



Insurance Associate Examiner (Hybrid)

Recruitment #240221-1781AR-001

Location	Hartford, CT
Date Opened	2/27/2024 12:00:00 AM
Salary	\$88,106* - \$113,313/year (*Employees new to state service start at the minimum)
Job Type	Open to the Public
Close Date	3/19/2024 11:59:00 PM



INTRODUCTION



***Are you an Insurance Professional looking for new opportunities?
Do you specialize in fraud and investigations?
If so, read below & apply today!***

The Connecticut Insurance Department (CID) is currently accepting applications for an Insurance Associate Examiner within the Fraud Unit in Hartford.

WHAT WE CAN OFFER YOU

- Competitive salary.
- **NEW:** A Platinum Healthcare Plan, the nation's best for state employees and dependents, according to a report by Georgetown's Center on Health Insurance Reform an article by Ellen Andrews, Ph.D., along with comprehensive benefit offerings.
- Extensive pension plan and supplemental retirement offerings.
- Paid time off including 13 paid holidays per calendar year.
- Learn more about what sets us apart as an employer with our Employer Value Proposition.
- A culture that encourages work/life balance.
- Professional growth and development opportunities.
- Work for a Forbes top company: State of Connecticut Ranked One of the Best Employers of 2023 - State of CT receives National Recognition for offering Job Growth, Competitive Benefits and Flexible Schedule.
- State of Connecticut is an eligible Public Service Loan Forgiveness employer, meaning you may be eligible to have qualifying student loans forgiven after 10 years of service. [Click here for more information.](#)

POSITION HIGHLIGHTS

- Full Time, 40 hours per week
- Location: 153 Market Street in Downtown Hartford, easily accessible for all commuters.
- Monday - Friday
- 8:00 AM to 4:30 PM
- Hybrid (combination of in-office/telework)

THE ROLE

The Insurance Associate Examiner will:

- Perform complex related duties involving review of insurance companies' market conduct and/or business practices, or investigation and mediation of consumer complaints for compliance with relevant statutes and regulations.
- Perform complex investigations or audits of individual licensees or business entities for all lines of insurance including health & accident, P&C, Surety Bail and surplus lines.
- Review reports and referrals of insurance fraud or statutory violations.
- May independently conduct investigations of complaints against insurance companies or individual licensees regarding complicated cases and issues.
- May testify in administrative hearings or criminal court proceedings regarding violations of statutes or regulations on the part of individual licensees.
- May work in conjunction with other regulatory entities or law enforcement.
- May lead or independently conduct market investigations of insurance companies or business entities for compliance with relevant state statutes and guidelines including rates charged and claims practices.
- Perform other related duties.

The ideal candidate may possess one or more of the following active designations:

- CPCU (Chartered Property Casualty Underwriter)
- AHFI (Accredited Health Care Fraud Investigator)
- ACFE (Association of Certified Fraud Examiners)/CFE (Certified Fraud Examiner)
- CPA (Certified Public Accountant)
- NAIC PIR (National Association of Insurance Commissioners, Professional in Insurance Regulation)

APPLICATION DETAILS: If you hold any of the above listed active designations, or any other job-relevant licenses or certifications, please list them in the Licenses and Professional Certifications section of your application. If you do not hold any of the above listed active designations, we encourage you to apply.

ABOUT US

Our mission at the State of Connecticut, Connecticut Insurance Department (CID) is consumer protection. The department carries out its mission by enforcing state insurance laws to ensure policyholders are treated fairly, by providing assistance, outreach, and education to help consumers make sound choices, and by regulating the industry in a fair and consistent manner that fosters market competition for the availability of insurance.

Watch the video below to see what it's like to be a State of Connecticut employee!

State of Connecticut | Make an Impact By Serving Your State



SELECTION PLAN

TO APPLY

- In order to be considered for this job opening, you must meet the Minimum Qualifications as listed on this job opening. You must specify your qualifications on your application.
- The minimum experience and training requirements must be met by the close date on the job opening, unless otherwise specified.
- Ensure that your application is complete and detailed before submitting it. In order to comply with Public Act 21-69, the State of Connecticut is no longer asking for resumes during the initial application process. You will not be able to make revisions once your application is submitted into the JobAps system.
- **In order to receive educational credits toward qualification for this job posting, the institution must be accredited. If the institution of higher learning is located outside of the U.S., you are responsible for providing documentation from a recognized USA accrediting service which specializes in determining foreign education equivalencies to the recruiter listed on this job posting.**

- For current state employees, salary calculations are not necessarily comparable from one of the three branches of state government (i.e., Executive, Legislative, Judicial) to the other.
- Please select all location(s) and shift(s) you are willing to work on your application. Failure to do so may result in not being considered for vacancies in that specific location or shift.
- All application materials must be received by the recruiting agency by the time specified on the job opening for the position for which you are applying. Late applications may not be submitted and will not be considered. Exceptions are rare and limited to documented events that incapacitate a candidate during the entire duration of the job posting time period. It is the candidate's obligation and responsibility to request an exception and provide a legally recognized justification to accommodate such exception. Requests should be made to DAS.SHRM@ct.gov.

FOR ASSISTANCE IN APPLYING

- Please read or watch our Applicant Tips on How to Apply.

