

Class Specifications  
for the Class:

INSURANCE EXAMINER I

**Distinguishing Characteristics**

Conducts examinations and audits of general insurance agencies branch offices, and subagencies to assure compliance with insurance laws and regulations; participates in and conducts assigned phases of field examinations of the accounts records, and practices of insurance companies; conducts investigations of complaints relating to violation of the insurance laws, rules, and regulations; and performs other duties as required.

This class differs from that of Insurance Examiner II in that the Insurance Examiner I conducts examinations of agencies, branch offices, and subagencies, participates in the examination of insurance companies and investigates alleged violations of the insurance laws, rules and regulations; whereas the Insurance Examiner II conducts and supervises examinations of insurance companies and agencies and of their reports to determine conditions of solvency and compliance with standards of operation, and proper payment of taxes.

**Examples of Duties:** *(Positions may not be assigned all of the duties listed, nor do the examples necessarily include all of the duties that may be assigned. The omission of specific statements does not preclude the assignment of such duties if they are a logical assignment for the position. The classification of a position should not be based solely on the examples of duties performed.)*

Examines general insurance agencies branch offices, and subagencies for compliance with insurance laws and regulations relating to record keeping, policy, countersignatures, handling of fiduciary funds, payment of commissions, and possession of proper licenses; audits agency records for premium earnings, payments made to insurers, volume of controlled business, and commission payments by class of insurance, and by subagents and solicitors; reviews advertising, policies, financial elements, and other publications or materials to detect evidence of misrepresentation, false advertising, unfair discrimination, rebating, or other prohibited practices; investigates complaints as to violation of the insurance laws, and where violation justifies, collects evidence including statements and analyses of records, prepares reports of violations with supporting exhibits; as directed by supervisor, consults with the Office of the Attorney General as to appropriate action; testifies at hearings; follows up to secure corrections of violations; assists the Insurance Examiner II in the conduct

of examinations of insurance companies by carrying out assigned portions of such examinations; prepares examination reports and exhibits.

**Knowledge and Abilities Required**

Knowledge of: Principles and practices of accounting and auditing; State laws, rules, and regulations governing insurance companies and the sale of insurance; industry organization and practices; methods and techniques of investigation.

Ability to: Conduct audits of financial records; conduct investigations of complaints and alleged law violations; prepare evidence in accordance with instructions of attorneys; prepare clear concise reports and make recommendations based upon findings; establish and maintain effective working relationships with others.

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This is an amendment to the specifications for the class INSURANCE EXAMINER I, which were approved on February 14, 1963.

DATE APPROVED:

5/26/15

*James K. Nishimoto*

*for* JAMES K. NISHIMOTO, Director  
Department of Human Resources Development