordinators regarding health insurance issues for Medicare beneficiaries. Positions will determine more complex complaints or issues. Positions will determine if and what corrective or regulatory action may be necessary.

Positions supervise lower level staff and office support personnel, assigning and supervising their work and appraising their performance. Positions work under the general supervision of a Senior Deputy Commissioner and work is reviewed through conferences, reports, and a general review of completed work assignments.

Recruitment Standards

Knowledge, Skills and Abilities

- Thorough knowledge of insurance principles and practices and North Carolina insurance laws and regulations.
- Thorough knowledge of insurance policies and coverages, legal processes, insurance-related court rulings, medical/health and automobile/damage terminology and costs.
- Demonstrated ability to analyze a variety of complaints, apply insurance laws and regulations, draw valid conclusions, and document findings in reports and correspondence to consumers.
- Demonstrated ability to interpret and apply various insurance laws and regulations.
- Demonstrated ability to establish and maintain effective working relationships with consumers, insurance company representatives, insurance agents, attorneys, and the general public.
- Demonstrated ability to make presentations before groups of consumers and/or insurance and regulated entity personnel or other interested/affected parties.
- Demonstrated ability to express oneself clearly and concisely in oral and written form.
- Demonstrated ability to direct and review work of subordinate staff.

Minimum Education and Experience

Bachelor's degree business or economics or a related program from an appropriately accredited institution and three years of experience in your insurance underwriting, claims, or policyholder service; or an equivalent combination of training and experience.