



STATE OF COLORADO
invites applications for the position of:

DORA/Division of Insurance - Investigator (Rate/Financial Analyst II)

This position is open only to Colorado state residents.

CLASS TITLE: RATE OR FINANCIAL ANALYST II

LOCATION: Denver, Colorado

PRIMARY PHYSICAL WORK ADDRESS: 1560 Broadway, Denver, CO 80202

SALARY: \$5,049.00 - \$6,219.00 Monthly

OPENING DATE: 01/13/22

CLOSING DATE: 02/03/22 11:59 PM

JOB TYPE: Full Time

DEPARTMENT INFORMATION:

This announcement may be used to fill multiple vacancies.



COLORADO
Department of
Regulatory Agencies

The Department of Regulatory Agencies (DORA) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

Consumer protection is our mission.

DESCRIPTION OF JOB:

The Producer Licensing and Enforcement work unit ensures that regulated entities and individuals comply with Colorado insurance producer laws and regulation. The enforcement section investigates allegations of insurance producer misconduct and complaints about unlicensed insurance activity, reviews insurance producer license applications that require investigative scrutiny, initiates enforcement actions, and refers applicable matters to law enforcement and other agencies. The licensing section reviews license applications, manages the license examinations, pre-licensing education, and continuing education programs, and oversees the licensing vendor.

This work unit educates consumers, other regulators, law enforcement, legislators, stakeholder groups, and the insurance industry about producer licensing and enforcement matters. The work unit researches, reviews, updates, and promulgates regulations and bulletins relevant to insurance producer licensing and enforcement.

Position: SFA 4193

This position investigates allegations of insurance producer misconduct and complaints about unlicensed insurance activity, reviews insurance producer license applications that require investigative scrutiny, initiates enforcement actions, and refers applicable matters to law enforcement and other agencies. This position educates and informs consumers, other regulators, law enforcement, legislators, stakeholder groups, and the insurance industry about producer licensing and enforcement matters. This position researches, reviews, updates, and promulgates regulations and bulletins relevant to insurance producer licensing and enforcement.

MINIMUM QUALIFICATIONS, SUBSTITUTIONS, CONDITIONS OF EMPLOYMENT & APPEAL RIGHTS:

MINIMUM QUALIFICATIONS (MQs):

- Graduation from an accredited college or university with a bachelor's degree in business administration, accounting, economics, mathematics, statistics, finance, liberal arts, or a field closely related to the work assignment; AND
- Two (2) years of professional* experience in at least one (1) of the following two (2) areas:
 - Auditing, investigative, or compliance experience with violations of the insurance statutes and regulations and/or insurance claims complaints in the insurance industry;
 - Conducting audits of financial records, establishing rates, claims handling, and policy services (involving interpreting and answering in-depth questions on policy provisions).

Document this experience in your application IN DETAIL, as your experience will not be inferred or assumed. Part-time experience will be prorated.

SUBSTITUTIONS:

- A combination of professional* work experience in the occupational field or specialized subject area of the work assigned to the job, which provided the same kind, amount, and level of knowledge acquired in the required education, may be substituted on a year-for-year basis for the bachelor's degree;
- A master's or doctorate degree from an accredited college or university in a field of study related to the work assignment may be substituted for one (1) year of the required professional* experience;
- Certification, registration, or licensure related to the work assigned to the position will substitute for one (1) year of the required professional* experience.

**Professional work involves exercising discretion, analytical skill, judgment and personal accountability and responsibility for creating, developing, integrating, applying, and sharing an organized body of knowledge that characteristically is: uniquely acquired through an intense education or training regimen at a recognized college or university; equivalent to the curriculum requirements for a bachelor's or higher degree with major study in or pertinent to the specialized field; and continuously studied to explore, extend, and use additional discoveries, interpretations, and application and to improve data, materials, equipment, applications and methods.*

Preferred Qualifications/Competencies:

- Experience conducting investigations and audits, including reviewing, analyzing, and researching financial documents and/or applications, interviewing witnesses, collecting evidence, preparing investigative reports of findings, and making recommendations to management on how a case should be resolved;
- Demonstrated experience analyzing and interpreting Colorado insurance statutes, rules, and policies;

- Demonstrated knowledge of both Colorado insurance and National Association of Insurance Commissioners (NAIC) statutes, regulations, and bulletins in order to ensure compliance;
- Demonstrated experience working in a regulatory or compliance environment;
- A Certified Internal Auditor (CIA) or a Certified Fraud Examiner (CFE) certification;
- Experience managing a complaint and/or investigative caseload in a high-volume, busy workplace environment.

