



COUNTY OF HIDALGO

Department of Human Resources

Job Title: **INSURANCE ANALYST II**
Grade: 12

The County of Hidalgo Department of Human Resources reserves the right to select candidates considered to be the most highly qualified based on education and experience. The hiring department will interview and select the candidates provided by the Department of Human Resources.

GENERAL DESCRIPTION

Performs advanced (senior-level) insurance work. Work involves overseeing the investigation of possible violations of the Texas Insurance Code, administering and regulating the calculation of insurance rates, reviewing and making recommendations, researching programs for the development of rules, investigating tax claims and complaints, and interpreting insurance policies and procedures. May plan, assign, and/or supervise the work of others. Works under minimal supervision, with extensive latitude for the use of initiative and independent judgment.

EXAMPLES OF WORK PERFORMED

Oversees insurance inspections and investigations, and determines the methods and priorities for securing evidence

Oversees the operations of various departments of companies in conservatorship

Oversees the investigations of insurance business transactions and financial operations, prepares investigative summaries of findings, and develops regulation procedures

Oversees investigations of possible violations of the Texas Insurance Code and agency regulations, and prepares reports of findings as appropriate

Develops and evaluates program activities, recommending operational improvements, budgetary needs, and proposed legislation as appropriate

Reviews and processes rate applications and filings, policy form filings, and rating symbol changes

Reviews and processes rate deviation filings and prepares board orders

Reviews building plans and specifications prior to the start of construction

Reviews licensing and licensing education practices and procedures, making recommendations for improvement as appropriate

Researches problems concerning the development and interpretation of programs, manuals, rules, rates, and policy forms, and makes recommendations for improvement as appropriate

Investigates claims of property damage and personal injury involving the County of Hidalgo

Responsible for receiving and handling claims filed by policy holders, insurance carriers and/or law firms representing claimants

Investigates, analyzes, and determines the extent of liability concerning personal, casualty, property loss or damages and attempts to affect settlement with claimants, insurance carriers and/or law firms

Advises on insurance matters and methods of investigative problem resolution

Prepares natural disaster plans and conducts investigations of related occurrences

Prepares premium and loss accounting records

Recommends and implements disciplinary action procedures for Texas Insurance Code violators

May plan, assign, and/or supervise the work of others

Performs related work as assigned

EDUCATION AND EXPERIENCE

Graduation from an accredited four (4) year college or university with major coursework in insurance, finance, mathematics, business administration, accounting or related field

Two (2) years of experience in insurance work

Two (2) years of related experience may be substituted for one (1) year of education

CERTIFICATES, LICENSES AND REGISTRATION

Must have a current valid Texas motor vehicle operator's license

Must be able to be insured by the County's insurance carrier

KNOWLEDGE, SKILLS AND ABILITIES

Knowledge of insurance principles and practices and of the laws and statutes regarding insurance rates and rate modification, workers' compensation, licensing, taxation, and reserve analysis

Skill in the operation of office equipment

Ability to comprehend tax forms and reports; to determine compliance with regulatory rules and statutes; to conduct inspections and investigations; to prepare concise reports; to understand and apply mathematical formulas; to review and evaluate program activities; to audit reports and forms; to communicate effectively; and to plan, assign, and/or supervise the work of others

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand. The employee is occasionally required to walk; sit; use hands to find, handle, or feel objects, tools or controls; reach with hands and arms; climb or balance; stoop and kneel.

The employee must occasionally lift and/or move over twenty-five (25) pounds. Specific vision abilities required by this job include close vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounter while performing the essential functions of this job.

The noise level in the work environment is usually moderate.

SAFETY REQUIREMENTS

Maintain physical conditions appropriate to the performance of assigned duties and responsibilities which may include the following:

- sitting for extended periods of time
- standing for extended periods of time
- operating assigned equipment

Maintain mental capacity which permits:

- making sound decisions and using good judgment
- demonstrating intellectual capabilities

Effectively handle a work environment and conditions which involve:

- working closely with others
- working in a multi-task environment

Maintain effective audio-visual discrimination and perception needed for:

- making observations
- reading and writing
- operating assigned equipment
- communication with others
- required to follow the County of Hidalgo Accident Prevention Plan and department's safety regulations