



INSURANCE RATE ANALYST

EXAM CODE: 9IN03
EXAM TYPE: DEPARTMENTAL OPEN
LOCATIONS: Alameda, Los Angeles, Sacramento, and San Francisco
SALARY INFORMATION: \$3,817 – \$4,692
CLASS/SCHEM CODE: 4441/JC40
RELEASE DATE: 04/03/19
FINAL FILING DATE: CONTINUOUS FILING

EQUAL EMPLOYMENT OPPORTUNITY / DRUG FREE STATEMENTS

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.

It is the 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.

POSITION DESCRIPTION

This is the entry level and first working level of the series. The class of Insurance Rate Analyst, Department of Insurance, is a recruiting and development class for work in the classification series. Incumbents are assigned duties and responsibilities commensurate with their background and training. Under supervision, incumbents study and apply the principles and techniques of insurance ratemaking; participate in the examination of rates, rating plans and rating systems of insurance companies, advisory organizations, and other rating organizations; verify the correct application of adopted rates, rating plans, and rating systems to individual risks; prepare the basic analysis of data on which rates are based including such factors as loss experience, risks, and expense provisions; evaluate the ratemaking formula and procedures and weights of the various factors used in the establishment of rates; gather information on economic and social conditions affecting insurance rate data; assist in the investigations of complaints regarding rates which indicate a possible general practice in violation of insurance-related law; review policy forms and endorsements for compliance with the law; and prepare correspondence, reports, and legal referrals.



APPLICATION FILING INSTRUCTIONS

Final Filing Date:

Applications will be accepted on a **continuous basis**.

Who Should Apply:

Persons who meet the minimum qualifications as stated on this announcement may apply to take this examination. Once you have taken and passed this examination, **you may not retake it for twelve (12) months**.

How to Apply:

EMAILED APPLICATIONS ARE PREFERRED. Submit your completed [EXAMINATION/EMPLOYMENT APPLICATION \(STD 678\)](#) along with any required educational documentation (if applicable) via email at CDIExaminations@insurance.ca.gov Please include **Exam Code/Title: 9IN03 INSURANCE RATE ANALYST** in the subject line of your email.

The Examination/Employment Application (STD. 678) is available through your [CalCareer Account](#) or the internet at <https://jobs.ca.gov/pdf/STD678.pdf>.

Once your application has been verified as meeting the requirements for admittance to the examination, you will be **emailed** the Training and Experience Assessment instructions. Please be sure to include your current email address on your application.

Applications may also be delivered in person or by mail. Incomplete applications will not be accepted. Applications must include: "to" and "from" dates (month/day/year), hours worked, civil service class title(s), for all work experience, and the exam code and title 9IN03 Insurance Rate Analyst. Resumes will not be accepted in lieu of a State Application (STD 678).

EMAIL SUBMISSION:

SUBJECT LINE: 9IN03 INSURANCE RATE ANALYST
EMAIL ADDRESS: CDIExaminations@insurance.ca.gov

Submitted no later than 11:59 p.m. Pacific Time by the cut-off date specified on this examination announcement.

FILE-IN-PERSON / MAILING ADDRESS:

DEPARTMENT OF INSURANCE
HUMAN RESOURCES MANAGEMENT DIVISION
ATTN: EXAMINATION UNIT
300 CAPITOL MALL, 13th FLOOR
SACRAMENTO, CA 95814

FAILURE TO SUBMIT ANY OF THE REQUIRED DOCUMENTATION LISTED ABOVE MAY RESULT IN DISQUALIFICATION FROM THIS EXAMINATION

Applications will be accepted on a continuous basis. Do not submit applications to the California Department of Human Resources (CalHR.).



If you are personally delivering your application, you must do so between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday, excluding holidays to the same street address as listed above.

Completed applications and all required documents must be received or postmarked by the cut-off date in order to be considered for the current month. If an application is received after the cut-off date with a late or missing postmark, the application is considered late and will be included in the next cut-off date for processing. It is the applicant's responsibility to submit their application on time and to ensure the envelope is postmarked if applying by way of U.S. mail or contains proof of timely deposit with a parcel delivery or courier service. Dates printed on Mobile Bar Codes, such as the Quick Response (QR) Codes available at the United States Postal Service (USPS), are not considered postmark dates for the purpose of determining timely filing of an application.

