



COMMONWEALTH OF KENTUCKY JOB CLASS SPECIFICATION

INSURANCE FRAUD INVESTIGATOR II

Job Number: 20000889

Job Code: 35520V240116

Job Group: 3500 - INSURANCE REGULATION

Job Established: 12/16/2009

Job Revised: 09/02/2025

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.*

Performs professional level work in conducting the more complex and sensitive investigations and other related activities for the purpose of determining whether violations of criminal laws relating to insurance fraud have occurred; and performs other duties as assigned.

MINIMUM REQUIREMENTS:

EDUCATION:

Graduate of a college or university with a bachelor's degree.

EXPERIENCE, TRAINING, OR SKILLS:

Must have four years of experience in investigative law enforcement or a related field of investigation.

Substitute EDUCATION for EXPERIENCE:

NONE

Substitute EXPERIENCE for EDUCATION:

Experience in investigative law enforcement OR experience in the insurance industry, an insurance regulatory agency or related field in financial analysis, claims adjusting investigation, management, or experience dealing with substantive insurance issues will substitute for the required education on a year-for-year basis.

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

Must be twenty-one years of age. Must possess a valid driver's license prior to employment in this job classification. Employees in this job title are subject to the provisions of KRS Chapter 15 and 503 KAR 1:140 relating to peace officer certification as administered by the Kentucky Law Enforcement Council. Must maintain any required licensure(s), certification(s), or other

credentials for the length of employment in this classification. Employing agency is responsible for ensuring employee possesses and maintains required licensure(s), certification(s) or other credentials.

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.*

Plans and conducts complex and sensitive investigations involving the search, surveillance and the apprehension of persons in violation of state and federal laws involving all types of insurance fraud such as high dollar amount investigations, multiple suspect investigations, multiple law enforcement agency investigations, and high-profile suspect investigations. Interviews witnesses, interrogates suspects, searches for physical evidence and clues, and inspects records and documents to determine evidentiary value. Compiles detailed investigative reports. Uses computer for communication, reports, and investigation. Secures and serves search warrants and subpoenas and makes arrests. Interfaces with federal, state, and local agencies as required on a case-by-case basis. Communicates with insurance companies. Consults with staff attorneys on case preparation and litigation. Drafts, presents and discusses with prosecuting attorneys information relating to the investigations in preparation for prosecution of criminal practices. Testifies before grand juries, courts, and administrative bodies. Catalogues, marks, and secures evidence. Complies and reviews records and reports. Interprets and enforces departmental rules, regulations, and policies in performing investigative work. Conducts public presentation in reference to insurance fraud.

UNIQUE PHYSICAL REQUIREMENTS:

Must have physical ability to be proficient in non-lethal use of force (i.e., self-defense and handcuffing) and the use of a firearm. Seizure of documents require lifting of boxes.

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

Will have frequent contact with the general public. May work irregular hours. Statewide travel is required and may be required to travel out of state for investigations, coordinate efforts with other jurisdictions, and training. Hazardous duty as related to law enforcement including arrests that could result in physical effort or altercation.

ADDITIONAL REQUIREMENTS:

Upon employment, employees in this job classification may be required to drive a licensed vehicle. 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.