

**STATE OF OHIO (DAS)**CLASSIFICATION  
SPECIFICATION**CLASSIFICATION SERIES:**

Insurance Compliance Examiner

**SERIES NO.:**

6721

**MAJOR AGENCIES:**

Insurance only

**EFFECTIVE DATE:**

04/22/2012

**SERIES PURPOSE:**

The purpose of the insurance compliance examiner occupation is to conduct market conduct reviews/examinations of non-financial business practices in areas such as advertising, sales & marketing, policy rates, agent licensing, underwriting & claims settlement practices for insurance companies authorized to conduct business in state of Ohio to ensure compliance with applicable insurance statutes, rules & regulations.

At the first level, incumbents serve as member of on-site examination team & examine non-financial business practices of insurance companies to test for compliance to applicable insurance statutes, rules & regulations.

At the second level, incumbents serve as team leader over lower-level insurance compliance examiners.

At the supervisory level, incumbents oversee activities of one or more concurrent on-site market conduct examinations & supervise assigned staff (e.g., staff assigned to insurance compliance examiner &/or insurance contract analyst &/or insurance investigator classifications).

At the managerial level, incumbent plans, directs & manages activities within assigned division (i.e., Market Conduct) & supervises insurance compliance supervisor & support staff.

This class reserved for use by the Ohio Department of Insurance only.

**CLASS TITLE:**

Insurance Compliance Examiner 2

**CLASS NUMBER:**

67212

**EFFECTIVE DATE:**

06/26/1994

**CLASS CONCEPT:**

The full performance level class works under direction & requires thorough knowledge of insurance laws governing general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio in order to serve as member of on-site examination team, perform specifically assigned in-depth market conduct review/examination of records, files & documents to test for compliance with Ohio's insurance laws & write summary of findings.

**CLASS TITLE:**

Insurance Compliance Examiner 3

**CLASS NUMBER:**

67213

**EFFECTIVE DATE:**

03/07/2004

**CLASS CONCEPT:**

The advanced level class works under general direction & requires thorough knowledge of general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio in order to serve as lead examiner over team of lower-level insurance compliance examiners at on-site market conduct examinations of insurance companies, ensure adherence to proper examination methodology & established procedures during gathering, analysis & documentation of all unlawful, unfair & deceptive practices, secure evidence to support findings & ensure accuracy & completeness of examination report.

**CLASS TITLE:**

Insurance Compliance Supervisor

**CLASS NUMBER:**

67215

**EFFECTIVE DATE:**

05/05/2002

**CLASS CONCEPT:**

The supervisory level class works under general direction & requires extensive knowledge of general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio & some knowledge of supervisory principles/techniques in order to oversee activities of one or more assigned teams of market conduct examiners (i.e., of which may be assigned to the classifications of insurance compliance examiner &/or insurance contract analyst &/or insurance investigator) conducting in-house &/or on-site market conduct reviews/examinations of insurance companies, prepare preliminary examination plans for single examination or multiple concurrent examinations & supervise lower-level insurance compliance examiners.

**CLASS TITLE:**

Insurance Compliance Manager

**CLASS NUMBER:**

67216

**EFFECTIVE DATE:**

11/25/2001

**CLASS CONCEPT:**

The managerial level class works under general direction & requires extensive knowledge of general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio & supervisory principles/techniques & managerial principles/techniques in order to plan, direct & manage statewide & out of state market conduct examinations of insurance companies authorized to conduct business in state of Ohio & to identify compliance problems, ensure compliance with Ohio insurance laws & supervise insurance compliance examiner supervisor & support staff.

<b>CLASS TITLE:</b> Insurance Compliance Examiner 2	<b>CLASS NUMBER:</b> 67212	<b>BARGAINING UNIT:</b> 14
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**EFFECTIVE DATE:**

06/26/1994

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Serves as member of on-site examination team & audits non-financial business practices of assigned insurance companies authorized to conduct business in state of Ohio to test for compliance to specific statutes & rules governing advertising, sales & marketing, policy rates, forms & filings, underwriting cancellation & claim practices, follows prescribed computer &/or manual examination procedures & performs specifically assigned in-depth review of records, files & documents supplied by insurance company personnel, checks practices against appropriate statutory requirements, documents evidence of illegal or improper practices on personal computer or manual spreadsheets, clarifies procedures, methodology & quality control measures pertaining to assignment with company personnel & writes summary of findings to be incorporated in preliminary draft report of examination.

