CREDIT ANALYST 3

Nature of Work: Under limited supervision from the Receivables Management Director, performs as the Credit Manager Supervisor in overseeing the management of receivables including the administration of delinquent and default employer accounts; assists in the mentoring and training of receivables management staff and ensures that the performance goals of the department are achieved. Individual will serve as a liaison with state agencies and elected officials to resolve delinquent and default accounts. Responsible for more complex cases and serves as a consultant to staff on receivables management issues. Through formal and informal training, acquires an understanding of workers' compensation laws, rules and policies, credit management philosophies, practices, forms and procedures. Performs related work as required.

Distinguishing Characteristics: The Credit Analyst 3 is distinguished from the Credit Analyst 2 by the skills necessary to manage personnel within the Receivables Management Department as well as the ability to analyze and resolve the most complex receivable issues. Positions allocated to this class will manage a small number of employer accounts determined to have the highest credit risk while supervising the other credit management personnel in the administration of his/her assigned accounts. The advanced nature of the position requires complex accounting and financial statement analysis knowledge. This position will be responsible for administering the standards, methods, laws, and forms utilized by the Receivables Management Department.

Examples of Work
   Supervises the work of credit analyst, accountants, investigators, financial reporting specialists and support staff in relation to the completion of specific assignments.
   Plans and organizes the work of the unit; provides leadership and direction to the staff.
   Manages the unit based on the performance measures established for the department.
   Assists in the formulation of individual performance goals and measures within the Receivables Management Department.
   Mentors and provides training to the credit management staff and conducts staff meetings.
   Serves as a consultant/resource on complex or unusual credit management issues.
   Plans and directs meetings with employers to resolve delinquent and default accounts.
   Serves as a liaison with state agencies and elected officials

CREDIT ANALYST 3 (CONT'D)

Examples of Work (Cont'd)
to resolve delinquent and default account.
Analyzes financial information from the employer, such as tax
documentation and financial statements, in order to
determine the collection strategy applicable to an
individual account.
Reviews credit management decisions for sound judgment and
compliance with applicable rules and procedures.
Provides testimony in civil and criminal proceedings.
Conducts performance reviews of credit management staff;
recommends salary increases, promotions, and other
appropriate personnel action.
Communicates directly with representatives from Customer
Accounting, Field Audit, Underwriting, and Legal Services to
ensure that all account activities related to the employer
are completed timely and that employer information is
communicated in the proper manner.
Negotiates repayment options with employers.
Demonstrates the ability to successfully collect large
delinquent and default accounts.
Assists in the design of appropriate training classes.
Leads special projects.

Knowledge, Skills and Abilities
Knowledge of the functions, operations, and objectives of the
Division.
Knowledge of workers' compensation laws, rules and
regulations, policies and procedures.
Ability to interpret and properly apply written procedures,
instructions, policies, laws, rules and regulations.
Ability to evaluate employer financial information and render
appropriate decisions based on the results of the financial
analysis.
Ability to exercise sound judgment in appraising situations
and rendering decisions.
Ability to plan, assign, supervise, and review the work of
professional and support staff.
Ability to establish and maintain effective working
relationships with staff, employers, elected officials and
the public in general.
Ability to communicate effectively both orally and in writing.
Ability to lead and motivate staff.
Ability to maintain a professional disposition when dealing
with difficult situations.
Ability to speak in public.

CREDIT ANALYST 3 (CONT'D)

Knowledge, Skills and Abilities (cont'd)
　　Ability to operate a personal computer and use spreadsheet and
　　　word processing software in daily work.

Minimum Qualifications
　　Training: Bachelor's degree from an accredited four-year
　　　college or university. Preference may be given to
　　　applicants with a degree in accounting, finance or a related
　　　field.
　　Substitution: Additional qualifying experience as described
　　　below may be substituted on a year-for-year basis for the
　　　required college education.
　　Experience: Five years of full-time or equivalent part-time
　　　paid experience in collections, financial analysis and/or
　　　accounting.

Established:　　10/16/97
Effective:　　　12/01/97