



# SUPERVISING INSURANCE RATE ANALYST

**EXAM CODE:** 9IN04  
**EXAM TYPE:** DEPARTMENTAL PROMOTIONAL  
ALAMEDA, LOS ANGELES, SACRAMENTO, OAKLAND  
**LOCATIONS:**

**SALARY INFORMATION:** \$ 7,571 - \$ 9,419  
**CLASS/SCHEM CODE:** 4432/JC32  
**RELEASE DATE:** 9/24/2019  
**FINAL FILING DATE:** CONTINUOUS

## 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 supervisory and highest level in the series. Under direction, incumbents serve in charge of a department bureau responsible for the analysis of the adequacy and compliance of rates, rating plans, and underwriting practices of insurers, rating organizations, and other groups and associations engaged in rating activities. Incumbents perform all supervisory and management duties regarding bureau staff and resources; plan and assign work; direct a staff engaged in the evaluation of data upon which insurance rates are based and the analysis of ratemaking procedures based on these data; analyze and direct the analysis of the rates, rating plans, and rating systems of various rating organizations or insurance companies; analyze unit findings to determine if rates and underwriting practices are in conformance with legal requirements; develop, implement, and evaluate budget and all administrative requirements of unit; meet with insurer and consumer representatives regarding bureau activities and findings; supervise investigations of intra-department, consumer, legislative, and industry complaints regarding insurance rates and rating activities; write correspondence and reports of unit findings and activities; participate in hearings on rating and underwriting and act as a technical consultant to the insurance commissioner at such hearings; and evaluate and make recommendations on the licensing of rating organizations.



## WHO CAN APPLY

Applicants must have a permanent civil service appointment with the California Department of Insurance within three years of the final filing date in order to take this examination. Employees who have limited-term appointments in the department for which the examination is being given (provided they have had a permanent appointment and no subsequent break in service) are allowed to participate in open statewide examinations in the department. Otherwise, employees must be:

- 1) A current or former employee of the legislature for two or more years as defined in government code (GC) section 18990; OR
- 2) A current or former non-elected exempt employee of the executive branch with two or more consecutive years (excluding those positions for which salaries are set by statute) as defined in GC section 18992; OR
- 3) Persons retired from the United States military, honorably discharged from active military duty with a service-connected disability, or honorably discharged from active duty as defined in GC section 18991.

## 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](mailto:CDIExaminations@insurance.ca.gov) Please include **Exam Code/Title: 9IN04 SUPERVISING 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 & 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 9IN04 Supervising Insurance Rate Analyst. Resumes will not be accepted in lieu of a State Application (STD 678).



**EMAIL SUBMISSION:**

**SUBJECT LINE:** 9IN04 SUPERVISING INSURANCE RATE ANALYST

**EMAIL ADDRESS:** [CDIExaminations@insurance.ca.gov](mailto: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**

**Experience:** One year of experience in the California state service performing the duties of a Senior Insurance Rate Analyst or three years as an Associate Insurance Rate Analyst.

**Or II**

**Experience:** Five years of varied experience in one or a combination of the following fields:

1. In a journey or lead 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 journey or lead position underwriting insurance risks, or analyzing, establishing, or preparing rates or rate filings in a licensed insurance company. **or**



As a rate analyst in a general consulting practice establishing or analyzing rates or rating plans or as a life or casualty actuary establishing or analyzing rates or rating plans.

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

and

**Education: Either**

1. 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.) **or**
2. Possession of an associateship or fellowship in the Casualty Actuarial Society or the Society of Actuaries.

**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.

Deployed Veterans can take deferred promotional examinations.

**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.

**VETERANS' PREFERENCE**

Veteran's Preference **will not** be granted in this examination.



## CAREER CREDITS

Career Credits points will not be granted in this examination

## 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 in the examining interview will be on measuring competitively, relative to job demands, each competitor's:

### Knowledge of:

1. Research techniques and methods.
2. Basic personal and business finance principles.
3. Professional writing protocols.
4. Advanced principles of insurance.
5. Complex principles of risk analysis, rating plans, ratemaking, rating systems, and classification.
6. Insurance company practices and policies in regard to ratemaking, income and expense accounting, underwriting, rating, policy maintenance, and recordkeeping.
7. Insurance law.
8. Effective supervision.
9. A manager's responsibility for promoting equal opportunity in hiring, employee development, and promotion.
10. Maintain a work environment that is free of discrimination and harassment.

### 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 work 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.
8. Make critical analyses of rates, rate plans, rating systems, and report finding competently.
9. Analyze situations accurately and adopt an effective course of action.
10. Develop and maintain cooperative professional relationships.
11. Participate and/or lead Department projects involving members of other units or organizations.
12. Work independently.
13. Work as a leader in a team environment.
14. Delegate assignments and monitor progress of tasks.
15. Serve as a mentor for staff.
16. Employ negotiation skills.
17. Effectively supervise the work of others.
18. Identify and address needs for staff development.



19. Efficiently manage bureau staff, financial, and equipment resources.
20. Effectively promote equal opportunity in employment and maintain a work environment that is free of discrimination and harassment.

## SPECIAL PERSONAL CHARACTERISTICS

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

## SPECIAL TESTING ARRANGEMENTS

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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 at [CDIExaminations@insurance.ca.gov](mailto:CDIExaminations@insurance.ca.gov) three weeks after the cut-off date if he/she has not received a progress notice.

**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](http://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, 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.

**Promotional Examinations Only:** Competition is limited to employees who have a permanent civil service appointment. Under certain circumstances, other employees may be allowed to compete under provisions of Rules 234, 235, and 235.2. State Personnel Board Rules 233, 234, 235, 235.2, and 237 contain provisions regarding civil service status and eligibility for promotional examinations. These rules may be reviewed at departmental personnel offices or at the Informational Counter of State Personnel Board offices.

**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 and Examinations Unit  
300 Capitol Mall, 13th Floor  
Sacramento, CA 95814  
[CDIExaminations@insurance.ca.gov](mailto: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.