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Duty Statement for  
Professional / Analytical Classifications

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**DUTY STATEMENT**

State Compensation Insurance Fund

Employee's Name (First, Last)	
Program Premium Audit and Small Commercial Operations	Work Unit
Position's Authorized Classification (and Range) Workers' Compensation Insurance Representative	Report To Manager I, SCIF
Position Title Workers Compensation Insurance Specialist	Position Serial Number
<i>This position is designated under the State Fund Conflict of Interest Code. The position is responsible for making or participating in the making of governmental decisions that may have a material effect on personal financial interests. The selected candidate is required to complete the Statement of Economic Interest—Form 700 within 30 days of appointment and once per year thereafter.</i>	CBID R01
	<b>FLSA Status</b> <input checked="" type="checkbox"/> Covered, Work Week Group 2 <input type="checkbox"/> Not Covered, Exempt WWG <input type="checkbox"/> E or <input type="checkbox"/> SE

**PURPOSE/SCOPE:**

Under general supervision of a Manager I, this position will perform the full range of duties necessary to conduct payroll audits or underwrite, quote and service accounts with standard premium levels up to \$24,999 in Small Commercial Operations. This position will be assigned as a resource to either Premium Audit or Small Commercial Operations as business needs dictate and will be expected to maintain professional knowledge and standards when transitioned to each role.

As a Payroll Auditor, you will review all necessary information to conduct a payroll audit. The review will include policyholder payroll records, ownership information, and business operations to verify accuracy of their policy to ensure proper premium calculation for the risk. Duties will include, but not be limited to, Conduct accurate and timely audits of currently and previously insured policyholders; Analyze multiple types of financial records including payroll records, tax documents, receipts, contracts, invoices and reports from a variety of government sources; Manage the audit dispute process to provide timely resolution and enhanced customer service; Identify and report suspected fraud with ability to provide professional testimony in court.

As an Underwriter, you will underwrite, quote and service accounts with standard premium levels up to \$24,999 in Small Commercial Operations. To assign rates for initial premium within the assigned underwriting authority. This includes complex/ sensitive accounts in compliance with corporate underwriting and marketing advisories, guidelines and procedures. Implement improvements in underwriting and pricing effectiveness.

**Supervisor's Statement:** I have discussed the duties of the position with the employee

Supervisor's Name (Print)	Supervisor's Signature	Date
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**Employee's Statement:** I have discussed with my supervisor the duties of the position and have received a copy

Employee's Name (Print)	Employee's Signature	Date
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Duty Statement Origination or Revision Date [6.3.2022](#)

**KEY RESULTS/ESSENTIAL FUNCTIONS: Specifically describe the 3-5 Key Results (or Essential Functions) of the position in order of their importance to achieve the purpose/scope of the position.**

Each Key Result/Essential Function description should have statement(s) consisting of

1	2	3
An <u>action verb</u> : What is done? Define or elaborate on common vague words (e.g., "coordinates", "monitors", "assists")	The immediate <u>object</u> of the action	The <u>reason</u> for the action: Why?

In all aspects of performing the following Key Results/Essential Functions the incumbent will

- Comply with the Code of Conduct and
- Maintain regular and predictable attendance and/or communication availability during working hours.

*The statements contained in this duty statement reflect general details as necessary to describe the principal results/functions of this job. It should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned, including work in other functional areas.*

**50 %**

- 1) Conduct accurate and timely payroll audits for currently and previously insured policyholders.
  - Analyze multiple types of financial records including, but not limited to, payroll records, tax documents, receipts, contracts, invoices and reports from a variety of government sources.  
(This is an essential function of the job.)
  - a. Prioritize and schedule audits according to authorized procedures.
    - i. Complete all assigned priority audits as determined by the Assistant Audit Manager.
    - ii. Schedule and upload all audits using State Fund audit software.
  - b. Review policyholders' payroll records and other related documents to determine gross payroll for accurate premium calculation.
  - c. Ensure accuracy of policy information by reviewing policyholders' ownership, operations, locations, classifications, etc., and update/correct as necessary for accurate premium calculation.
  - d. Complete and upload all audits in an accurate and timely manner with minimal errors.
  - e. Answer all QA Review questions and submit corrections timely, according to policies and procedures.
  - f. Returned audits will be kept to a minimum and corrected timely, according to policies and procedures.
  - g. Identify, document and submit policy changes (e.g. operations, ownership, locations, classifications, etc.) by submitting policy changes according to policies and procedures.
  - h. Complete detailed Progress Reports to document audit progress, status, and to explain audit completion delays.
  - i. Manage audit-inventory to maintain delinquent inventory at or below the department goal.
  - j. Maintain a minimal WCIRB Test Audit error rate.
  - k. Collaborate timely with business partners (e.g., Underwriter, Marketing Rep, Broker, etc.) according to policies and procedures to help elevate the customer experience and expedite timely completion of audits.
  - l. Contact policyholder to review audit results and send Audit Summary Letter.
  - m. Adhere to records retention and data classification policies.
  - n. Manage the audit dispute process to provide timely resolution and enhanced customer service.
    - Receive, review/analyze, and respond appropriately to information submitted for dispute.
    - Coordinate bill hold placement and removal with Billing and Collections as warranted.
    - Prioritize and schedule re-audits according to authorized procedures.
    - Conduct re-audits as appropriate.
    - Facilitate necessary policy changes.
    - Timely and effectively, communicate the results of the review.

