

Position Classification Flysheet for Insurance Examining Series, GS-1163

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SERIES DEFINITION

This series includes positions the duties of which are to direct, supervise, or perform work involved in insuring persons or property, determining that adequate insurance to protect Government or private interests has been provided, settling claims arising under insurance contracts, or performing other similar insurance examining work when the duties performed are of a technical, nonclerical nature, requiring (a) knowledge of insurance principles, procedures, and/or practices; the commercial insurance market; commercial insurance operations; or similar specialized insurance knowledge, (b) knowledge of pertinent statutory or regulatory provisions; related administrative regulations, and (c) some knowledge of contract law and of other laws related to the particular kind of insurance involved but not legal training equivalent to that represented by graduation from a recognized law school.

This guide supersedes the standard for the Insurance Examining Series, GS-0964, issued in March 1949 under the code, CAF-0660. The fly sheets for the GS-0964 Series dated September 1956 and March 1957 are also rescinded.

EXCLUSIONS

Excluded from this series are:

1. Positions concerned with the determination of insurance rates, classifications, values, scope of coverage, or other technical insurance matters when such work requires professional actuarial knowledge and abilities. Positions of this kind are classified in the [Actuary Series, GS-1510](#).
2. Positions involving quasi-legal insurance claims work of a specific kind for which a separate series has been established. For example, positions involving quasi-legal work in connection with claims arising under the Social Security and/or Railroad Retirement Acts are classified in the [Social Insurance Claims Examining Series, GS-0993](#); positions involving the settlement of claims under various types of veterans' insurance programs are classified in the [Veterans Claims Examining Series, GS-0996](#).
3. Positions concerned with the performance of assistance work in connection with insurance programs or operations. Positions of this kind are covered by [the Job Family Position Classification Standard for Assistance Work in the Legal and Kindred Group, GS-0900](#); the [Miscellaneous Clerk and Assistant Series, GS-0303](#); or other appropriate clerical series.

4. Positions which include quasi-legal insurance claims work that requires knowledge of property, criminal, or other laws but does not require specialized knowledge of the commercial insurance market, insurance principles, or other insurance knowledge. Positions of this kind are classifiable in the [General Legal and Kindred Administration Series, GS-0901](#).
5. Positions involving insurance work that requires full professional legal training are classifiable in the appropriate legal series.
6. Positions concerned with supervisory examinations of commercial, fraternal, or other insurance organizations subject to regulation by the District of Columbia Government are covered (a) in the [Job Family Position Classification Standard for Professional and Administrative Work in the Accounting and Budget Group, GS-0500](#), when the work requires full professional training in accounting or (b) in the Financial Institution Examining Series, GS-0570, when the work requires less than full professional training in accounting.

SPECIALIZATIONS AND TITLES

The title Insurance Examiner with no modifier is used for all insurance examiner positions at the GS-5 level where the requirements are for a broad experience or educational background rather than for detailed knowledge pertaining to a particular kind of insurance.

Differences in the titles established for positions in grades GS-7 and above in this series are based on those differences in qualification requirements which affect recruitment, selection, transfer, or other personnel processes. These differences are of a subject-matter nature, requiring knowledge of a particular kind of insurance. Because of these differences, the following titles are established for nonsupervisory positions in this series:

1. Insurance Examiner (Casualty) (for positions concerned with any or all types of casualty insurance including inland marine insurance).
2. Insurance Examiner (Marine) (for positions concerned with marine insurance that involves international as well as maritime law). (Note: The term marine insurance, without qualification, means ocean marine insurance.)
3. Insurance Examiner (General) (for positions involving (a) a type of insurance or a kind of technical or nonclerical insurance function not otherwise described in this standard or (b) a combination of the specializations established in this standard).

The word Supervisory is prefixed to any of the above-named titles, as appropriate, to form the title for positions in which supervisory duties and responsibilities are significant.

EXPLANATORY STATEMENT

Insurance examining work typically consists of duties of a technical, nonclerical nature which require specialized insurance knowledge as the paramount qualification requirement for performance of the work. Duties of this kind are performed in connection with various insurance programs, including the programs of (1) 'agencies which function as insuring or underwriting agencies and which provide certain types of marine or casualty insurance not available in the commercial market, mortgage guarantee, or other types of insurance; (2) agencies which function as lending agencies to finance small business or industrial operations, rural electric or telephone services, or similar commercial enterprises, and which require insurance, on property or operations that serve as security for the loans, in order to protect the interest of the Government as well as the interest of the borrower; and (3) regulatory agencies that require commercial enterprises engaged in certain transportation operations (e. g., interstate, coastal, foreign motor, marine) to provide insurance or equivalent security for the protection of the public.

