



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE

ADMINISTRATION

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Governor

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Acting Commissioner

DR. DALE G. CALDWELL
Lt. Governor

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ILA BHATNAGAR
Assistant Commissioner

The New Jersey Department of Banking & Insurance invites qualified candidates to apply for the following position:

POSTING NUMBER	2024-BIA-034	OPENING DATE	February 2, 2026	CLOSING DATE	Until position is filled
TITLE & TITLE CODE IF APPLICABLE	Title: Assistant Commissioner of the Office of Consumer Protection Services (Assistant Insurance Commissioner) Title Code: 55003				
UNIT & LOCATION	Consumer Protection Services Mary Roebling Building 20 W. State Street Trenton, New Jersey	TITLE RANGE & SALARY RANGE	M98		
		STARTING SALARY	\$160,000		
OPEN TO	Open to the public.				
TITLE DESCRIPTION	<p>The Department of Banking and Insurance (DOBI) seeks a qualified candidate to serve in the title of Assistant Insurance Commissioner, functioning as Assistant Commissioner of the Office of Consumer Protection Services. This position will report to the Assistant Division Director of the Division of Insurance, or other appropriate DOBI designee. Responsibilities and Examples of Work of this position include but are not limited to the following:</p> <p>This position will be responsible for overseeing the operations of the Consumer Protection Services unit by providing reports to the Commissioner and other members of senior staff as requested; monitoring complaint responses for timeliness and accuracy and to identify trends or systemic issues; drafting settlement memoranda on consumer enforcement cases; reviewing text of Orders to Show Cause, Consent Orders and Final Orders; assisting the Attorney General’s Office/Division of Law in prosecution of cases in the Office of Administrative Law; assisting in developing a schedule for market conduct examinations and text of market conduct examination reports, and review producer license denials. This position may also serve on various Board and Commissions and on National Association of Insurance Commissioners (NAIC) committees and perform special projects as needed. This position will also oversee the Independent Health Care Appeals Program (IHCAP), the Out of Network Arbitration Program and the Provider Payment Arbitration Program. The IHCAP provides for review by an independent medical professional of carriers’ decisions to deny, reduce or terminate coverage based on carriers’ determinations that services are not medically necessary. This position shall serve as the State contract manager for the IHCAP. This position shall supervise the State contract manager over the Out of Network Arbitration program (which allows providers who are not in a carrier’s network and who perform emergency or inadvertent services to contest a carrier’s payment for such services through binding arbitration). This position shall also supervise the State contract manager over the Provider Payment Arbitration program, which allows any provider, in network or out of network, to contest a carrier’s payment for services (other than emergency or inadvertent services performed by an out of network provider) through binding arbitration. This position will oversee Enforcement, Market Conduct and implementation of mental health parity laws.</p> <p>This position shall manage the following subunits within Consumer Protection Services:</p> <p>Consumer Assistance (operates the Department call center, investigates complaints against insurance companies and other licensed entities; and responds to disasters involving insurance);</p> <p>Enforcement (investigates alleged violations of law against insurance companies, producers, public adjusters and other licensed entities and negotiates penalties where violations are identified);</p>				

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	<p>Licensing (reviews and issues new and renewal licenses to producers and public adjusters);</p> <p>Market Conduct/Market Regulation (conducts market examinations of carriers operating in the state to test for compliance with state laws regarding claims, underwriting and marketing. Market Regulation also administers the provider payment arbitration programs and performs the reviews of the adequacy of carrier networks); and</p> <p>Office of Managed Care (handles IHCAP's review by an independent medical professional of carriers' decisions to deny, reduce or terminate coverage based on carriers' determinations that services are not medically necessary).</p> <p><i>See also Examples of Work listed by the Civil Service Commission under Title Code 55003.</i></p>
EDUCATIONAL REQUIREMENTS	<p>Graduation from an accredited college with a Bachelor's degree with a focus in an insurance-related field of study or a Juris Doctorate degree from an accredited law school.</p>
EXPERIENCE REQUIREMENTS	<p>Eight (8) years of administrative experience in insurance programs; four (4) years of which shall have included managerial experience.</p> <p>Applicants who do not possess the required education may substitute experience as indicated above on a year for year basis.</p>
LICENSE REQUIREMENTS	<p>Appointees will be required to possess a driver's license valid in New Jersey only if the operation of a vehicle, rather than employee mobility, is necessary to perform the essential duties of the position.</p>

RESIDENCY REQUIREMENTS	<p>The "New Jersey First Act," <u>N.J.S.A. 52:14-7 (L. 2011, Chapter 70)</u> effective September 1, 2011, contains new residency requirements for public officers and employees, unless exempted under the law. Current, new or prospective employees should be aware of the following:</p> <p>Effective September 1, 2011, all employees of State and local government must reside in the State of New Jersey, unless exempted under the law. If you already work for State or local government as of September 1, 2011, and you do not live in New Jersey, you are not required to move to New Jersey. However, if you begin your office, position or employment on September 1, 2011 or later, you must reside in New Jersey. If you do not reside in New Jersey, you have one year after the date you take your office, position or employment to relocate your residence to New Jersey. If you do not do so, you are subject to removal from your office, position or employment.</p>
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<p>GENERAL INFORMATION</p>	<p><u>Medical Accommodation Requests:</u> The New Jersey Department of Banking and Insurance provides reasonable accommodations to applicants with disabilities upon request in accordance with the law. If you need a reasonable accommodation for any part of the application, interview, and/or hiring process, please contact the Department's ADA/Medical Accommodations Coordinator, Lisa Clapp, at lisa.clapp@dobi.nj.gov or (609) 940-7337, for assistance.</p> <p><u>Telework:</u> This position may be eligible to participate in the Department's pilot Telework Program/Policy, which offers eligible employees the opportunity to work remotely up to two (2) days per week, if approved by Management per operational needs, subject to all requirements of the Department's Telework Program/Policy. For questions regarding Telework eligibility, please ask during the interview process if selected for an interview.</p> <p><u>Benefits:</u> For questions regarding health insurance and other job-related benefits, please direct inquiries to the Department's Human Resources Office at the email address provided below.</p> <p><u>Hours of Work:</u> The hours of work for this position are Monday through Friday from 9:00 a.m. to 5:00 p.m. All No-Limit (NL) titles will be required to perform work beyond the stated hours of work as needed, in compliance with applicable collective bargaining agreements and laws.</p> <p><u>State as a Model Employer ("SAME") Applicants:</u> If you are applying for this position under the State of New Jersey's SAME Program, please note that your supporting documents (i.e. Schedule A or B Letter), must be submitted along with your Resume, by the closing date indicated above. For information on the SAME Program, please visit the New Jersey Civil Service Commission's ("CSC") website at: Civil Service Commission Overview (https://nj.gov/csc/same/overview/index.shtml), and for any questions regarding the SAME program, please contact CSC by email: CSC-Same@csc.nj.gov, or by phone at: 609-292-4144, "option 3".</p>
<p>APPLICATION INSTRUCTIONS</p>	
<p>Applicants must submit a Letter of Interest, Resume, transcript(s) if specified above, and three (3) professional references of your current or former supervisors/ managers- please only provide references for those to whom you have reported in the workplace and who have supervised or managed your work. Please provide your references' names, job titles and current contact information, including email addresses. All application documents must be submitted by the Closing Date specified above to the Department of Banking and Insurance's Human Resources Office at human.resources@dobi.nj.gov, with your last name and the BIA Posting Number above included in the subject line of your email. Thank you.</p>	

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