- Contact policyholder at the time of the re-audit to explain results and differences.
- Provide detailed documentation of all audit changes on the Auditors' Notes page.
- Prepare and send written correspondence to the policyholder explaining re-audit results and changes made.
- Document the policy system.

-----OR-----

Underwrite, quote and service new and renewal accounts; compiling and appraising past losses and other data preparatory to issuing new and renewal policies; assigning payroll classifications and rates for initial premium billing for an assigned book of business, within assigned underwriting authority, including complex and sensitive\* accounts in compliance with corporate underwriting and marketing advisories, guidelines and procedures. (This is an essential function of the job.)

- Coordinate, provide and document accurate and timely responses to servicing inquiries from brokers and policyholders in compliance with corporate underwriting and marketing advisories, guidelines and procedures
- Answers a variety of policy related questions regarding premium, policy cancellations, endorsements, legal entities and other related policy issues to determine the appropriate action needed to assist the clients. Provide telephone coverage, to answer incoming calls promptly, and properly with a pleasant voice tone
- Review new policies to ensure compliance to State Fund underwriting guidelines.
- Prioritize, prepare and issue quotes for renewal
- Monitor conversion policies to achieve timely renewal generation
- Refer accounts with special pricing needs to the Assistant Underwriting Manager for review
- Maintain an understanding of our current underwriting model to ensure fair and accurate pricing
- Manage SCO accounts to ensure retention and growth while maintaining profitability in compliance with current underwriting and marketing directives.
- Regularly monitor SCO accounts for high loss accounts/industries and make recommendations for corrective underwriting action to reduce SCO's loss ratio
- Resolve disputes and complaints with SCO accounts accurately and timely
- Review Underwriting Alerts and RIM tasks daily in accordance with corporate underwriting guidelines and procedures
- Review and obtain approval for new biz input.
- Document in a timely manner servicing and maintenance activities in POP and/or State Fund Online (SFO) Activity Log
- Review and process policy maintenance request documents, emails, faxes, and Chat relating to respective underwriting transactions
- Scan viable documents to policy file
- Act as a resource for the Workers' Compensation Insurance Technicians

\*COMPLEX/SENSITIVE classifications of work includes class codes ambiguous to the job operations that may require bureau inspection or involve multiple entities , ownership discrepancies, or high risks classifications such as 5606 Contractors, Private Residence, Roofing, Farm Labor, Asbestos, Air Carriers, Explosives, Chemical Mixing, Chemical Mfg, Hazardous materials operations and Mining Operations. Special coverage Risks described as Insurance Companies, Public Agencies, Wrap-up coverage, OCIP, Independent Contractors, Policies with zero payroll exposure, Out of State coverage, Alternate Employer, Unsalariated Employees, Relatives not insured, Excluded locations, Volunteer exposure. These types of risks may require supplemental application, licensing and special pricing consideration.

