

### Class Concept

This is experienced consultative and referral level work in the Department of Insurance working with consumers to provide information and assistance regarding questions concerning insurance policy coverage and claims regarding property and casualty and/or life, accident and health insurance policy coverages and claims, or insurance agents, adjusters or other licensees.

Positions answer information questions or complaints from consumers involving both personal and commercial property and casualty, and life, accident and health insurance or agent, adjuster, bail bondsmen, collection agency, etc. licensing requirements and status. Positions research, determine applicability, and explain state and federal statutes/regulations and how they apply; and, research and explain policy contract language. Based on the question or complaint, employees may send out requested forms and/or consumer information. Positions refer more complex questions or problems and issues needing direct contact with regulated entities to higher level staff. Positions work with considerable independence. Work may include other duties as assigned.

### Recruitment Standards

#### Knowledge, Skills and Abilities

- Working knowledge of insurance principles and practices and North Carolina insurance laws and regulations.
- Working knowledge of insurance policies and coverages, legal processes, insurance-related court rulings, medical/health and automobile/damage terminology and costs.
- Ability to listen effectively and define problems.
- Ability to exercise judgment and discretion in determining when to refer calls to higher level staff.
- Ability to deal tactfully and effectively with insurance company representatives and consumers - many of whom are confused, frustrated or irate.
- Ability to express oneself clearly and concisely in oral and written form.

#### Minimum Education and Experience

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