

# An Ally for Consumers, A Safeguard for Economic Stability

## Financial Analyst/Examiner Positions Open at Your State Insurance Regulator

Consumers rely on their insurance for life's most important moments, and they need to know they can trust their providers to keep their promises, treat them fairly, and run an honest, solvent operation. Similarly, our local, state, and national economies depend on sound oversight of the insurance sector to remain stable, strong, and secure.

As a Financial Analyst or Financial Examiner, your skills will play a critical role on a team dedicated to protecting and assisting consumers, regulating insurers, and working for affordable and accessible coverage. Core duties include (but are certainly not limited to):

### **State Financial Analyst:**

- Analyzing annual and quarterly insurer financial statements, as well as automated ratios and other analytical reports, to identify negative trends
- Developing customized analytics for each assigned company based upon the size, risk, and complexity of the insurer
- Corresponding with company executives, department staff, and other state, federal, or international regulators to investigate issues identified, evaluate company responses, and propose additional regulatory actions if warranted

### **State Financial Examiner:**

- Reviewing and gaining an understanding of insurer operations, including its corporate governance structure and its enterprise risk management framework, through a review of regulatory filings, discussions with department staff and company personnel, review of public information and industry trends, and other sources of information as applicable
- Identifying company risk mitigation strategies to address noted solvency risks and performing tests of controls to evaluate their effectiveness, as appropriate
- Verifying insurer records to determine accuracy of financial reporting and to evaluate the propriety of insurer operations

**Knowledge, Skill, and Ability:**

- Strong communications skills (both written and oral)
- Strong analytical skills, with the ability to aggregate and summarize information from a wide range of available sources
- Ability to think critically and make decisions by applying professional judgment and drawing sound conclusions

**Education and/or Experience:**

- Bachelor's Degree in suitable field of study from an accredited college or university
- Other requirements may vary by state