Required Competencies: The following knowledge, skills, abilities, and personal characteristics are required competencies and may be considered during the selection process (including examination and/or interview):

- Demonstrated verbal communication skills, including the ability to effectively convey information to audiences in a concise manner;
- Demonstrated writing skills, including the ability to convey information to various stakeholders in a clear, accurate, and concise written manner;
- Demonstrated attention to detail;
- Critical thinking and analytical skills, including having the ability to evaluate and analyze reports and records in order to apply knowledge and ensure compliance;
- Problem-solving skills, including the ability to analyze information to identify problems and recommend solutions;
- Customer service skills, including the ability to navigate difficult conversations and use de-escalation techniques;
- Interpersonal skills, including the ability to collaborate and working cohesively with interdisciplinary teams and external stakeholders;
- Organizational skills, including planning, prioritization, and time management in order to meet deadlines;
- Demonstrated ability to conduct research and gather pertinent information;
- Demonstrated flexibility and adaptability, including the ability to manage various caseload and competing priorities;
- Ability to educate division staff, consumers, industry, and the general public on Colorado insurance producer laws and regulations;
- Self-motivated, self-directed, reliable, and accountable;
- Demonstrated professional demeanor;
- Knowledge and understanding in the use of PC software applications, including Microsoft Office (Access, Word, Excel, etc.), and Google Suite (Docs, Sheets, Slides, etc).

Conditions of Employment: Candidates who fail to meet the conditions of employment will be removed from consideration.

- The successful passing of a reference check and/or, if required, a background check.
 - A reference check may include but is not limited to: contacting previous and current supervisors to verify employment and discuss performance, a review of the personnel file, a review of the performance record, etc.
 - The type of background check depends on the job duties of the position, and can include a review of any criminal record, credit report, and/or driving record.
- Effective September 20, 2021, employees will be required to attest to and verify that they are fully vaccinated for COVID-19, or, submit to twice-weekly serial testing. Upon hire, new employees will have three (3) business days to provide attestation to their status with proof of vaccination, or begin twice-weekly serial testing for COVID-19.
- Testing will take place in-person and will be considered paid work time.
- Note: Fully Vaccinated means two (2) weeks after a second dose in a two-dose series of the COVID-19 vaccine, such as the Pfizer or Moderna vaccine, or two (2) weeks after the single-dose vaccine, such as Johnson & Johnson's Janssen vaccine, as defined by the [State of Colorado's Public Health Order](#) and guidance issued by the Colorado Department of Public Health & Environment.

SUPPLEMENTAL INFORMATION:

[PLEASE READ - Required Application Materials](#)

Interested individuals must submit the following online:

1. **A completed State of Colorado Application** (log-in to your current NeoGov account or create a NeoGov account to complete the online application). Note: Incomplete applications, including incomplete work history sections or "see résumé," "see attachment," or "see addendum" statements, will not be accepted in lieu of a completed application form.

2. **A current email address** on your application, as all communication pertaining to this position will be conducted via email. Please set up your email to accept messages from info@governmentjobs.com and '@state.co.us' addresses, and check your email often. Note: The department cannot guarantee the successful delivery of email, including incorrect filtering into junk mail folders.

3. **A detailed cover letter**, explaining how you meet the required competencies and how your accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make you a good fit for this position; you may also attach additional documents that demonstrate this.

Comparative Analysis Process: Structured Application Review

Part of, if not the entire, comparative analysis process for this position will involve a review of the information you submit in your application materials; Therefore, it is paramount that in the experience portion of your application and cover letter, you describe the extent to which you possess the education, experience, and competencies outlined in the job announcement as well as the required and/or preferred qualifications/competencies. You are also encouraged to attach additional documents to that effect. Failure to include adequate information or follow instructions may affect your score and prevent you from competing in subsequent measures used to arrive at a top group of applicants.

Veterans' Preference: Candidates who wish to assert Veterans' Preference should attach a copy of their DD-214 to their application. Failure to do so will result in being denied Veterans Preference.

PLEASE NOTE: Former State Personnel System employees who were disciplinarily terminated or resigned in lieu of termination must disclose this information on the application. Colorado Revised Statutes require that all state employees be hired and promoted through competitive examination of merit and fitness. Failure to include the required information, failure to follow instructions, and/or failure to submit materials by the application deadline may result in your application not being considered for the position and may affect your score or inclusion in the final pool of qualified candidates.