Investigates complaints of statutory violations of state of Ohio insurance statutes, rules & regulations (e.g., researches appropriate statutes, rules & regulations, establishes test criteria to determine existence of practice, requests specific documentation from insurance companies, audits documentation for exception to applicable laws, records data on personal computer or manual spreadsheets) & reports findings & makes recommendations regarding existence of practice or pattern of violations based upon supporting documentation to examiner-in-charge &/or supervisor.

Participates in on-going regulatory surveillance activity (e.g., reviews market conduct examination reports, compiles data on similar Ohio statutes possibly being violated by insurance companies doing business in Ohio, records data on personal computer or manual spreadsheets) & reports findings & makes recommendations to examiner-in-charge &/or supervisor; operates computer terminal &/or personal computer to enter, retrieve &/or edit data.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of insurance practices governing assigned division (i.e., market conduct); insurance laws governing general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio\*; statistics; public relations. Skill in operation of personal computer &/or computer terminal; calculator\*. Ability to define problems, collect data, establish facts & draw valid conclusions; gather, collate & classify information about data, people or things; understand technical literature of concrete nature; develop & generate written communications, letters, work papers & reports; communicate verbally; respond to inquiries from insurance industry representatives.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core program in insurance, accounting, business administration or statistics; 4 yrs. exp. in insurance industry in Property & Casualty or Life & Health fields as claims adjuster, claims analyst, underwriter or compliance analyst; satisfactory completion of at least 3 professional courses in either Chartered Property Casualty Underwriter (i.e., CPCU), Chartered Life Underwriter (i.e., CLU) or Life Office Management Association (i.e., LOMA) sponsored study programs; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or completion of undergraduate core program in insurance, accounting, business administration or statistics; 2 yrs. exp. in insurance industry in Property & Casualty or Life & Health fields as claims adjuster, claims analyst, underwriter or compliance analyst; 2 yrs. exp. in Property & Casualty field or Life & Health field in regulatory position which involved ensuring compliance with insurance laws, rules & regulations; satisfactory completion of at least 3 courses towards accredited Insurance Examiner (i.e., AIE) designation; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or 12 mos. exp. as Insurance Compliance Examiner 1, 67211; satisfactory completion of at least 3 courses toward Accredited Insurance Examiner (i.e., AIE) designation; must provide own transportation.

-Or equivalent of Minimum Class Qualifications For Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Requires overnight travel.

<b>CLASS TITLE:</b> Insurance Compliance Examiner 3	<b>CLASS NUMBER:</b> 67213	<b>BARGAINING UNIT:</b> 14
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**EFFECTIVE DATE:**

03/07/2004

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Serves as lead examiner over team of lower-level insurance compliance examiners at on-site market conduct examinations of insurance companies authorized to conduct business in Ohio, ensures adherence to proper examination methodology & established procedures during gathering, analysis & documentation of all unlawful, unfair & deceptive practices, secures evidence to support findings by assigned examination team, makes work assignments & provides training, guidance & direction in proper methodology & procedures to on-site examiners & in-house examiner(s), determines &/or modifies procedures for team to address unusual & unforeseen company practices, reviews examiner work papers & summaries for completeness & ensures all evidence & documentation is properly protected & assumes responsibility for final draft of report of examination, interviews insurance company management regarding their procedures, standards & quality control measures, requests written explanations from company management on apparent exceptions to law, attends pre-examination & post-examination conferences with insurance company officials to obtain &/or exchange information & makes recommendations for corrective actions.

Conducts special on-site targeted examinations as sole examiner; participates in pre-examination planning & gathers, analyzes & documents findings; meets with insurance company officials to discuss concerns & findings of negative nature; writes correspondence to request specific documentation; prepares report & recommendation of findings to agency management personnel.

Assists in preparation of examination plans based upon division data; recommends methodology for obtaining proper samplings for criteria & their statistical credibility to total population; assists in design of specific tests to measure compliance levels; assists in scheduling examinations.