## 30%

- 2) Apply workers' compensation rules and regulations to properly classify risks based on observation (field) or telephone interview (virtual), as assigned. Utilize the classification system, underwriting rules, policies, procedures, and policy endorsements in order to verify that risks are properly underwritten. Identify necessary changes and updates to policies. Identify and report red flags of suspected fraud with ability to provide professional testimony in court. Provide guidance and strategies to staff and internal customers, assist and train Technicians and/or Customer Service Representative employees, and assist Senior WCIR staff.
- a. Assist other State Fund programs with any underwriting/ premium audit issues as requested and in a timely manner.
  - b. (Audit) Interview the principal of each business to verify the applicability of Standard Exceptions and classifications.
  - c. (Audit) Observe policyholders' premises to determine the correct classification of operations by conducting an onsite visit and/or through virtual means.
  - d. Identify any policy updates needed ( e.g., officers, ownership, location(s), classification(s), or other Underwriting data that affect the policy contract) and ensure timely coordination with Underwriting according to policies and procedures.
  - e. Verify all claims are classified accurately and correct any errors by entering the correct classification in the Claims system according to policy and procedures.
  - f. Collaborate timely with business partners (e.g. Underwriter, Marketing Rep, Broker, etc.) according to policy and procedures to help expedite timely audit completion or apprise on underwriting or servicing issues.
  - g. Identify red flags and report suspected fraud to the Special Investigations Unit.
  - h. Perform legal research serve as an expert witness and provide testimony in court on coverage, collection, audit, or fraud issues.
  - i. (Underwriting) Respond to bureau queries
  - j. (Underwriting) Assist and train Underwriting Technicians or Customer Service Representatives in providing and documenting accurate and timely responses to servicing inquiries from brokers and policyholders concerning their accounts.
  - k. (Underwriting) Consult with Senior Underwriter on more complex\* servicing or maintenance inquiries (e.g., more complex independent contractor issues, ex-mods issues, combinable issues, audit disputes, complex classifications and ownership issues) by compiling information and researching responses to the Senior Underwriter. \*MOST COMPLEX/SENSITIVE classifications of work includes Multi-tier and Publicly traded entities, Complex trusts and Joint Ventures, Split Risk, Cannabis Operations, Professional Athletic Teams. Determination of proper application of relevant laws and guidelines as it relates to Coverage, Exclusion, Classifications, Payroll, Covered locations/exposure. These types of risks may require supplemental application, licensing, review of contracts and special pricing consideration.
  - l. Advise and educate customers (policyholders, brokers, accountants) to facilitate the audit process and resolve concerns. Act as audit resource to all other State Fund functions and participate in special projects.

## 10%

- 3) Maintain knowledge of corporate policies and procedures and effectively utilize State Fund Computer systems and programs. (This is an essential function of the job.)
- a. Participate in training to gain and maintain current knowledge of procedures and contractual issues relating to underwriting, broker agreements, office practices and procedures, rates, manual rules, and the experience rating system.
  - b. Attend and actively participate in policy operations and regional office meetings

10%

- 4) Advise and educate customers (policyholders, brokers, accountants) to facilitate the audit process and resolve concerns. Act as audit resource to all other State Fund functions and participate in special projects.
- a. Participate in brokerage and policyholder outreach. Meet with brokers as needed to maintain professional relationships.
  - b. Resolve all customer concerns expeditiously and at the lowest possible level.
  - c. Return all telephone calls in a timely manner, according to policies and procedures.
  - d. Participate in special projects as assigned;
    - i. Act as mentor
    - ii. Assist with training of new staff

100%

## REQUIRED QUALIFICATIONS/COMPETENCIES (KNOWLEDGE, SKILLS/ABILITIES):

### KNOWLEDGE AREAS:

Proficient knowledge of WCIRB Rules and Regulations in order to properly classify risks based on physical inspections of operations, interviews with policyholders, and a review of the operation.

Working knowledge of the classification system, underwriting rules, policies, and procedures, and policy endorsements to verify risks are properly underwritten. Identify necessary changes and updates to policies.

Proficient knowledge of State Fund underwriting and marketing advisories, guidelines, and procedures.

Proficient understanding of various State Fund functions as they impact underwriting.

Working knowledge of State Fund standard software applications.

Proficient knowledge of State Fund Underwriting and Billing & Collections advisories, policies, and procedures.

### SKILLS/ABILITIES:

Ability to conduct physical underwriting inspections and evaluations.

Ability to promote State Fund and our service.

Ability to effectively work with and relate with other people.

Ability to work as a team with co-workers to address and resolve issues.

Ability to evaluate information and analyze data correctly to support and defend decisions and recommendations.

Ability to manage multiple projects and tasks.

Ability to provide training.

Ability to achieve results according to objectives.

Ability to communicate professionally and effectively verbally and in writing with a variety of "stakeholders".

Ability to handle stressful situations while being firm but tactful.

Ability to analyze issues, interpret and apply policies and procedures to pro-actively make and support decisions.

Ability to work independently and as a team with co-workers and management to address and resolve issues.

WORK ENVIRONMENT:

Physical Requirements

Computer data entry, frequent light lifting, bending, reaching, carrying, and telephone work

Travel

Must provide own vehicle for transportation in order to satisfy the duties of the position.

Emergency call backs

Not Applicable

Work Hours