

## INSURANCE COMMUNICATIONS SPECIALIST

This is consultative and referral work in providing information and assistance to policy holders and others who call the Department of Insurance with questions, problems, or complaints concerning insurance policy coverage and claims.

Employees answer information questions or complaints from consumers involving both personal and commercial property and casualty, and life, accident and health insurance. Employees research, determine applicability, and explain state and federal statutes/regulations and how they apply to various lines of insurance; and, research and explain policy contract language. Based on the question or complaint, employees may send out requested forms and consumer information. Employees refer more complex questions or problems and issues needing direct contact with insurance companies to higher level staff. Employees work with considerable independence. Work may include other duties as assigned.

### I. DIFFICULTY OF WORK:

Complexity - Employees must constantly respond to property and casualty, and life, accident, and health insurance related questions in a quick and accurate manner. Work requires the sufficient analysis of each call to determine the kind of insurance involved, the exact question or problem, and if the complaint should be handled by higher level staff. Handling of calls requires employees to remain current on continually changing insurance laws and regulations.

Guidelines - Employees rely on numerous insurance manuals, guidelines, references as well as North Carolina Insurance laws and regulations and North Carolina General Statutes.

### II. RESPONSIBILITY:

Accountability - Employees are responsible for providing prompt, clear, and courteous assistance to callers. Employees are also responsible for providing accurate information and/or timely referrals.

Consequence of Action - Failure to give out accurate information may result in financial costs to consumers or insurance companies and credibility problems for the department. Errors in correctly identifying problems or failure to refer a problem to higher level staff could result in unnecessary delays.

Review - Daily work is performed with considerable independence. Work is reviewed through observations of performance, review of status reports for the unit, and comments received from consumers served.

### III. INTERPERSONAL COMMUNICATIONS:

Subject Matter - Employees' primary contacts are with consumers concerning insurance related questions or problems. Employees occasionally rely on higher level staff as resource persons. On occasion, employees may contact insurance agents and attorneys or refer calls to other state agencies.

Purpose - Communication with consumers is to clarify and answer insurance information. Interaction with higher level staff is to receive more detailed and technical insurance-related information. Outside sources are contacted for informational purposes to address specific inquiries.

IV. WORK ENVIRONMENT:

Nature of Working Conditions - Work is performed in an office setting at a desk.

Nature and Potential of Personal Hazards - Exposure to potential personal injury is highly unlikely. Employees spend considerable amounts of time sitting and talking to consumers over the telephone.

V. RECRUITMENT STANDARDS:

Knowledges, Skills, and Abilities - Significant knowledge of insurance principals and practices. Significant knowledge of North Carolina insurance laws and regulations and North Carolina General Statutes. Skill in use of office automation equipment. Ability to listen effectively and define problems. Ability to deal tactfully and effectively with irate consumers. Ability to exercise judgement and discretion in determining when to refer calls to higher level staff. Ability to express oneself clearly and concisely in oral and written form.

Minimum Training and Experience Requirements - Graduation from a four-year college or university and one year of experience in insurance underwriting, claims, or policyholder service; or an equivalent combination of training and experience.

Necessary Special Qualifications - Completion of one Life, Accident, and Health or one Property and Casualty course as specified by the North Carolina Department of Insurance.

Special Note – This is a generalized representation of positions in this class and is not intended to identify essential functions per ADA. Examples of work are primarily essential functions of the majority of positions in this class, but may not be applicable to all positions.