



## **Insurance Analyst**

**Category:** Classified  
**Pay Grade:** C24  
**Job Code:** 15880

*To perform this job successfully, an individual must be able to perform the essential job functions satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the primary job functions herein described. Since every duty associated with this position may not be described herein, employees may be required to perform duties not specifically spelled out in the job description, but which may be reasonably considered to be incidental in the performing of their duties just as though they were actually written out in this job description.*

### **JOB SUMMARY**

Performs professional, highly technical work related to the analysis and administration of the Property & Casualty insurance program of the County, including insurance requirements for County contracts with vendors and parties; coordinates and analyses exposure, policy rating, and loss history data obtained for purposes of completing applications of insurance for the County Insurance Program; applies insurance knowledge to the process of selecting appropriate types and limits of insurance for County contracts; becomes familiar with County and Appointing Authority insurable exposures through discussion, contract review, past loss history, and new exposures planned for the future; consults and works with brokers or insurance company underwriters, for purposes of placement of insurance renewals as well as new policies for multi-lines of coverage; performs policy administration including checking policies for accuracy and managing endorsement requests; reviews contracts to determine compliance with County's insurance coverage requirements for vendors doing business with the County; maintains communication and collaboration with County departments and appointing authorities to discuss risks associated with contracts; discusses insurance requirements with vendors and/or their insurance agent/broker.

### **ESSENTIAL JOB FUNCTIONS (examples, not all inclusive)**

- Prepares applications from data collected by for placement of renewal and new insurance coverage;
- Analyzes exposure, rating, and loss history data and coordinates information for brokers and insurance companies;
- Manages policy administration including binders, reviewing invoices, endorsements, renewals, and audits;
- Reviews and evaluates all County liability insurance policies and coordinates necessary modifications as required;
- Provides technical expertise and guidance to County agencies on property and liability insurance;
- Reviews and monitors contracts, recommendations, and negotiations regarding insurance requirements for contractual transfer;
- Consults with legal representatives, representatives of the insurance industry, and regulatory agencies in connection with preparation and award of County contracts with vendors and parties;
- Performs contract reviews and monitors or evaluates appropriate insurance certificates for vendors doing business with the County, based on scope of work or discussion with project manager;
- Maintains communication with County departments and Appointing Authorities and discusses risks associated with contracts and exposures;
- Analyzes data for Annual Policy Audits before submittal to carrier;
- Attends departmental meetings in regards to insurance matters; and
- Performs other related job duties as assigned.

## QUALIFICATIONS

### **Education and Experience:**

Six (6) years of experience in performing property and casualty insurance (P&C) policy analysis, underwriting, policy administration, and placement for multiple types of commercial lines insurance coverage; a Bachelor's degree with major coursework in risk management, finance, business administration, or related field and two (2) years of experience in performing risk management analysis for multiple types of insurance coverage; or an equivalent combination of education, training, and/or experience.

### **Special Qualifications** (May be required depending on area of assignment):

- Florida Driver's License or Florida Commercial Driver's License and endorsement, if any.
- Assignment to work a variety of work schedules including compulsory work periods in special, emergency, and/or disaster situations.
- Applicant must obtain and maintain Insurance Industry Designation or License such as Certified Insurance Service Representative (CISR), Certified Property & Casualty Underwriter (CPCU) or Certified Insurance Consultant (CIC) or Property Casualty Agent License within 1 year of appointment.
- Other knowledge, skills, abilities, and credentials required for a specific position.

### **Knowledge, Skills and Abilities:**

- Knowledge of property and casualty insurance coverage including Workers Compensation and National Flood Insurance Program (NFIP) coverage;
- Knowledge of large property insurance programs, including "layered" programs;
- Knowledge of large self-insured casualty insurance programs;
- Knowledge of policy administration (checking, endorsements, billing, rating, audits) for Commercial Property and Casualty lines of insurance coverage;
- Knowledge of insurance providers and insurance specifications.
- Skill in large layered property programs and large self-insured retention casualty programs;
- Skill in public entity insurance programs;
- Skill in agency/broker commercial lines.
- Ability to learn County and Appointing Authority operations and types of insurance risks connected with such operations;
- Ability to assess insurance needs and adequacy of existing insurance policies;
- Ability to assess insurance policy requirements for County vendor/contractor contracts based on types of exposures as identified by scope of work and/or discussion with project managers;
- Ability to establish and maintain effective working relationships with Appointing Authorities and County personnel;
- Ability to establish and maintain effective working relationships with employees, management, vendors, attorneys, outside agencies, and the general public;
- Ability to communicate clearly and concisely, orally and in writing;
- Ability to establish and maintain effective record keeping systems and perform quantitative and qualitative analysis;
- Ability to apply computer applications and software including Microsoft Word and Microsoft Excel;
- Ability to become a proficient "user" (with training) of County Risk Management Information System (RMIS).

## PHYSICAL/MENTAL DEMANDS

The work is sedentary work which requires exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body. Additionally, the following physical abilities are required:

- Visual ability: sufficient to effectively operate office equipment including copier, computer, etc.; and to read and write reports, correspondence, instructions, etc.
- Speaking ability: sufficient to communicate effectively with other individuals in person and over a telephone.
- Mental acuity: Ability to make rational decisions through sound logic and deductive processes.
- Talking: Expressing or exchanging ideas by means of the spoken word including those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.

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**WORKING CONDITIONS**

Work is performed in a dynamic environment that requires to be sensitivity to change and responsiveness to changing goals, priorities, and needs.