



Insurance Service Insurance Specialist (INS) Technical Competencies

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**Extracted from the Insurance Service Competency Model
Report, Dated September 2011**



**U.S. Department of
Veterans Affairs**



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Overview

The information in this document, including table numbers, is derived from the Insurance Service, Insurance Specialist, Competency Model Report, September 2011.

This document contains the technical competencies for the specified position and provides the following detailed information:

- A list of all technical competencies for the position.
- For each technical competency, a profile is provided that includes the Competency:
 - Description/Definition
 - Proficiency Ratings
 - Proficiency Levels
 - Behavioral Indicators



INS Technical Competencies

The table below identifies the technical competencies for the for the Insurance Service INS position.

Table 1: INS Specialist Technical Competencies

INS Specialist Technical Competencies
1. Insurance Laws and Regulations
2. Coaching/Mentoring
3. Information Dissemination
4. Reporting/Record Keeping
5. Inforce Insurance Record (INS Specialist)
6. Inforce Changes (INS Specialist)
7. Awards (INS Specialist)
8. Awards Changes (INS Specialist)
9. VBA Applications (INS Specialist)
10. Telecommunications (INS Specialist)



INS Specialist Competency Profiles

The tables below identify the competency profiles for the Insurance Service INS position.

Table 2: INS Specialist - Insurance Laws and Regulations

Insurance Laws and Regulations				
Adhere to laws and regulations that apply to VA Insurance programs.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
1 – Basic	Follows the provisions of the Privacy Act of 1974 and other applicable laws, federal regulations, VA statutes and policy, and VBA policy.	✓		
	Researches regulations governing life insurance policies in order to reply to inquiries from policyholders on the VA administered insurance programs.			
2 – Foundational	Interprets manuals and current guidelines to assure that the information disseminated is in accord with past and existing laws, regulations and procedures.		✓	
3 – Intermediate	Explains the agency's position to those protesting adverse determinations for the purpose of defining appeal rights under the existing laws and regulations.			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA



Table 3: INS Specialist - Coaching/Mentoring

Coaching/Mentoring				
Works to improve and reinforce performance of others. Facilitates skill development by providing clear, behaviorally specific performance feedback, and making or eliciting specific suggestions for improvement in a manner that builds confidence and maintains self-esteem.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
1 – Basic	Provides support to others.	✓	✓	
	Shares thoughts, feelings and rationale.			
	Seeks feedback from mentor and peers.			
2 – Foundational	Provides timely and constructive feedback.			✓
	Asks relevant and open-ended questions that challenge assumptions and spur creative thinking.			
	Checks understanding by paraphrasing or mirroring what was heard.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 4: INS Specialist - Information Dissemination

Information Dissemination				
Providing clear information and eliciting specific details based on established policies and best practices.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Shares options and rationale for decisions.	✓		
	Provides information to claimants on benefits and rights.			
3 – Intermediate	Explains the right to appeal decisions.		✓	
	Explains claims decisions and reasons for the decisions made by VA and communicates (verbally or in writing) this information to the claimant.			
	Assists claimants regarding how to initiate inquiries to resolve errors, delays, or other problems in obtaining benefits.			
5 – Expert	Prepares responses for complex cases.			✓
	Counsels Veterans, their dependents, and beneficiaries regarding insurance benefits available through the Department of Veterans Affairs.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA



Table 5:INS Specialist -Reporting/Record Keeping

Reporting/Record Keeping				
Develops and maintains all necessary documents, files, inventories, communications, and tools.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Secures records and reports properly.	✓	✓	
	Completes and verifies accuracy of daily individual reports.			
3 – Intermediate	Verifies the completion and accuracy of monthly reports.			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 6: INS Specialist - Inforce Insurance Record (INS Specialist)