The State of Colorado believes that equity, diversity, and inclusion drive our success, and we encourage candidates from all identities, backgrounds, and abilities to apply. The State of Colorado is an equal opportunity employer committed to building inclusive, innovative work environments with employees who reflect our communities and enthusiastically serve them. Therefore, in all aspects of the employment process, we provide employment opportunities to all qualified applicants without regard to race, color, religion, sex, disability, age, sexual orientation, gender identity or expression, pregnancy, medical condition related to pregnancy, creed, ancestry, national origin, marital status, genetic information, or military status (with preference given to military veterans), or any other protected status in accordance with applicable law.

DORA is committed to the full inclusion of all qualified individuals. As part of this commitment, our agency will assist individuals who have a disability with any reasonable accommodation requests related to employment, including completing the application process, interviewing, completing any pre-employment testing, participating in the employee selection process, and/or to perform essential job functions where the requested accommodation does not impose an undue hardship. If you have a disability and require reasonable accommodation to ensure you have a positive experience applying or interviewing for this position, please direct your inquiries to our ADA Coordinator, Rachael Alkayali, at dora_hr@state.co.us or call (303) 894-2441.

APPEAL RIGHTS:

If you receive notice that you have been eliminated from consideration for this position, you may file an appeal with the State Personnel Board or request a review by the State Personnel Director.

An appeal or review must be submitted on the official appeal form, signed by you or your representative. This form must be delivered to the State Personnel Board by email, US Mail, faxed or hand-delivered within ten (10) calendar days from your receipt of notice or acknowledgment of the department's action.

HOW TO APPLY: Thank you for your interest. Submit an on-line application by clicking the link below or submit a State of Colorado Application for Announced Vacancy and all supplemental questions according to the instructions provided below. Failure to submit a complete and timely application may result in the rejection of your application. Applicants are responsible for ensuring that application materials are received by the appropriate Human Resources office before the closing date and time listed above.

IF NOT APPLYING ON-LINE, SUBMIT APPLICATION TO:

Only online applications will be accepted for this position.

DEPARTMENT CONTACT INFORMATION:

Thanh Pham: thanh.pham@state.co.us

METHODS OF APPOINTMENT: Appointment to the vacancy or vacancies represented by this announcement is expected to be from the eligible list created. However, at the discretion of the appointing authority, the position(s) may be filled by another method of appointment for a valid articulated business reason.

APPLICATIONS MAY BE FILED ONLINE AT:
<http://www.dora.state.co.us>

Position #SFA-4193-1/2022
 DORA/DIVISION OF INSURANCE - INVESTIGATOR
 (RATE/FINANCIAL ANALYST II)
 TP

THE STATE OF COLORADO IS AN EQUAL OPPORTUNITY EMPLOYER.

DORA/Division of Insurance - Investigator (Rate/Financial Analyst II) Supplemental Questionnaire

- * 1. DORA Q1: Please provide your Social Security Number. NOTE: This information will be kept strictly confidential and is only accessible to Human Resources Personnel.
- * 2. DORA Q2: Are you a current or previous State of Colorado employee? Enter "yes" or "no" in the space provided. If "yes", enter 1) the State agency name, 2) dates of employment, and 3) your official classification title.
- * 3. DORA Q3: If you are a current or former State of Colorado classified employee, have you ever been disciplinary terminated, resigned in lieu of termination, or deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation)? NOTE: Current and former State Personnel System employees who were disciplinary terminated, resigned in lieu of termination, or who were deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation) must disclose this information on the application. Failure to disclose this information and/or falsification of application materials may result in being removed from consideration for this position.
 - N/A - I am not a current or former State of Colorado classified employee.
 - YES, I have been disciplinary terminated, resigned in lieu of termination, or deemed to

have resigned without notice (Board Rule 7-6, Automatic Resignation).

NO, I have NEVER been disciplinary terminated, resigned in lieu of termination, or deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation).

- * 4. DORA Q4: Current or Former Classified Employees: Are you a transfer, non-disciplinary (voluntary) demotion, or reinstatement applicant?

Yes

No

N/A - I am not a current or former State of Colorado classified employee.