Insurance examining work also includes the performance of such duties as determining the kind of insurance to be provided to individuals or commercial organizations by the Government; determining the kind of insurance needed to protect the Governments' interest in property in the possession of contractors or to afford protection against liability to third parties resulting from the use of Government property; ascertaining that commercial insurance adequately and economically protects certain property of persons for whom the Government has a special responsibility; and meeting the various insurance needs of Federal agencies engaged primarily in activities of a non-insurance nature.

Technical insurance examining duties performed in connection with life insurance are normally included in actuarial positions and, for this reason, are not included in this series. Technical insurance examining work involving casualty or marine insurance is included in this series.

Technical insurance examining work is highly diversified and is performed in connection with both casualty and marine insurance. Although the basic principles involved are the same in both these types of insurance, there are certain features and practices which are peculiar to each type.

Casualty insurance involves a very wide variety of insurance and surety coverage including fire, property loss or damage, public liability, workmen's compensation, fidelity, burglary, boiler and machinery, aviation, automobile, inland marine, and many others.

Marine insurance is a distinctive type of insurance in that, characteristically, extensive use of re-insurance is required because of the large amounts of money concerned; rates are determined by the underwriter on the basis of the individual insured's loss experience as there are no rating bureaus; it involves types of risks not encountered in other kinds of insurance; foreign underwriters are used extensively either for re-insurance or for kinds of insurance not written by domestic marine insurance companies; and it involves questions of maritime and international

law as well as national law. (Note: Foreign underwriters and re-insurance are sometimes used in casualty insurance work but the extent of their use in that field is relatively limited when compared with marine insurance work.)

Technical insurance examining work includes such duties as determining the rates, classifications, coverages, and related matters in connection with insurance provided by the Government; determining the kinds and amounts of commercial insurance to be placed on property, primarily to protect the Government either as mortgagee or guarantor of mortgages on ships in which it has an interest or in connection with subsidized ships; determining the kinds and amounts of insurance that will protect the security of Government loans and the interest of the borrower under certain loan programs; determining the financial ability of motor carrier and freight forwarding concerns to qualify and continue to qualify as self-insurers; examining the qualifications of commercial insurance and surety companies that seek to file certificates of insurance and surety bonds in behalf of regulated carriers, brokers, and forwarders; analyzing, developing, and/or settling insurance claims when this involves consideration of the technical insurance aspects of the cases; analyzing rates and risk classifications to determine their reasonableness and the feasibility of obtaining more advantageous rates or classifications; conducting studies to determine the kinds of risks to which various commercial, industrial, or utilities operations may be exposed, the extent to which third party liability is involved, the financial condition and value of the enterprise concerned, and of the economic conditions affecting it; making analyses to determine reasonableness of rates, adequacy of coverage, and propriety of related provisions in insurance contracts of a particular kind on a local, regional, or national basis; conducting negotiations with underwriters' associations, rate-making bodies, commercial insurance companies, or similar organizations, developing insurance program policies and procedures; developing and establishing insurance training programs; providing advisory service on insurance matters and problems of all types to field offices or other interested agency personnel; planning and conducting insurance programs and other duties of a similar nature.

Duties of this kind require or involve knowledge and abilities which vary according to the kind of insurance involved and the kind of function performed. Included are such knowledge and abilities as knowledge of insurance theory and principles; knowledge of accepted commercial insurance operating methods, practices, and financial activities; knowledge of commercial insurance accounting methods and practices; knowledge of economic factors affecting the insurance business generally and any commercial, industrial, or utilities operations which may be involved in particular; knowledge of various State laws and licensing requirements affecting the commercial insurance business; ability to determine the nature of new types of risk and the need for new kinds of insurance coverage; knowledge of foreign underwriters providing types of coverage not available in the domestic insurance market; knowledge of pertinent maritime and international laws or legal provisions involved; ability to conduct studies of rates, classifications, and loss experience in connection with marine insurance; and other similar knowledge and abilities.

GRADE LEVELS

The work classifiable in this series is of a technical, quasi-legal, or other nonclerical nature and requires specialized insurance and other knowledge and abilities. The total number of positions concerned with technical insurance examining work is so small and the pattern of individual duties and responsibilities which comprise these positions is so varied, that classification standards for these positions have not been prepared. Positions concerned with technical insurance examining work are evaluated by reference to such standards for related kinds of work as are appropriate.