

State of Michigan
Civil Service Commission

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

Position Code
1. DEPTALTE

POSITION DESCRIPTION

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 DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
3. Employee Identification Number	9. Bureau (Institution, Board, or Commission) OFFICE OF INSURANCE LICENSING, INVESTIGATIONS, AND AUDITS
4. Civil Service Position Code Description DEPARTMENTAL ANALYST-E	10. Division INSURANCE INVESTIGATIONS SECTION
5. Working Title (What the agency calls the position) INSURANCE INVESTIGATOR	11. Section
6. Name and Position Code Description of Direct Supervisor TABER, KRISTIE J; STATE ADMINISTRATIVE MANAGER-15	12. Unit
7. Name and Position Code Description of Second Level Supervisor RIDDERING, MICHELE E; SENIOR POLICY EXECUTIVE	13. Work Location (City and Address)/Hours of Work 530 W. Allegan, Lansing / 8:00 a.m.-5:00 p.m.

14. General Summary of Function/Purpose of Position

This position reviews and analyzes allegations of misconduct for possible violations of the Michigan Insurance Code, Rules, and Regulations by licensed entities and individuals including insurers, insurance producers, solicitors, counselors, adjusters, and Third Party Administrators. Provides information to other governmental and law enforcement agencies. Testifies at administrative hearings and in court proceedings and provides witness testimony as required.

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.

Duty 1

General Summary:

Percentage: 80

Review and evaluate referrals and complaints of unlicensed activity and alleged misconduct and violations involving insurance licensees under the Michigan Insurance Code, Rules, and Regulations.

Individual tasks related to the duty:

- Review, evaluate, and recommend action to management for unlicensed activity and alleged misconduct and violations of the Michigan Insurance Code by an insurance producers, solicitor, counselor, public adjuster, other insurance licensee or insurer.
- Under direction of management, conduct interviews with entities to determine the facts of a complaint and the truthfulness of the entities interviewed.
- Assemble and provide background information and data for entities involved in an investigation.
- Determine compliance with state regulations or may recommend referral to another agency if conduct is outside the scope of DIFS authority.
- Consult with management and/or legal staff and recommend proposed settlement terms; negotiate settlements with the entities, under direction of management and/or legal staff.
- Prepare written reports in a designated format with all pertinent facts and background information, and recommendation for closure or referral for enforcement action.
- Participate with management and legal staff at prehearing conferences; may provide witness testimony during administrative hearings relating to completed investigations and/or examinations.

Duty 2

General Summary:

Percentage: 10

Attend training sessions and related industry outreach duties

Individual tasks related to the duty:

- Participate in training courses offered.
- Attend meetings and seminars to learn and improve investigative techniques and become familiar with court rules.
- Attend all relevant continuing education offerings of DIFS.
- Attend relevant conferences, meetings and forums.
- With management guidance and collaboration with senior staff, participate in presentations as requested.

Duty 3**General Summary:****Percentage: 10**

Other related duties and special assignments

Individual tasks related to the duty:

- With management guidance and in coordination with senior staff, provide information to other governmental and law enforcement agencies as requested.
- Participate in research assignments related to insurance producers, counselors, solicitors, public adjusters as well as other insurance licensees and serve on related task forces as requested.
- Advise and assist the insurance licensees on state rules and regulations; how to comply with state regulations.
- Recommend improvements to and implementation of regulations pertaining to insurance licensees in the commercial and personal lines market.
- Draft letters and correspondence in investigations.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

Investigations of alleged misconduct of insurance licensees, agencies and other entities regulated under the Michigan Insurance Code. Businesses, municipalities and citizens in the state of Michigan are affected.

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

In situations where there are questions of policy, or interpretations, or in situations where something unique occurs in the process of the investigation and/or examination the matter will be reviewed with supervisor's guidance. Actions to be taken when violations have occurred and proposed settlement terms require the review of management and/or legal staff.

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, microcomputer usage and normal office routines. Position requires occasional in-state travel by automobile and very limited out-of-state travel usually by air. Occasional overnight travel is required.

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

Additional Subordinates

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

- | | | | |
|----------------------------|------------------------------------|----------------------------|-----------------------------------|
| <input type="checkbox"/> N | Complete and sign service ratings. | <input type="checkbox"/> N | Assign work. |
| <input type="checkbox"/> N | Provide formal written counseling. | <input type="checkbox"/> N | Approve work. |
| <input type="checkbox"/> N | Approve leave requests. | <input type="checkbox"/> N | Review work. |
| <input type="checkbox"/> N | Approve time and attendance. | <input type="checkbox"/> N | Provide guidance on work methods. |
| <input type="checkbox"/> N | Orally reprimand. | <input type="checkbox"/> 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?

Determine if persons or entities conducting business in the state of Michigan are operating within the parameters of the Michigan Insurance Code and all applicable regulations or determine if unlicensed activity is occurring. This requires research, review, and analysis of alleged misconduct by the entities as required by state and federal statutes, and consultation with senior staff and/or management. This also requires the analyst having excellent recall of all applicable sections of the Insurance Code. This position also assists with investigation, auditing and examining other insurance entities for allegations of misconduct.

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

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

This section is responsible for insurance investigations and regulation of insurance licensees and entities as required by the Michigan Insurance Code. This position is responsible for the investigation and examination of allegations of misconduct under the Michigan Insurance Code, and allegations of misconduct and violations of state and federal statutes.

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 business and administrative experience.

Departmental Analyst P11 - Two years of professional business and administrative experience, including one year of experience equivalent to the intermediate (10) level in state service.

KNOWLEDGE, SKILLS, AND ABILITIES:

Ability to interpret laws, rules and regulations relative to the financial and insurance services industries.

Knowledge of the principles and practices of research and analysis.

Ability to organize and periodically coordinate the work of others.

Ability to communicate both verbally and in writing effectively.

CERTIFICATES, LICENSES, REGISTRATIONS:

N/A

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.

Appointing Authority

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.

Employee

Date