

New York State Department of Civil Service
DIVISION OF CLASSIFICATION & COMPENSATION

Classification Standard

Occ. Code 0372100

Policyholder Services Representative 1, Grade 18	0372100
Policyholder Services Representative 2, Grade 23	0372200
Policyholder Services Representative 3, Grade 25	0372300
Policyholder Services Representative 4, Grade 27	0372400
Assistant Director Insurance Fund Field Services, M-3	0375800
Director Policyholder Field Services, M-5	0372500

Brief Description of Class Series

Policyholder Services Representatives seek new and maintain existing accounts for workers' compensation or disability benefits policies at all premium levels. They market new products and services to existing and potential customers, and review policyholders' workplaces to determine safety hazards and recommend corrective action.

These positions are classified only at the New York State Insurance Fund (SIF).

Distinguishing Characteristics

Policyholder Services Representative 1: full performance level; solicits new business and services accounts; provides safety risk management services; and analyzes policy.

Policyholder Services Representative 2: first supervisory level; oversees the efforts of staff to service workers' compensation and disability benefits policies and market SIF's services.

Policyholder Services Representative 3: second supervisory level; oversees a team of Policyholder Services Representatives 1 and 2.

Policyholder Services Representative 4: managerial level; supervises multiple teams led by Policyholder Services Representative 3; advises on complex policyholder and insurance broker inquiries regarding SIF services.

Assistant Director Insurance Fund Field Services: assists the Director Policyholder Field Services; supervises Policyholder Services Representatives 4 and oversees multiple regional markets.

Director Policyholder Field Services: oversees and directs the Policyholder Services Department; meets with the largest prospective policyholders or with insurance consultants to present plans offered by SIF; and may address advisory councils of large and influential policyholders and safety groups concerning SIF's services or policies.

Related Classes

Claims Services Representatives process Workers' Compensation or Disability Benefits including Paid Family Leave claims filed with SIF. Incumbents examine accident and medical reports to determine compensability and liability; analyze claims records and initiate proper processing procedures; examine medical bills and authorize payment; and negotiate an adjustment or recommend arbitration.

Underwriters assess and define the insurance risk assumed by SIF and perform technical services in underwriting workers' compensation and disability benefits claims cases including paid family leave. Incumbents determine rate differentials and discounts; process policy renewals and cancellations; and price workers' compensation and/or disability benefits coverage.

Illustrative Duties

Policyholder Services Representative 1: reporting to a Policyholder Services Representative 2, services policies at all premium levels; assesses the safety of clients' workplace and collaborates in identifying and eliminating potential workplace hazards; presents and participates in implementing safety action plans and standards, loss prevention, and occupational disease awareness; encourages the implementation of new and the strengthening of existing safety programs; meets with policyholders to answer questions, investigate complaints, conduct renewal appraisals, and provide updated information on policies and procedures; calls employers and insurance brokers to solicit new business; works with the underwriting department to coordinate insurance plans and appropriate discounts; drafts quotes for coverage and explains the advantages of insurance plans offered by SIF; coordinates presentations on the various plans offered by SIF to prospective and existing insureds and insurance brokers; and compiles reports for policyholders and managers.

Policyholder Services Representative 2: reporting to a Policyholder Services Representative 3, supervises Policyholder Services Representatives 1; coordinates team workload to optimize efforts and identifies priority policy or policyholder concerns; tracks and reports the results of safety inspections; oversees the efforts of subordinate staff to market SIF's services through the development of contacts with insurance brokers and prospective customers; represents SIF at meetings, seminars, and industry conferences; directly handles safety and risk management services with assureds, brokers, group managers, account representatives, and the general public;

disseminates knowledge of best safety practices in the areas of general industry and construction; reviews and improves department processes; develops and implements customized loss prevention services that align with current safety trends and industry best practices; provides training and guidance to staff concerning safety standards; responds to customer complaints; and coordinates presentations concerning loss control and business development.

Policyholder Services Representative 3: oversees team of Policyholder Services Representatives 1 and 2; responds to policyholder and insurance broker inquiries; makes recommendations on high cost and difficult policyholder issues; visits new and existing key policyholders to better understand their business strategies; compiles sales goals, and develops and implements measurement standards; reviews the underwriting factors used in determining premium discounts and differentials; solicits input from policyholders concerning customer satisfaction and quality of service issues; coordinates group activities with other departments to provide comprehensive and coordinated services to policyholders and be more responsive to their needs; reviews follow-up reports, ensuring the implementation of recommended changes and the achievement of satisfactory results; and attends policyholders' and safety groups' meetings, conventions, training forums, and district claims seminars.

Policyholder Services Representative 4: manages all team activities for an assigned Field Services Unit; makes decisions on coverage involving highly difficult, sensitive, and large premium policies; represents SIF at meetings with policyholders and their representatives; advises Policyholder Services Representative 3 on how to respond to policyholder and insurance broker inquiries regarding possible dissatisfaction with SIF services; attends policyholder and safety group meetings, conventions, training forums, and district claims seminars; meets with senior staff to discuss changes in policy, procedures, and business processes, and to formulate implementation plans, operating standards, and procedural requirements; provides guidance and makes final decisions on various operational issues; collaborates with other agency department managers to improve existing systems or suggest new systems; and establishes and reviews metrics, benchmarks, and additional statistics to ensure compliance with goals.

Assistant Director Insurance Fund Field Services: supervises all policyholder services staff; assists in planning promotional programs; analyzes needs of present and prospective policyholders and designs plans suited to those needs; analyzes and evaluates SIF procedures affecting general services rendered to policyholders; responds to policyholder complaints referred by field units; instructs staff on changes in laws, rules, and regulations applicable to the obligations and rights of the policyholders; plans and implements training for staff; reviews adequacy of departmental services rendered to large policyholders; oversees SIF's safety incentive program; attends and addresses safety group meetings and serves as liaison with representatives in other departments of SIF.

Director Policyholder Field Services: promotes and directs business acquisition,

retention, policy servicing, and loss prevention strategies for SIF; ensures that staff are compliant with departmental policies, procedures, and guidelines; develops and directs the scheduling and performance of policyholder service team assessments; meets regularly with Executive leadership and department heads to ensure statewide policyholder service goals and objectives are aligned with SIF goals and objectives; meets with large premium policyholders, third party administrators, safety group managers, and brokers to problem solve and promote SIF products and services; formulates the organization, direction, training, and supervision of new and current policyholder service field staff; and promotes statewide policy for field staff in risk assessment, risk reduction, and relationship building to achieve cost savings for policyholders through functional training programs.

Minimum Qualifications

Policyholder Services Representative 1

Open Competitive: bachelor's degree and completion of a two-year traineeship.

Policyholder Services Representative 2

Promotion: one year of service as a Policyholder Services Representative 1.

Policyholder Services Representative 3

Promotion: one year of service as a Policyholder Services Representative 2.

Policyholder Services Representative 4

Promotion: one year of service as a Policyholder Services Representative 3.

Assistant Director Insurance Fund Field Services

Promotion: one year of service as a Policyholder Services Representative 4.

Director Policyholder Field Services

Promotion: one year of service as an Assistant Director Insurance Fund Field Services.

Note: Classification Standards illustrate the nature, extent, and scope of duties and responsibilities of the classes they describe. Standards cannot and do not include all the work that might be appropriately performed by a class. The minimum qualifications above are those required for appointment at the time the Classification Standard was written. Please contact the Division of Staffing Services for current information on minimum requirements for appointment or examination.

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