

EXAMINATION ANNOUNCEMENT

ASSOCIATE INSURANCE RATE ANALYST
OPEN STATEWIDE
SALARY RANGE \$4,829 - \$6,325



CALIFORNIA STATE DEPARTMENT OF

Insurance

The State of California is an equal opportunity employer to all, regardless of age, ancestry, color, disability (mental and physical), exercising the right to family care and medical leave, gender, gender expression, gender identity, genetic information, marital status, medical condition, military or veteran status, national origin, political affiliation, race, religious creed, sex (includes pregnancy, childbirth, breastfeeding, and related medical conditions), and sexual orientation.

How to Apply

FINAL FILING DATE: CONTINUOUS FILING

Send [Application \(form STD. 678\)](#) along with a [Qualifications Assessment](#) to:
California Department of Insurance
Human Resources Management Division
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
Attention: Alysa Stockdale-Hollis

DO NOT SUBMIT APPLICATIONS (FORM STD. 678) OR QUALIFICATIONS ASSESSMENT TO THE CALIFORNIA DEPARTMENT OF HUMAN RESOURCES (CalHR)

Application (form STD. 678) and the Qualifications Assessment will be accepted continuously. Electronic copies of the Application and Qualifications Assessment will not be accepted.

If you have a disability and need special testing arrangements, mark the appropriate box on the application. You will be contacted to make specific arrangements.

Requirements for Admittance to the Examination

All applicants must meet the educational and/or experience requirements by the administration of the written examination.

MINIMUM QUALIFICATIONS

Either Pattern I

Experience: One year of experience in the California state service performing the duties of an Insurance Rate Analyst, Range C.

Or Pattern II

Experience: Three years of experience in one or a combination of the following fields:

1. In a responsible position preparing, analyzing, applying, or reviewing insurance rates and rating plans in a governmental agency exercising supervision over insurance rates, or in a rating or other insurance organization establishing or analyzing rates. **Or**
2. In a responsible position underwriting insurance risks, or analyzing, establishing, or preparing rates or rate filings for a licensed insurance company.

[Achievement of a qualifying professional designation or graduate degree each can be

<p>Requirements for Admittance to the Examination (Continued)</p>	<p>substituted for one year of the required experience, up to a maximum of two years. Qualifying designations and degrees are: (1) A Chartered Property Casualty Underwriter, Certified Insurance Examiner, Accredited Insurance Examiner, or other similar professional designation from the Insurance Institute of America or other organizations accorded similar standing by the insurance industry, or (2) A graduate level degree from a collegiate-grade institution in insurance, law, statistics, actuarial science, business or public administration, or other related field.]</p> <p>And</p> <p>Education: Equivalent to graduation from college, preferably with a major in business, economics, English, finance, insurance, mathematics, political science, statistics, accounting, or other related field. (Additional qualifying experience may be substituted for the required education on a year-for-year basis.)</p>
<p>Position Description</p>	<p>This is the full-journey level of the series. Under direction, incumbents prepare analyses, evaluations, and determinations regarding the insurance rates, rating plans, classifications, and underwriting practices of insurance companies, rating and advisory organizations, and other groups or entities engaged in insurance rating activities; lead or participate in the examination of rates, rating plans, and insurance rating and underwriting practices of insurance companies, rating organizations, and other groups engaged in rating activities; analyze and determine compliance regarding insurance ratemaking and rate application data such as premium and loss experience, investment income, expenses, trending data, and rating factors and methodology; verify the compliant application of adopted rates, rating plans, and rating systems to individual risks by insurance companies through the analysis of individual risk characteristics and classifications, loss exposure, underwriting determinations, policy rating, subjective risk analysis, judgment rate factors, and policy notices and disclosures; review policy forms and endorsements for compliance with the law; investigate complaints regarding rating and underwriting which indicate a general practice in violation of insurance-related law; and prepare correspondence, reports, and legal referrals to address identified noncompliant activities.</p> <p>Positions are located in Los Angeles, Sacramento, and San Francisco.</p>
<p>Examination Information</p>	<p style="text-align: center;">QUALIFICATIONS ASSESSMENT – WEIGHTED 100%</p> <p>The Qualifications Assessment is designed to elicit a range of specific information regarding each candidate’s knowledge, skill, abilities, and potential to effectively perform the duties relative to the classification. Candidates who meet the “Minimum Qualifications” will have their Qualifications Assessment rated. In order to obtain a position on the eligible list, candidates must receive a minimum rating of 70% on the examination. SUBMISSION OF THE QUALIFICATIONS ASSESSMENT IS MANDATORY. Candidates who do not submit a completed Qualifications Assessment will be eliminated from this examination.</p>

