**State of Michigan Civil Service Commission**

**Position Code**

1. DEPTALTE

Capitol Commons Center, P.O. Box 30002 Lansing, Ml 48909

POSITION DESCRIPTION

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| This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position. |
| **2. Employee's Name (Last, First, M.I.)** | **8. Department/Agency****DEPT OF INS AND FIN SERVICE** |
| **3. Employee Identification Number** | **9. Bureau (Institution, Board, or Commission)** |
| **4. Civil Service Position Code Description**DEPARTMENTAL ANALYST-E | **10. Division**Insurance Licensing, Investigations, and Audits |
| **5. Working Title (What the agency calls the position)**Departmental Analyst | **11. Section**Insurance Licensing |
| **6. Name and Position Code Description of Direct Supervisor**PAGE, LESLIE A; DEPARTMENTAL MANAGER-3 | **12. Unit**Licensing |
| 7. Name and Position Code Description of Second Level SupervisorHUISKEN, JILL A; STATE ADMINISTRATIVE MANAGER-1 | 13. Work Location (City and Address)/Hours of Work530 Allegan St., Lansing, Ml. 48933 / Monday-Friday; 8:00 a.m.-5:00 p.m. |
| **14. General Summary of Function/Purpose of Position**This position functions as an analyst in insurance licensing that administers the mandates established by the Michigan Insurance Code, as amended, administrative rules and other pertinent statutes, policies and procedures as they relate to the program. This analyst is responsible for processing denial letters, Good Moral Character reviews, and 1033s reviews for individual producer, adjuster, solicitor and counselor applications with a criminal conviction, civil cases, child support violations, and/or administrative action to determine appropriate action. Reviews applicant convictions to determine if there are any statutory disqualifiers to licensure. Responsibilities include researching conviction information, including the elements of the conviction, and analyzing against the statute to determine if there is any statutory reason that a license cannot be issued. Reviews applicant administrative actions, including notices of denial, suspensions, consent orders, cease and desist orders and revocations orders and analyzes against the statute to determine if there is a statutory reason the license cannot be issued. Analyzes program operations and recommends process improvements; responds to inquiries and correspondence related to the licensing programs and; other related duties. In addition, the analyst is responsible for reviewing and approving 'adjuster for the insured' contracts and registering adjusting firms. |

15. Please describe the assigned duties, percent of time spent performing each duty, and what is done to complete each duty.

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

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| **Duty 1****General Summary: Percentage: 70**Processes denial letters for individual producer, adjusters, counselors and solicitors. Responsible for coordination of good moral character reviews and 1033 waiver requests.**Individual tasks related to the duty:**Analyzes and reviews licensing files and requests staff to obtain additional information and documentation as appropriate.* Evaluates file contents to ensure documentation meets minimum requirements for processes rendered according to department, state and federal guidelines (i.e. administrative action, court documentation, background checks, copy of application, etc.).
* Conducts research and verifies information pertaining to applicant (i.e. statute, court records, license history, contact references, etc.) Processes letters, according to procedure, articulating deficiencies prohibiting qualification for licensure.

Makes recommendation of approval or denial after analyzing and evaluating 1033 *waiver* requests and good moral character reviews. Drafts approval and denial letters for Commissioner's signature and prepares report to the Commissioner.Corresponds with 1033 *waiver* applicants and applicants who are reviewed under good moral character regarding application deficiencies.* Collaborates with applicant on 1033 waiver issues/determinations.

Responsible to research and analyze state and federal program statutes and the NAIC model law.* Develops and maintains current operational procedures related to the denial process and good moral character and 1033 evaluations.
* Assists and trains staff with questions regarding the analysis and evaluation of applicant documentation when the applicant has questionable backgrounds. Conducts research as needed to complete the evaluation.
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| **Duty 2****General Summary: Percentage: 15**Review and approve 'adjuster for the insured' contracts. Registering adjusting firms. Conduct research and program analysis pertaining to Insurance Licensing issues.**Individual tasks related to the duty:**Responsible for review of residential 'adjuster for the insured' contracts to ensure consistency with the Commissioner approved form.Analyzes commercial 'adjuster for the insured' contracts on a case-by-case basis for compliance with the Insurance Code of 1956, Public Act 218 of 1956, as amended and Michigan Administrative Code.Sends correspondence of adjuster applicants for contract modifications. Notify adjusting firms to register when contracts are submitted by firms not currently registered.Makes final determination to approve 'adjuster for the insured' contracts.* Inputs adjusting form demographic information into database.

Maintains integrity of all hard copy adjuster contracts and adjusting firm registrations.Conducts research of laws, rules, policies, and the practices of Michigan and other states in relation to insurance regulations, compile findings, develop reports, interpret existing and proposed statutes, and make recommendations for a course of action.Review subjects and issues, research applicable codes sections as well as bulletins and rules, analyze statutes, prepares reports and make recommendations for action. |
| **Duty 3****General Summary: Percentage: 15**Primary backup to insurance business entity producer analyst. Assists the processing of insurance business entity applications and the administration of the Insurance Licensing Online Services (ILOS) portal.**Individual tasks related to the duty:*** Reviews documents and entity relations; approves applications for insurance licensure (corporations, limited liability companies, partnerships, sole proprietorships, banks and credit unions) based on statutory criteria.
* Analyzes applicant qualifications.

