

**INSURANCE COMPLAINTS SPECIALIST****Nature of Work**

Under general supervision, at the full-performance level, investigates and mediates complaints filed by the public against insurance agents and/or insurance companies regulated by the West Virginia Insurance Commissioner and investigates complaints against insurance companies that are unauthorized to do business in West Virginia. Performs related work as required.

**Examples of Work**

Investigates complaints filed against insurance companies, agencies, and agents involving disputed claims and alleged unfair insurance practices.

Mediates settlements between claimant and insuring company by gathering facts and recommending solutions according to policy and insurance code.

Advises consumer of their rights under insurance laws and regulations.

May attend hearings on insurance complaints to present findings of an investigation.

Writes reports and narratives on complaints.

Reviews insurance companies response to complaints to determine if the companies are in compliance with state insurance laws.

Attends and/or participates in meetings and seminars to inform the public on special or new areas in the insurance industry.

Confers with United States congressmen and senators and state legislators in resolving constituent problems.

**Knowledge, Skills and Abilities**

Knowledge of the practices of insurance companies, brokers, agents, and adjusters.

Knowledge of standard insurance policies and riders.

Knowledge of laws, rules, and regulations pertaining to the insurance industry.

Ability to analyze and evaluate specific complaints against insurance companies.

Ability to interpret contractual provisions of insurance policies.

Ability to establish and maintain effective working relationships with other employees, officials, and the general public.

Ability to communicate effectively both orally and in writing.

**Minimum Qualifications**

**Training:** Graduation from an accredited four-year college or university.

**Substitution:** Experience as described below may substitute

for the required training on a year-for-year basis.

**Experience:** Two years of full-time or equivalent part-time paid employment as insurance agent, broker, examiner, adjuster, or investigator with an insurance company or governmental insurance regulatory agency in the areas of life, accident and health or property and casualty or in a technical capacity in an insurance regulatory agency.

Established: 8/19/93  
Effective: 9/16/93