IMPORTANT INFORMATION AFTER YOU APPLY

- This posting may require completion of additional referral questions (RQs). You can access these RQs via an email that will be sent to you after the posting's closing date or by visiting your JobAps Personal Status Board (Certification Questionnaires section). Your responses to these RQs must be submitted by the questionnaire's expiration date. Please regularly check your email and JobAps Personal Status Board for notifications. Please check your SPAM and/or Junk folders on a daily basis in the event an email provider places auto-notification emails in a user's spam.
- Although applicants will receive correspondence via email, as a backup they are also encouraged to sign on to their Personal Status Board on a daily basis to monitor their status, view all emailed notices and complete tasks required in the recruitment process.
- Note: At any point during the recruitment process, applicants may be required to submit additional documentation which support their qualification(s) for this position. These documents may include: a cover letter, resume, performance reviews, attendance records, supervisory references, licensure, etc., at the discretion of the hiring agency.
- Interviews will be limited to candidates whose experience and training most closely meet the requirements of the position.
- The immediate vacancy is listed above, however, applications to this recruitment may be used for future vacancies in this job class.

CONNECT WITH US

Due to the large volume of applications received, we are unable to provide confirmation of receipt or status during the recruitment process. Updates will be available through your JobAps portal account. Should you have any questions pertaining to this recruitment, please contact Brittney Woodley at brittney.woodley@ct.gov.

PURPOSE OF JOB CLASS (NATURE OF WORK)

In the Insurance Department this class is accountable for independently performing complex tasks related to the review of insurance policy forms and rates, investigation and mediation of consumer complaints or examination of insurance company records and market and/or business practices or analysis of financial statements and related records.

EXAMPLES OF DUTIES

- Performs complex related duties involving review of insurance company policy and rate filings, examination of insurance companies' market conduct and/or business practices or investigation and mediation of consumer complaints for compliance with relevant statutes and regulations;
- Examine all related types of insurance policy forms based upon assigned functional area for new and unusual products;
- Prepares reports of examinations and/or investigations;
- Assists in the preparation of material for criminal and/or administrative cases;
- Participates in the drafting of regulations and bulletins;
- May review loss reserve methodology including testing of underlying data and examining the adequacy of an insurer's loss reserve;
- May conduct studies of cost, content and availability of various lines of insurance;
- May independently conduct investigation of complaints against insurance companies including complicated cases and issues;
- May lead or independently conduct market examinations of insurance companies for compliance with relevant state statutes and guidelines including rates charged and claims practices;
- May assist in the training of lower level examiners;
- Performs related duties as required.

KNOWLEDGE, SKILL AND ABILITY

- Considerable knowledge of
 - and ability to interpret insurance licensee law, regulations and guidelines;
 - accounting and auditing principles and practices;
 - business practices and operational procedures of insurance licensees;
 - policy contracts and forms;
- Knowledge of
 - methods and procedures for conducting investigations and examinations;
 - and ability to interpret and apply insurance statutes, regulations and bulletins;
 - insurance rates and rating procedures;
 - contract and property law;
- Considerable
 - interpersonal skills;
 - oral and written communication skills;
- Ability to
 - calculate complex mathematical formulas;
 - utilize computer software;
- Supervisory ability.

MINIMUM QUALIFICATIONS - GENERAL EXPERIENCE

Seven (7) years of experience in one or more of the following areas: claims, claims adjusting, sales, underwriting, contract development, actuarial work or agency services within the insurance industry OR governmental regulation of the insurance industry OR governmental examination of financial condition of insurance companies.

MINIMUM QUALIFICATIONS - SPECIAL EXPERIENCE

One (1) year of the General Experience must have been in a professional capacity.

NOTE: Professional capacity will be interpreted as work requiring the exercise of independent analysis and judgment in the application of professional principles and practices of underwriting, actuarial work or product development in the insurance industry or of government regulation of insurance policy forms and/or rates. For state employees this experience is interpreted at the level of Insurance Examiner or Insurance Examiner (Examination and Market Conduct).

MINIMUM QUALIFICATIONS - SUBSTITUTIONS ALLOWED

- College training may be substituted for the General Experience on the basis of fifteen (15) semester hours equalling one-half (1/2) year of experience to a maximum of four (4) years for a Bachelor's degree.
- A Master's degree in insurance, business administration, economics or a closely related field may be substituted for one (1) additional year of the General Experience.
- A Certified Life Underwriter (CLU) or Certified Property and Casualty Underwriter (CPCU) designation may be substituted for one (1) additional year of the General Experience.

PREFERRED QUALIFICATIONS

- Experience testifying in administrative hearings or criminal court proceedings.
- Experience preparing investigative case files for referral to a regulatory or law enforcement entity.
- Experience conducting fraud investigations, working in an insurance company Special Investigations Unit (SIU) or Insurance Compliance.
- Experience reviewing insurance applications, and interpreting insurance law, regulations, and guidelines.
- Experience independently conducting investigations of consumer complaints and interviewing witnesses.

SPECIAL REQUIREMENTS

- Incumbents in this class may be required to travel.
- Incumbents in this class may be required to possess and retain a valid Motor Vehicle Operator's license.

CONCLUSION

AN AFFIRMATIVE ACTION/EQUAL OPPORTUNITY EMPLOYER

The State of Connecticut is an equal opportunity/affirmative action employer and strongly encourages the applications of women, minorities, and persons with disabilities.

ACKNOWLEDGEMENT

As defined by Sec. 5-196 of the Connecticut General Statutes, a job class is a position or group of positions that share general characteristics and are categorized under a single title for administrative purposes. As such, a job class is not meant to be all-inclusive of every task and/or responsibility.

Click on a link below to apply for this position:

**Fill out the Supplemental
Questionnaire and Application
NOW using the Internet.**

 [Apply Online](#)