Conducts background investigation, including researching criminal and administrative actions *via* the Producer Database, Lexis/Nexis, IChat, FINRA, and other sources to secure sufficient information to make an eligibility determination.* Corresponds *via* telephone, mail and email with applicants and their representatives. Provides written and oral responses to inquiries from applicants, licensees, local officials, the general public and others concerning interpretations of the law and rules.
* Explains to applicants and/or sponsoring insurers/agents the licensing action of the division and any basis for pending or disapproval of license applications.
* Analyzes and evaluates sensitive documents (e.g. court documentation for misdemeanors & felonies, bankruptcy schedules). Updates and maintains producer business entity licensing records.
* Handles verbal and written inquiries regarding the process for creating an ILOS account and completing online requests.
* Reviews web data problems for affiliations and address change requests and corresponds with business entities as needed to resolve issues.
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**16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.**

**20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):**

Knowledge of job and duties to be performed; priorities and deadlines enable self-directed decision-making regarding assignment completion; application of statutes/rules; policies and procedures to complicated situations.

**17. Describe the types of decisions that require the supervisor's review.**

Policy decisions establishing a precedent; program direction affirmations; areas that impact others in the unit, division, or agency.

**18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.**

Position duties and tasks are performed in a traditional office environment which includes considerable sitting, occasional standing, limited lifting, periodic microcomputer usage and normal office routines. Some in-state and occasional out-of-state travel is required.

**19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full­ time, on-going basis.**

**Additional Subordinates**

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| **N** | Complete and sign service ratings. | **N** | Assign work. |
| **N** | Provide formal written counseling. | **N** | Approve work. |
| **N** | Approve leave requests. | **N** | Review work. |
| **N** | Approve time and attendance. | **N** | Provide guidance on work methods. |
| **N** | Orally reprimand. | **N** | Train employees in the work. |

**22. Do you agree with the responses for items 1 through 20? If not, which items do you disagree with and why?**

Yes

**23. What are the essential functions of this position?**

Responsible to provide guidance in the review of complex individual producer, adjuster, solicitor and counselor application files with questionable backgrounds, and draft all denials. Responsible for coordination of good moral character and 1033 waiver request reviews. Provides information to staff, applicants, industry officials, attorneys, insurance licensees, consumers, consumer groups, legislators, national regulatory associations, other state regulators and other interested parties on insurance law and rules. Assist with internal and external presentations regarding licensing procedures and statutory requirements. Reviews and processes adjuster for the insured contracts. Primary backup for the business entity producer program and ILOS.

**24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.**

Update PD. General summary was updated to reflect the function of the position. Duty 3 - Added the primary backup for the insurance business entity producer licensing and the online ILOS system. This position no longer administers the reinsurance intermediary program, as that program was deemed more appropriate in the Entity Licensing Unit. Added the review of adjuster for the insured contracts as that function was deemed more appropriate in the Licensing Unit. As well updated the percentages in all duties.

**25. What is the function of the work area and how does this position fit into that function?**

The Insurance Licensing Section is responsible for administering a licensing program for individual and business entity insurance producers, solicitors, adjusters, counselors, premium finance companies, pharmacy benefit managers, and reinsurance intermediaries. It reviews the licensure qualification of and maintains records on insurance producers, solicitors, adjusters, counselors, premium finance companies and reinsurance intermediaries. The Insurance Licensing Section is also responsible for Third Party Administrator certifications, Managing General Agency appointments and foreign risk retention group and purchasing group registrations. The section also oversees prelicensure and continuing education approval and renewal, as well as record changes including licensee alerts and self-reports. The Licensing unit is responsible for determining if applicants for licensure compliant with Michigan's statutory requirements to obtain licensure. This position is responsible for reviewing criminal convictions and administrative actions of applicants for individual producer, adjuster, counselor, solicitor, and surplus lines application files. This position has responsibility in major programs with statewide impact.

26. What are the minimum education and experience qualifications needed to perform the essential functions of this position.

**EDUCATION:**

Possession of a bachelor's degree in any major.

**EXPERIENCE:**

# Departmental Analyst 9

No specific type or amount is required.

# Departmental Analyst 10

One year of professional experience.

# Departmental Analyst P11

Two years of professional experience, including one year of experience equivalent to the intermediate (10) level in state service.

# Alternate Education and Experience Departmental Analyst 9 - 12

Educational level typically acquired through completion of high school and the equivalent of at least two years of full-time

active-duty experience at or above the E-6 level in the uniformed services may be substituted for the education requirement.

**KNOWLEDGE, SKILLS, AND ABILITIES:**

This position requires the knowledge of the principles of practices of research and analysis; entry level knowledge of the principles of administrative management and office procedures; knowledge of the legislative process; and the ability to organize and coordinate the work of others. This position also requires good personal

communication and public relation skills; ability to work under stress; ability to coordinate a variety of tasks using a variety of laws, rules, policies and procedures; ability to interact daily with regulated professionals, general public and co-workers; computer experience. Requires the ability to maintain a current workload while balancing multiple pressing assignments. Requires excellent English language and grammar skills for correspondence and communicating with a variety of people.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

None

***NOTE: Civil Service approval* does *not constitute agreement with* or acceptance *of the desired qualifications of this position.***

*I* ***certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.***

Supervisor

Date

TO BE FILLED OUT BY APPOINTING AUTHORITY

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

*I certify that the entries on these pages are accurate and complete.*

ERMELINDA GARZA

Appointing Authority

5/7/2025

Date

*I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.*