Travels to insurance companies within & outside state of Ohio; ensures all departmental-owned equipment & supplies on on-site locations are safe & secure; makes recommendations for changes to divisional examination methodology; operates computer terminal &/or personal computer to enter, retrieve &/or edit data; deviates from varied examination procedure as circumstances dictate; confers with supervisor regarding applicability of statutory authority to address apparent unfair or deceptive practices.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of insurance practices governing assigned division (i.e., market conduct); insurance laws governing general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio\*; statistics; public relations; employee training & development\*. Skill in operation of personal computer &/or computer terminal; calculator\*. Ability to define problems, collect data, establish facts & draw valid conclusions; gather, collate & classify information about data, people or things; understand technical literature of concrete nature; develop & generate written communications, letters, work papers & reports; communicate verbally; respond to inquiries from insurance industry representatives.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core program in insurance, accounting, business administration or statistics; 5 yrs. exp. in insurance industry in Property & Casualty or Life & Health fields as claims adjuster, claims analyst, underwriter or compliance analyst; satisfactory completion of at least 6 professional courses in either Chartered Property Casualty Underwriter (i.e., CPCU), Chartered Life Underwriter (i.e., CLU) or Life Office Management Association (i.e., LOMA) sponsored study programs; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or completion of undergraduate core program in insurance, accounting, business administration or statistics; 3 yrs. exp. in insurance industry in Property & Casualty or Life & Health fields as claims adjuster, claims analyst, underwriter or compliance analyst; 2 yrs. exp. in Property & Casualty field or Life & Health field in regulatory position which involved ensuring compliance with insurance laws, rules & regulations; satisfactory completion of at least 6 courses toward Accredited Insurance Examiner (i.e., AIE) designation; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or possession of Accredited Insurance Examiner (i.e., AIE) designation by Insurance Regulatory Examiners Society; must provide own transportation.

-Or 24 mos. exp. as Insurance Compliance Examiner 2, 67212; must provide own transportation.

-Or equivalent of Minimum Class Qualifications For Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Requires overnight travel.

<b>CLASS TITLE:</b> Insurance Compliance Supervisor	<b>CLASS NUMBER:</b> 67215	<b>BARGAINING UNIT:</b> EX
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**EFFECTIVE DATE:**

05/05/2002

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Oversees activities of one or more assigned teams of market conduct examiners (i.e., which may consist of employees assigned to insurance compliance examiner &/or insurance contract analyst &/or insurance investigator classifications) conducting in-house & on-site market conduct reviews &/or examinations of insurance companies authorized to conduct business in Ohio, prepares preliminary examination plans for single examination or multiple concurrent examinations based upon recommendations from divisional support personnel, determines proper methodology to obtain valid samplings of area subject to audit, assumes responsibility for statistical creditability of sampling size as to total population of area audited, recommends examiner team assignments, recommends lead examiners, explains examination plan to team, conducts pre-examination training for non-market conduct division personnel assigned to examination team, coordinates travel arrangements for on-site examinations, meets with insurance company examination coordinator regarding details & scope of market conduct examination, travels to insurance companies within & outside state of Ohio to conduct insurance compliance examinations & supervises lower-level insurance compliance examiners.

Schedules, participates in &/or conducts pre-examination, interim & post examination meetings with insurance company officials; coordinates examination activity based upon insurance company produced documents & data; monitors progress & keeps examination on track; provides individual direction to assigned examiners; oversees timely completion of final draft report of examination reviews; reviews & signs examiner time sheets; recommends leave requests; reviews examiner travel expense reports; completes performance reviews on assigned staff (e.g., insurance compliance examiners); assists insurance compliance manager with preparing division budget.

Manages, oversees & supervises in-house examiners conducting assigned compliance surveys of insurance companies; establishes survey methodology, survey parameters, audit criteria & designs test for compliance; reviews survey reports & recommends appropriate regulatory action on non-compliance issues.

Assists in conducting training seminars & workshops for lower-level insurance compliance examiners; researches complex regulatory issues & makes recommendations for procedural changes to ensure compliance with Ohio's insurance laws; presents testimony at agency administrative hearings regarding examination findings; operates computer terminal &/or personal computer to enter, retrieve &/or edit data.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of insurance practices governing assigned division (i.e., market conduct); insurance laws governing general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio\*; statistics; public relations; employee training & development; supervisory principles/techniques\*; managerial principles/techniques\*; budgeting\*. Skill in operation of personal computer &/or computer terminal; calculator\*. Ability to define problems, collect data, establish facts & draw valid conclusions; gather, collate & classify information about data, people or things; understand technical literature of concrete nature; develop & generate written communications, letters, work papers & reports; communicate verbally; respond to inquiries from insurance industry representatives.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core program in insurance, accounting, business economics statistics/mathematics, computer science or liberal arts; 6 yrs. exp. (e. g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development, actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards & at least 12 mos. exp. in management &/or employee training & development; satisfactory completion of 6 insurance designation courses; 1 course in statistics; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or completion of undergraduate core program in insurance, accounting, business economics, statistics/mathematics, computer science or liberal arts; 4 yrs. exp. (e. g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development, actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards; satisfactory completion of 6 insurance designation courses;

2 yrs. exp. in management; 1 course in statistics; 12 mos. exp. in operation of personal computer; must provide own transportation.