Inforce Insurance Record (INS Specialist)				
Reviews and analyzes the Inforce insurance record segments (i.e., life, policy, premium, dividend, indebtedness, pending, paid dividend) to conduct Insurance Service activities.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
1 – Basic	Utilizes appropriate resources to gather information.	✓		
	Identifies transaction types (e.g., 083, 098, 082, 072).			
	Describes plans of insurance (e.g., term, 20 P/L, 30 P/L, OL).			
3 – Intermediate	Identifies the method of preparing transactions (e.g., Data Entry Documents, DOCS Screens).		✓	
	Prepares complex transaction types (e.g. TT089, TT099, TT079).			
5 – Expert	Manually calculates values for complex cases (e.g., late ME, Auto surrender).			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA



Table 7: INS Specialist Technical Competency Profile for Inforce Changes (INS Specialist)

Inforce Changes (INS Specialist)				
Affects change (e.g., updating, downdating, adjusting) on the Inforce insurance record segments (i.e., life, policy, premium, dividend, indebtedness, pending, paid dividend)				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Creates transactions utilizing DOCS Screens.	✓		
	Uses premium rate book and/or COMP TOOLS.			
	Processes insurance applications using Data Entry Screens.			
4 – Advanced	Manually process complex actions (e.g., medical reinstatement, renewal, DOB changes).		✓	
	Balances Miscellaneous Transaction Controls (MTC), Uncollectible Insurance Collections (UIC), and Undistributed Insurance Disbursements (UID).			
5 – Expert	Manually reverses terminal actions (e.g., ME's, XC in error, surrenders).			✓
	Prepares detailed statements of accounts for control inquiries (e.g., two-man case).			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA



Table 8: INS Specialist - Awards (INS Specialist)

Awards (INS Specialist)				
Reviews and analyzes the Inforce insurance record for development and payment of settlement proceeds (e.g., death, ME's, cash surrenders, and TDIP). Reviews and analyzes the Awards insurance record segments (i.e., life, award, TDIP, withholding, payees, PUA) to conduct Insurance Service activities.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Distinguishes between informal, formal and referred claims.	✓		
	Distinguishes between a manual and systematic payment for settlement proceeds.			
4 – Advanced	Identifies complex cases and refers them to the appropriate processing unit.		✓	
	Prepares form to process ME's and cash surrenders for installment payments.			
5 – Expert	Instructs Insurance Specialists in Awards processes and procedures.			✓
	Acts as a Subject Matter Expert (SME) on Awards issues and concerns.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 9: INS Specialist - Awards Changes (INS Specialist)

Awards Changes (INS Specialist)				
Affect change (e.g., notification letters, payment changes, running award adjustments) on the Awards insurance record segments (i.e., life, award, TDIP, withholding, payees, PUA).				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Creates data entry screens for direct deposit.	✓		
	Creates Awards Data Entry (ADE) to resume a payment.			
4 – Advanced	Identifies complex cases and refers them to the appropriate processing unit.		✓	
5 – Expert	Instructs Insurance Specialists in Awards processes and procedures.			✓
	Acts as a Subject Matter Expert (SME) on Awards issues and concerns.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA



Table 10: INS Specialist - VBA Applications (INS Specialist)

VBA Applications (INS Specialist)				
Use of electronic insurance systems and computer applications.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Reviews and updates all appropriate information in VICTARS.	✓		
	Updates Veterans' identifying information in VICTARS			
3 – Intermediate	Assists Insurance Specialists in navigating through appropriate VICTARS data screens to accomplish tasks.		✓	
	Identifies and enters appropriate inputs to update or restore policies.			
4 – Advanced	Applies VBA applications to perform complex tasks.			✓
	Analyzes and processes controlled 970s.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 11: INS Specialist - (INS Specialist)

Telecommunications (INS Specialist)				
Communicating with Veterans over the phone to conduct the operations of the Insurance Service.				
Competency Proficiency Rating	Behavioral Indicators	Competency Proficiency Levels		
		E	A	J
2 – Foundational	Transfers calls to other Insurance Service employees.	✓		
	Responds calmly to upset customers.			
4 – Advanced	Handles calls from the most difficult customers.		✓	
5 – Expert	Instructs Insurance Specialists in telecommunications processes and procedures.			✓
	Acts as a Subject Matter Expert (SME) on Insurance telecommunications issues and concerns.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey

Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

