

Class Specifications  
for the Class:

INSURANCE EXAMINER II

**Distinguishing Characteristics**

Conducts examinations of insurance companies, fraternal organizations, mutual benefit, hospital and medical associations and domestic insurance rating organizations to determine solvency, soundness of management and policies and compliance under the law; supervises examinations and audits of insurance agencies to assure compliance with insurance laws; supervises the annual audit of all insurance organizations' premium tax, financial and operating statements, collection of all premium taxes, and preparation of annual reports; assigns work and consolidates and analyzes results of all examinations, audits and investigations; prepares examination and audit reports; and performs other duties as required.

This class differs from that of Insurance Examiner I in that the Insurance Examiner II supervises and conducts field examinations and audits of insurance companies and agencies, audits of insurance companies' premium tax, financial and operating statements, the collection of all premium taxes, the preparation of the annual reports and the compliance program; whereas the Insurance Examiner I participates in the examination of insurance companies by conducting assigned phases of the examination and, as directed, independently audits and examines insurance agencies and investigates alleged violations of the insurance laws.

**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.)*

Determines the scope and nature of examinations; plans examination schedules and develops procedures; plans, lays out and assigns work for assistants and reviews work in progress; coordinates different phases of examinations and analyzes findings; confers with insurance supervisory personnel and with company officers, attorneys and actuaries regarding progress of examinations, controversial matters and methods of achieving recommended improvements in company operations; conducts examinations in accordance with National Association of Insurance Commissioners' standards including examination of company's administrative practices, policy and underwriting practices, rating and statistical reporting, reinsurance practices, accounting practices,

assets, liabilities and capital accounts, treatment of policyholders such as whether company pays all claims in accordance with its contracts and without undue delay or resistance, etc.; supervises examinations and audits of insurance general agencies, subagencies, and branch offices for compliance with insurance laws and regulations including record keeping, policy countersignature, handling of fiduciary funds, payment of premiums and commissions, proper licensing, controlled business, and other practices; supervises the compliance program to determine that all complaints or other evidences of violations of insurance laws are investigated promptly and that necessary corrective action is taken; supervises the collection of all premium taxes and audit of insurance companies' annual financial, operating and tax statements; prepares insurance company examination reports and supervises the preparation of agency, compliance and audit reports; coordinates subordinates' work and reviews and assists as required; participates in and testifies at conferences and hearings; serves as a zone examiner for National Association of Insurance Commissioners' program of examination of foreign and alien insurance companies.

**Knowledge and Abilities Required**

Knowledge of: Auditing and accounting principles and practices; State laws, rules and regulations governing insurance companies; insurance industry organizations and practices; principles and practices of supervision.

Ability to: Conduct examinations of insurance companies; detect and critically analyze irregularities and deficiencies of company operations; examine, verify and reconcile various financial accounts and records; prepare clear and concise reports and make recommendations based on findings; establish and maintain effective working relationships with business executives, public officials and the general public; plan, assign and review the work of others.

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This is an amendment to the specifications for the class INSURANCE EXAMINER II, which were approved on February 20, 1963.

APPROVED: 5/26/15

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for JAMES K. NISHIMOTO, Director  
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