



COMMONWEALTH OF KENTUCKY JOB CLASS SPECIFICATION

INSURANCE APPRAISER

Job Number: 20000878

Job Code: 35110V231216

Job Group: 3500 - INSURANCE REGULATION

Job Established: 06/16/1982

Job Revised: 12/16/2023

Grade: 15 Salary (MIN - MID):

\$24,863-\$37,295 - Hourly

\$4,040.24-\$6,060.44 - 37.5 Hr. Monthly Salary

\$4,309.60-\$6,464.48 - 40 Hr. Monthly Salary

Special Entrance Rate:

NONE

NONE

NONE

PROBATIONARY PERIOD:

This job has an initial and promotional probationary period of 6 months, except as provided in KRS 18A.111.

CHARACTERISTICS OF THE JOB: *Characteristics of a job are general statements indicating the level of responsibility and discretion of positions in that job classification. These are not intended to be an exhaustive list.*

Obtains, analyzes and compiles essential application information and prepares complex and detailed appraisals of all state properties for insurance purposes. Conducts detailed field inspections to analyze building quality, statutory and federal/professional standards compliance. and performs other duties as required.

MINIMUM REQUIREMENTS:

EDUCATION:

Must have two years of college.

EXPERIENCE, TRAINING, OR SKILLS:

Four years of professional experience in real property appraisals, property valuation appraisals, property claims adjustment, real estate appraisal, drafting or Computer-Aided Design (CAD), mechanical or electrical engineering technician, or a related field.

Substitute EDUCATION for EXPERIENCE:

Additional training in property insurance or real estate will substitute for the experience on a year-for- year basis OR certification by the Kentucky Real Estate Appraiser's Board as a Certified General Appraiser will substitute for the experience requirement.

Substitute EXPERIENCE for EDUCATION:

Professional experience in property valuation or in an insurance regulatory entity will substitute for the college on a year-for-year basis.

SPECIAL REQUIREMENTS (AGE, LICENSURE, REGULATION, ETC.):

NONE

EXAMPLES OF DUTIES OR RESPONSIBILITIES OF THE JOB CLASSIFICATION: *Examples of duties or responsibilities are not to be construed as describing what the duties or responsibilities of any position shall be and are not to be construed as limiting the appointing authority's ability to assign, or otherwise alter the duties and responsibilities of a position. This is not intended to be an exhaustive list.*

Conducts detailed and complex field inspections on a statewide basis of all state-owned properties insured in the Fire and Tornado Insurance Fund to develop essential data in establishing replacement cost and actual cash value of each property as required by KRS 56.080; takes building measurements, creates building drawings, takes photographs inside and outside, and collects specific information about the building including fire hazards, poor maintenance, occupancy status, protection systems, and unique or unusual characteristics. Inspects complex, complicated and multi-use buildings. Determines all replacement values of all appraised properties. Determines and analyzes roof, wall, floor, construction and ascertains building square footage. Confirms occupancy and use of buildings. Verifies and determines heating and cooling systems for buildings. Determines Insurance Services Office class rank and fire ratings. Compiles, analyzes and prepares detailed documents for use in a computer evaluation system. Inspects and reviews all state properties to determine causes of fire hazards and makes recommendations to the interested state agency relative to the removal or correction of the hazard. Has total responsibility for creating appraisal valuation data on all properties surveyed. May coordinate the work of other office staff.

UNIQUE PHYSICAL REQUIREMENTS:

Any unique physical requirements necessary to perform the duties of a specific position will be listed on the individual position description, if applicable.

TYPICAL WORKING CONDITIONS: *Incumbents in the job will typically perform their job duties under these conditions.*

Extensive travel and overnight stay is required to conduct field inspections.

ADDITIONAL REQUIREMENTS:

Upon employment, employees in this job classification may be required to maintain a valid driver's license and may be required to drive a licensed vehicle. This status may be necessary for the length of time in this job classification. If this is necessary, it will be listed in the specific position description for the position at issue. Applicants and employees in this job classification may be required to submit to a drug- screening test and background check. Applicants and employees in positions which perform job duties that may require contact with offenders in the custody or supervision of the Department of Corrections or with youth in the care, custody, or supervision of the Department of Juvenile Justice must meet qualifications pursuant to the federal Prison Rape Elimination Act, 28 C.F.R.115.17 and 115.317.

The Commonwealth of Kentucky does not discriminate on the basis of race, color, sex, disability, age, national origin, religion, sexual orientation, gender identity or expression, pregnancy or related medical condition, marital or familial status, ancestry, political affiliation, genetic information, or veteran status in accordance with state and federal laws.