

### Class Concept

This is professional work in the Department of Insurance working with consumers to understand and/or resolve often complex insurance issues. Positions negotiate with consumers and companies, agents or other regulated entities to resolve complaints and/or provide information and resources to understand and comply with state and federal law and increase understanding of insurance features and benefits.

Duties may involve 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, 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.

Duties may also include making public appearances and developing specialized areas of insurance expertise. Positions may administer small grant programs or recommend corrective or regulatory actions as necessary. Work may include other duties as assigned.

### Recruitment Standards

#### Knowledge, Skills and Abilities

- Considerable knowledge of insurance principles and practices and North Carolina insurance laws and regulations.
- Considerable knowledge of insurance policies and coverages, legal processes, insurance-related court rulings, medical/health and automobile/damage terminology and costs.
- Ability to analyze a variety of complaints, apply insurance laws and regulations, draw valid conclusions, and document findings in reports and correspondence to consumers.
- Ability to interpret and apply various insurance laws and regulations.
- Ability to translate technical insurance language into layman terminology.
- Ability to establish and maintain effective working relationships with consumers, insurance company representatives, insurance agents, attorneys, and the general public.
- Ability to deal tactfully and effectively with insurance company representatives and consumers - many of whom are confused, frustrated or irate.
- Ability to make presentations before groups of consumers and/or insurance and regulated entity personnel or other interested/affected parties.
- 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 two years of experience in insurance underwriting, claims, or policyholder service; or an equivalent combination of training and experience.