



PROPERTY & CASUALTY INSURANCE SPECIALIST I

CHARACTERISTICS OF WORK:

This is professional work that consists of assisting in the review and evaluation of rate, rule, and policy form filings by insurance companies and the analysis of premium and loss statistics for property and casualty insurance to ensure compliance with state insurance law. Incumbents must apply insurance laws, department regulations and policies, and use appropriate work procedures and techniques on a variety of assignments with emphasis on rate, rule and policy form filings. Work is reviewed and evaluated by a supervisor through conferences, reports and detailed reviews of completed work assignments. This incumbent receives instructions from the Property and Casualty Insurance Specialist II.

MINIMUM QUALIFICATIONS:

These minimum qualifications have been agreed upon by Subject Matter Experts (SMEs) in this job class and are based upon a job analysis and the essential functions. However, if a candidate believes he/she is qualified for the job although he/she does not have the minimum qualifications set forth below, he/she may request special consideration through substitution of related education and experience, demonstrating the ability to perform the essential functions of the position. Any request to substitute related education or experience for minimum qualifications must be addressed to the State Personnel Board in writing, identifying the related education and experience which demonstrates the candidate's ability to perform all essential functions of the position.

EXPERIENCE/EDUCATIONAL REQUIREMENTS:

Education:

A Bachelor's Degree from an accredited four-year college or university in Insurance, Business, Economics, or a related field;

AND

Experience:

One (1) years of experience in work related to the described duties.

OR

Education:

Graduation from a standard four-year high school or equivalent (GED);

AND

Experience:

Five (5) years of experience in work related to the described duties.

PHYSICAL REQUIREMENTS:

These physical requirements are not exhaustive, and additional job related physical requirements may be added to these by individual agencies on an as needed basis. Corrective devices may be used to meet physical requirements. These are typical requirements; however, reasonable accommodations may be possible.

Light Work: May frequently walk or stand and/or frequently exert force equivalent to lifting up to approximately 10 pounds and/or occasionally exert force equivalent to lifting up to approximately 20 pounds.

Vision: Requires the ability to perceive the nature of objects by the eye.

Near Acuity: Clarity of vision at 20 inches or less.

Midrange: Clarity of vision at distances of more than 20 inches and less than 20 feet.

Ability to adjust focus: Ability to adjust the eye to bring an object into sharp focus.

Speaking/Hearing: Possesses the ability to give and receive information through speaking and listening skills.

Motor Coordination: While performing the duties of the job, the incumbent is regularly required to use hands to finger, handle or feel objects, tools or controls and reach with hands and arms. The incumbent is frequently required to sit; stand; and walk. The incumbent is occasionally required to climb or balance and stoop, kneel, crouch, or bend.

COMPETENCIES:

The following competencies describe the knowledge, skills, abilities, and attributes that lead to a successful employee in this position. An applicant will be expected to exhibit these competencies or the ability to reach competency achievement within a specified time. These competencies are linked to the essential functions of the job. Employees in this position may be evaluated on these competencies as part of the performance appraisal system. Example behaviors are listed below each competency and are used for illustrative purposes only. Specific behaviors may be identified and included later by the hiring agency. It is understood that some of these behaviors might not be acquired until a reasonable time after hire. Failure of an employee to successfully demonstrate some or all of these competencies, as deemed important by his or her reporting official, may result in the employee being placed on a performance improvement plan. If after a reasonable period of time, usually three (3) months, the employee fails to demonstrate successful performance, the employee may be terminated. These competencies include, but are not limited to, the following:

PUBLIC SECTOR COMPETENCIES:

Integrity: Exhibits behaviors showing a strong internal personal commitment to fundamental principles of honesty and fairness dealing in all activities related to job performance.

Work Ethic: Is productive, diligent, conscientious, timely, and loyal.

Service Orientation: Demonstrates a commitment to quality public service through statements and actions.

Accountability: Accepts responsibility for actions and results.

Self Management Skills: Effectively manages emotions and impulses and maintains a positive attitude.

Interpersonal Skills: Shows understanding, courtesy, tact, empathy, and concern to develop and maintain relationships.

Communication Skills: Receives, attends to, interprets, and responds to verbal messages and expresses information to individuals or groups effectively.

Self-Development: Adapts behavior or work methods in response to new information, changing conditions, or unexpected obstacles.

TECHNICAL COMPETENCIES:

Insurance: Possesses knowledge of insurance laws and regulations as well as technical knowledge of property and casualty insurance, including rules, rate, and form filings.

Maintains knowledge of industry data and practices. Stays abreast of proposed changes.

Technical Communication: Effectively conveys information through writing or speech about a specific topic to an intended audience.

Assists in answering questions regarding non-technical issues concerning property and casualty insurance, policies, and research material. Corresponds with insurance companies if filings are not complete.

Evaluating Information to Determine Compliance with Standards: Uses relevant information and individual judgment to determine whether events or processes comply with applicable laws, regulations, or standards.

Reviews rate, rule, and policy form filings by insurance companies to ensure compliance with state insurance laws. Corresponds with external sources to ensure compliance with legislation.

Problem Solving and Decision-Making: Analyzes information and evaluates results to choose the best solution and solve problems.

Demonstrates the ability to anticipate potential—and identify existing—problems; uses problem-solving tools to navigate to a practical solution. Uses creative thinking, sound judgment, and current information to provide recommendations and solutions. Considers the effects of decisions on stakeholders.

Information Management: Identifies a need for and knows where or how to gather information; organizes and maintains information.

Navigates computer to look for information. Ensures that all information on SIRCON application is entered correctly. Gathers missing information from insurance companies.

Clerical: Files, types, enters data, maintains records, and uses and completes forms related to the job.

Inputs filing information on SIRCON application. Receives and distributes division mail. Stores filing in insurance company folder. Reviews and processes submitted paper filings from insurance companies.

ESSENTIAL FUNCTIONS:

Additional essential functions may be identified and included by the hiring agency. The essential functions include, but are not limited to, the following:

1. Assists in answering questions regarding non-technical issues concerning property & casualty insurance, policies, and research material.
2. Receives division mail and distributes to appropriate individuals within division.
3. Reviews and processes submitted paper filings from insurance companies.
4. Inputs filing information on SIRCON application.
5. Processes completed filings approved by analysts.

EXAMPLES OF WORK:

Examples of work performed in this classification include, but are not limited to, the following:

Corresponds with external sources to ensure compliance with legislation.

Assists in answering non-technical questions concerning property & casualty insurance procedures for making a filing in Mississippi.

Handles consumer inquiries.

Reads and date stamps mail to ensure proper distribution.

Determines type of filing (rates, rules, forms) submitted by companies.

Ensures the correct amount submitted by insurance companies has been shown on invoice payment receipt.

Ensures transmittal documents submitted by insurance companies have been completed.

Corresponds with insurance company if filing is not complete.

Ensures all information entered on SIRCON application is correct.

Writes SIRCON identification number on filing.

Stamps approval date on completed copies of filings, one to return to insurance company and one for the Insurance Department's records.

Enters date received and approval date into Uniform Metrics Report of closed filings application.

Stores filing in insurance company folder.

Performs related or similar duties as required or assigned.

INTERVIEW REQUIREMENTS:

Any candidate who is called to an agency for an interview must notify the interviewing agency in writing of any reasonable accommodation needed prior to the date of the interview.