MINIMUM QUALIFICATIONS

Either I

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. (Registration as a senior in a recognized institution will admit applicants to the examination, but they must produce evidence of graduation or its equivalent before they can be considered eligible for appointment.)

Or II

Experience: One year 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 risks and establishing or applying rates or rating plans for a licensed insurance company.

And

Education: The equivalent of 16 semester units of insurance or actuarial courses given by a collegiate-grade institution or the Insurance Institute of America, the American Institute of Property and Liability Insurance, the Casualty Actuary Society, or other organizations generally accorded similar standing by the insurance industry. (Additional qualifying experience may be substituted for the required education on a year-for-year basis.)

EXAMINATION INFORMATION

TRAINING AND EXPERIENCE ASSESSMENT – WEIGHTED 100%

The examination consists solely of a Training and Experience Assessment. To obtain eligibility, a minimum score of 70% must be received. Instructions on how to complete the Training and Experience Assessment will be sent via email to each candidate who meet minimum qualifications.

The testing office will accept examination packets on a continuous basis. Applications will be reviewed to ensure the minimum requirements for participation in this exam are met. Possession of the entrance



requirements does not assure a place on the eligible list. Applicants will receive their score results 4-6 weeks after each cut-off date by US Postal mail. Names of successful competitors will be merged into the list in order of final scores, regardless of test date. Once you have taken and passed the examination, you may not retest for **12 MONTHS** from the established list date.

Continuous testing cut-off dates will be the last business day of each month and all applicants must meet the minimum qualifications as of the cut-off date.

ELIGIBLE LIST INFORMATION

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.

Career Credits will not be granted in this examination.

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.

SPECIAL TESTING ARRANGEMENTS

If you are an individual with a disability and need reasonable accommodation to participate in this examination, please mark the box in question #2 on the "examination application." You will be notified in writing to determine what assistance can be provided.

KNOWLEDGE, SKILLS, & ABILITIES

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:

Knowledge of:

1. Research techniques and methods, basic personal and business finance principles, and professional writing protocols.

Ability to:

1. Gather and analyze data, reason logically, draw valid conclusions, and make appropriate recommendations.
2. Read comprehensively, and participate effectively in conferences and interviews.
3. Communicate effectively and write in a clear, concise, and professional manner.
4. Establish and maintain effective working relationships and work in a team environment.
5. Apply knowledge of computer applications including word processing, electronic mail, internet, and spreadsheet software.
6. Organize, prioritize, and accomplish multiple tasks concurrently.
7. Be flexible and responsive to changing priorities and assignments.

SPECIAL PERSONAL CHARACTERISTICS

1. Willingness to travel and work away from the headquarters office as needed.



2. Willingness as a trainee to do routine or detailed work in order to learn the practical application of insurance principles and practices; and demonstrated capacity for development as evidenced by work history, academic attainment, participation in school or other activities, or well-defined occupational for a vocational interests.

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 at CDIExaminations@insurance.ca.gov three weeks after the cut-off 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 <https://www.calcareers.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, Oakland, 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.

Veterans Preference: Pursuant to Government Code Section 18973.1, effective January 1, 2014, as follows: 1. Any veteran, widow or widower of a veteran, or spouse of a 100 percent disabled veteran, who achieves a passing score in an entrance examination, shall be ranked in the top rank of the resulting eligibility list. Any veteran who has been dishonorably discharged or released is not eligible for veteran's preference. 2. An entrance examination is defined, under the law, as any open competitive examination. 3. Veterans Preference is not granted once a person achieves permanent civil service status. The California Department of Human Resources has information on how to apply for Veterans' Preference on their website at <https://jobs.ca.gov/CalHRPublic/Landing/Jobs/VeteransInformation.aspx> and on the Application for Veterans' Preference form <http://calhr.ca.gov/Documents/CalHR-1093.pdf>. Additional information is also available at the Department of Veterans Affairs website at <https://www.calvet.ca.gov/>.

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 Department of Insurance
Human Resources Management Division
Classifications & Examinations Unit
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
CDIExaminations@insurance.ca.gov

If hearing impaired, call the California Relay Service.



1-800-735-2929 (From TDD Phone)
1-800-735-2922 (From Voice Phone)

TDD is Telecommunications Device for the Deaf and is reachable only from telephones equipped with a TDD device.