-Or possession of Accredited Insurance Examiner designation (i.e., AIE) from Insurance Regulatory Examiners Society; 4 yrs. exp. (e.g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development, actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards & at least 12 mos. exp. in management &/or employee training & development; must provide own transportation.

-Or 24 mos. exp. as Insurance Compliance Examiner 3, 67213; possession of AIE Insurance Examiner designation; must provide own transportation.

-Or equivalent of Minimum Class Qualifications For Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Requires overnight travel.

<b>CLASS TITLE:</b> Insurance Compliance Manager	<b>CLASS NUMBER:</b> 67216	<b>BARGAINING UNIT:</b> EX
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**EFFECTIVE DATE:**

11/25/2001

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Plans, directs & manages all statewide & out of state market conduct examinations of insurance companies authorized to conduct business in state of Ohio, directs & oversees identification of compliance problems & ensures compliance with applicable insurance statutes, rules & regulations through examination process carried out by subordinates, develops, coordinates & implements policies & procedures within assigned division (i.e., market conduct), oversees & performs final review of compliance, makes recommendations for future examinations; establishes examination priorities based upon seriousness of compliance issues & impact on general public, coordinates & directs market conduct examination schedule, collaborates with departmental office of Financial Regulation Division to identify possible financial solvency problems, establishes division & staff's long-range & short-term goals & objectives, monitors division budget, travels to insurance companies within & outside state of Ohio, supervises insurance compliance supervisors & support staff, trains &/or monitors training of division personnel & interviews applicants & makes recommendations for hire.

Represents agency director & other administrative staff at meetings (e.g., National Association of Commissioners; Market Conduct Task Forces); coordinates market conduct examination activities with other divisions within agency & other state's market conduct divisions; meets with insurance company officials where examinations reveal special problems; serves on agency task forces regarding insurance related legislation, meets with national-level associations; conducts &/or participates in staff meetings; serves on multiple National Association of Commissioner's Market Conduct Subcommittees which develop national policies & procedures for complex issues.

Testifies before legislature regarding insurance related legislation; drafts insurance bulletins & directives to insurance companies regarding rules; analyzes data & participates in research projects; researches, formulates & recommends monetary & administrative penalties against insurance companies for violations against statute; participates in preparation for administrative hearings & testifies as to market conduct findings; operates computer terminal &/or personal computer to enter, retrieve &/or edit data.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of insurance practices governing assigned division (i.e., market conduct); insurance laws governing general non-financial business practices (e.g., advertising, sales & marketing, policy rates, agent licensing, underwriting, claims settlement) of insurance companies authorized to conduct business in state of Ohio\*; statistics; public relations; employee training & development; supervisory principles/techniques; managerial principles/techniques; budgeting. Skill in operation of personal computer &/or computer terminal; calculator\*. Ability to define problems, collect data, establish facts & draw valid conclusions; gather, collate & classify information about data, people or things; understand technical literature of concrete nature; develop & generate written communications, letters, work papers & reports; communicate verbally; respond to inquiries from insurance industry representatives.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core program in insurance, accounting, business economics statistics/mathematics, computer science or liberal arts; 7 yrs. exp. (e.g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development, actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards & at least 24 mos. exp. in management &/or employee training & development; satisfactory completion of 5 insurance designation courses; 1 course in statistics; 12 mos. exp. in operation of personal computer or mainframe computer; must provide own transportation.

-Or completion of undergraduate core program in insurance, accounting, business economics, statistics/mathematics, computer science or liberal arts; 5 yrs. exp. (e.g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development, actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards; satisfactory completion of 5 insurance designation courses; 3 yrs. exp. in management; 1 course in statistics; 12 mos. exp. in operation of personal computer; must provide own transportation.

-Or possession of Accredited Insurance Examiner designation (i.e., AIE) from Insurance Regulatory Examiners Society; 7 yrs. exp. (e.g., regulatory or industry) in insurance underwriting, compliance, rating, marketing or product development,

actuarial analysis or claims administration that included responsibility for compliance with federal & state insurance laws, regulations & standards & at least 24 mos. exp. in management &/or employee training & development; must provide own transportation.

-Or 24 mos. exp. as Insurance Compliance Supervisor, 67215; possession of Accredited Insurance Examiner designation (i.e., AIE) from Insurance Regulatory Examiners Society; must provide own transportation.

-Or equivalent of Minimum Class Qualifications For Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Requires overnight travel.