<p>Continuous Testing</p>	<p>The testing office will accept examination packets (Application and Qualifications Assessment) continuously throughout the year. Although we will be accepting examination packets continuously, the following cut-off dates will be as follows: August 10th, September 10th, October 10th, November 10th, and December 10th. This is subject to change based on testing needs. Applications postmarked or personally delivered after the cut-off date will not be processed until the next administration. Applications will be reviewed to ensure the minimum requirements for participation in this examination are met. Possession of the entrance requirements does not assure a place on the eligible list. Once you have taken the examination, you may not retest for 9 MONTHS from the established list date.</p>
<p>Examination Scope (Continued)</p>	<p>In addition to evaluating the competitor's relative abilities as demonstrated by quality and breadth of experience, emphasis will also be on measuring competitively, relative to job demands, each competitor's:</p> <p>Knowledge of:</p> <ol style="list-style-type: none"> 1. Knowledge of research techniques and methods. 2. Knowledge of basic personal and business finance principles. 3. Knowledge of professional writing protocols. 4. Knowledge of principles of insurance. 5. Knowledge of principles of risk analysis, rating plans, ratemaking, rating systems, and classification. 6. Knowledge of insurance company practices and policies in regard to ratemaking, income and expense accounting, underwriting, rating, policy maintenance, and recordkeeping. <p>Ability to:</p> <ol style="list-style-type: none"> 1. Ability to gather and analyze data. 2. Ability to reason logically, draw valid conclusions, and make appropriate recommendations. 3. Ability to read comprehensively and participate effectively in conferences and interviews. 4. Ability to communicate effectively and write in a clear, concise, and professional manner. 5. Ability to establish and maintain effective working relationships and work in a team environment. 6. Ability to apply knowledge of computer applications including word processing, electronic mail, internet, and spreadsheet software. 7. Ability to organize, prioritize, and accomplish multiple tasks concurrently. 8. Ability to be flexible and responsive to changing priorities and assignments. 9. Ability to analyze rating plans and rating systems. 10. Ability to analyze situations accurately and adopt an effective course of action. 11. Ability to participate in Department projects involving members of other units or organizations. 12. Ability to work independently.
<p>Special Personal Characteristics</p>	<p>Willingness to travel and work away from the headquarters office as needed.</p>

Eligible List Information	<p>An open eligible list will be established for the California Department of Insurance. The names of successful competitors will be merged on the list in order of final scores, regardless of date. Competitors' eligibility will expire 12 MONTHS after it is established unless the needs of the service and conditions of the list warrant a change in this period.</p> <p>Career Credits will not be granted in this examination.</p> <p>Effective January 1, 2014, Veterans' Preference will be awarded to qualifying Veterans who are successful in the examination in the form of Rank placement rather than points. All individuals awarded Veterans' Preference will be certified in Rank 1 of the eligibility list, regardless of score. All open exams/eligible lists will award Veterans' Preference, regardless of the classification.</p>
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GENERAL INFORMATION

The California Department of Insurance reserves the right to revise the examination plan to better meet the needs of the service if the circumstances under which this examination was planned change. Such revision will be in accordance with civil service laws and rules and all competitors will be notified.

For an examination without a written feature, it is the candidate's responsibility to contact the California Department of Insurance, Human Resources Management Division, (916) 492-3254 three weeks after the final filing date if he/she has not received a progress notice.

If a candidate's notice of oral interview or performance test fails to reach him/her prior to the day of the interview due to a verified postal error, he/she will be rescheduled upon written request.

Applications are available at the California Department of Insurance offices, California Department of Human Resources, local offices of the Employment Development Department, and on the internet at www.jobs.ca.gov.

If you meet the requirements stated on the reverse, you may take this examination. Your performance in this examination will be rated against predetermined rating criteria. All competitors who pass will be ranked according to their scores. Meeting the entry requirements does not assure success in the examination or placement on the employment list.

Examination Locations: When a written test is part of the examination, it will be given in such places in California as the number of candidates and conditions warrant. Ordinarily, oral interviews are scheduled in Sacramento, San Francisco, and Los Angeles. However, locations of interviews may be limited or extended as conditions warrant.

Eligible Lists: Eligible lists established by competitive examination, regardless of date, are used in the following order: 1) subdivisional promotional, 2) departmental promotional, 3) multi-departmental promotional, 4) servicewide promotional, 5) departmental open, and 6) open. When there are two lists of the same kind, the older must be used first. Eligible lists will expire in one to four years unless otherwise stated on this bulletin.

General Qualifications: Candidates must possess essential personal qualifications including integrity, initiative, dependability, good judgment, and ability to work cooperatively with others. Candidates must be in a state of health consistent with the ability to perform the assigned duties of the class. A medical examination may be required. In open examinations, investigation may be made of employment of records and personal history and fingerprinting may be required.

California Relay (Telephone) Service for the Deaf or Hearing impaired:
From TDD phones: 1-800-735-2929, from voice phones: 1-800-735-2922

California Department of Insurance
Human Resources Management Division
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
(916) 492-3300

Release Date: 07/11/16
ASH/MA

It is an objective of the State of California to achieve a drug-free state work place. Any applicant for state employment will be expected to behave in accordance with this objective because the use of illegal drugs is inconsistent with the law of the state, the rules governing civil service and the special trust placed in public servants.