- * 5. DORA Q5: VETERAN'S PREFERENCE NOTE: If you are not eligible for/seeking Veteran's Preference, please skip down to the bottom and select option "N/A". REQUIRED DOCUMENTATION: Candidates who wish to assert Veterans' Preference should attach a copy of their DD214 reflecting dates of service, type of discharge, and, if appropriate, a campaign badge or service medal. If information regarding a campaign badge or service medal is necessary to award preference points and is not reflected on the DD214, other documents reflecting the grade or medal must be provided. Other types of documentation may be required for ten point preference. *Note 1: For a complete list of service dates and campaigns used in awarding preference points visit: <http://www.opm.gov/veterans/html/vgmedal2.htm> **Note 2: Medal holders and Gulf War veterans who originally enlisted after September 7, 1980, or entered active duty on or after October 14, 1982, without having previously completed 24 months of continuous active duty; must have served continuously for 24 months or the full period called or ordered to active duty. ***Note 3: Effective October 1, 1980, military retirees at or above the rank of major or equivalent, are not entitled to preference unless they qualify as disabled veterans. Reservists who are retired from the Reserves but are not receiving retirement pay are not considered "retired military" for purposes of veterans' preference. REMINDER: Proof of eligibility must be provided before points are allowed. Please attach documentation to your application. If you have not done so, please go back and do so now. Veteran's Preference points WILL NOT be applied without the appropriate documentation. PLEASE CHECK ALL THAT APPLY:

N/A - I am not eligible for/seeking Veteran's Preference.

A) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During any war declared by Congress

B) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During the period April 28, 1952, through July 1, 1955;

C) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: For more than 180 consecutive days, any part of which occurred after January 31, 1955, and before October 15, 1976;

D) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During the Gulf War period beginning August 2, 1990, and ending January 2, 1992;

E) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: For more than 180 consecutive days, any part of which occurred during the period beginning September 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last day of Operation Iraqi Freedom; or,

F) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: In a campaign or expedition for which a campaign medal has been authorized*, such as El Salvador, Lebanon, Granada, Panama, Southwest Asia, Somalia, and Haiti.

G) I have served on active duty in the Armed Forces at any time and have a present service connected disability or are receiving compensation, disability retirement benefits, or pension from the military or the Department of Veterans Affairs; or

H) I am a Purple Heart recipient;

I) I am the spouse of a veteran unable to work because of a service-connected disability;

- J) I am the unmarried widow/widower of certain deceased veterans; and
- K) I am the mother of a veteran who died in service or who is permanently and totally disabled.
- * 6. DORA Q6: Part of the required application materials includes a detailed cover letter, explaining how you meet the required competencies and how your accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make you a good fit for this position; you may also attach additional documents that demonstrate this. Q: Have you included this cover letter as an attachment to your application? (If not, you may go back and do so now). Yes, I have attached the required cover letter explaining how I meet the required competencies and how my accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make me a good fit for this position; I may also attach additional documents that demonstrate this. No, I have not attached the required cover letter to my application. Note: I understand that failure to include this information and follow instructions may prevent me from competing in subsequent measures used to arrive at a top group of applicants.
- Yes No
- * 7. DORA Q7: Please explain in detail how you meet the following Minimum Qualifications: Graduation from an accredited college or university with a bachelor's degree in business administration, accounting, economics, mathematics, statistics, finance, liberal arts, or a field closely related to the work assignment.
- * 8. DORA Q8: Please explain in detail how you meet the following Minimum Qualifications: Two (2) years of professional* experience in at least one (1) of the following two (2) areas: i. Auditing, investigative, or compliance experience with violations of the insurance statutes and regulations and/or insurance claims complaints in the insurance industry; ii. Conducting audits of financial records, establishing rates, claims handling, and policy services (involving interpreting and answering in-depth questions on policy provisions).
- * 9. DORA Q9: Please explain in detail how you meet the following preferred qualification: Experience conducting investigations and audits, including reviewing, analyzing, and researching financial documents and/or applications, interviewing witnesses, collecting evidence, preparing investigative reports of findings, and making recommendations to management on how a case should be resolved.
- * 10. DORA Q10: Please explain in detail how you meet the following preferred qualification: Demonstrated experience analyzing and interpreting Colorado insurance statutes, laws, rules, and policies.
- * 11. DORA Q11: Please explain in detail how you meet the following preferred qualification: Demonstrated knowledge of both Colorado Insurance and National Association of Insurance Commissioners (NAIC) statutes, regulations, and bulletins in order to ensure compliance.
- * 12. DORA Q12: Please explain in detail how you meet the following preferred qualification: Demonstrated experience working in a regulatory or compliance environment.
- * 13. DORA Q13: Please explain in detail how you meet the following preferred qualification: A Certified Internal Auditor (CIA) or a Certified Fraud Examiner (CFE) certification.

- * 14. DORA Q14: Please explain in detail how you meet the following preferred qualification: Experience managing a complaint and/or investigative caseload in a high-volume, busy workplace environment.

* Required Question