

COMMERCE ANALYST 3

KIND OF WORK

Advanced professional work in the analysis and investigation of insurance and franchise applications and filings for the Department of Commerce.

NATURE AND PURPOSE

Under limited supervision, performs advanced professional analysis and investigation of complex insurance and franchise filings and appraisals. Work responsibilities extend to performing comprehensive civil and criminal investigations; providing lead work direction to other staff; and recommending changes to state statutes, rules policies and procedures.

DISTINGUISHING CHARACTERISTICS:

This designation is distinguished from the Commerce Analyst 2 by greater work complexity; significant lead work responsibility; preparing analyses in highly difficult and controversial cases; serving as the Commissioner's representative on statewide or multi-state committees; serving as a sole agency expert in a specific functional area; and/or performing complex special assignments on an ongoing basis.

OPTIONS:

None.

EXAMPLES OF WORK (A position may not include all the work examples given, nor does the list include all that may be assigned.)

Administers the most difficult and complex insurance fraud cases.

Researches, analyzes and develops recommendations regarding assigned case load and case management priorities.

Conducts investigations, audits and examinations within or outside the state to determine violations of laws, rules or orders.

Investigates appraisals regarding fraudulent and deceptive practices within the mortgage and real estate industries, including both civil and criminal cases.

Provides daily technical guidance to investigative staff regarding responses to clients, licensed industry and the general public by phone and/or written correspondence.

Reviews and approves/denies filings so health insurance products are in compliance with state statutes, administrative rules and case law.

Reviews and approves/denies investment offerings and insurance products to ensure compliance with state statutes, rules and case law.

Reviews complex automotive and homeowner filings as part of the Department's consumer protection efforts.

Imposes sanctions or remedies on respondents to ensure just and equitable consequences and future compliance with existing laws.

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Class Specification

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Serves as the technical expert in mortgage and health care fraud investigations.

Reviews franchise applications and renewals; provides analysis and assistance to examination and enforcement staff.

May be responsible for evidence obtained by subpoena or seized by search warrants; follows the chain of custody for secured evidence in compliance with federal rules of evidence for criminal investigations; may provide expert testimony in official court proceedings.

Participates in the administration of the Department's state policy portfolio at the legislature to meet the Department's legislative goals.

Represents the Department and develops and maintains professional working relationships with internal staff, clients and the Commissioner; serves as a technical resource to the industry; effectively represents the Department's positions.

Provides consumer education and information services to citizens and businesses.

Gathers information and responds to clients in-person, via phone or by written correspondence so complaints and inquiries are properly investigated and resolved.

Provides dispute resolution services to resolve citizen complaints.

Completes special assignments; responds to information requests.

Researches, analyzes and effectively recommends the Department's positions, statute changes, new legislation, rules and procedures.

KNOWLEDGES, SKILLS AND ABILITIES REQUIRED

Knowledge of:

Minnesota criminal and insurance statutes and rules.

Federal criminal and insurance regulations.

Principles and practices of effective employee supervision.

Skill in:

Directing the work of others.

Communicating effectively, both orally and in writing.

Ability to:

Analyze complex and controversial cases and conducting comprehensive investigations.

Lead staff with civil and/or criminal investigations.

Establish and maintain effective working relationships with managers, supervisors, co-workers, external public agencies and organizations, businesses and the general public.

Design work procedures and plan, organize and implement work assignments.

Provide training and technical assistance to less experienced staff.

Analyze complex civil and/or criminal fraud cases.

Identify and analyze problems; use sound reasoning to reach conclusions; and find alternative solutions to complex problems.

LEGAL OR LICENSURE REQUIREMENTS (These must be met by all employees prior to attaining permanent status in the class)

May require possession of a valid Minnesota state driver's license.

SPECIAL WORKING CONDITIONS

Work is performed primarily in an office environment. Ability to perform prolonged standing or sitting, pushing, pulling, balancing, reaching, handling and walking. Ability to perform repetitive motions and eye/hand/foot coordination. May be required to lift and carry items weighing up to 15 pounds.

Est.: 10/79

T.C.: 04/82;10/84

Rev.: 06/99

Former Title(s): Securities Examiner 3; Securities Examiner Prin