

# 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: AUGUST 3, 2015**

Send [application \(form STD 678\)](#) to:  
California Department of Insurance  
300 Capitol Mall, 13th Floor  
Sacramento, CA 95814  
Attention: Shannon Gardner

***DO NOT SUBMIT APPLICATIONS TO THE CALIFORNIA  
DEPARTMENT OF HUMAN RESOURCES (CalHR)***

Application (form STD. 678) must be **POSTMARKED** no later than the final filing date. Applications postmarked, personally delivered or received via interoffice mail after the final filing date will not be accepted for any reason.

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 for this examination by **August 3, 2015**.

### 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 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

	<p>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.] <b>And</b></p> <p><b>Education:</b> 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><b>Position Description</b></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><b>Positions are located in Los Angeles, Sacramento, and San Francisco.</b></p>
<p><b>Examination Information</b></p>	<p><b>EDUCATION AND EXPERIENCE – WEIGHTED 100%</b></p> <p>This examination will consist of an evaluation of each candidate’s education and experience as indicated on his/her application weighted 100%. In order to obtain a position on the eligible list, a minimum rating of 70% must be attained in the evaluation process. It is especially important that each candidate take special care in accurately and completely filling out his/her application. List all experience relevant to the “Requirements for Admittance to the Examination” shown on this announcement, even if that experience goes beyond the seven-year limit printed on the applications.</p>
<p><b>Examination Scope</b></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><b>Knowledge of:</b></p> <ol style="list-style-type: none"> <li>1. Research techniques and methods, basic personal and business finance principles, and professional writing protocols.</li> <li>2. Principles of risk analysis, rating plans, ratemaking, rating systems, and classification.</li> <li>3. Insurance company practices and policies in regard to ratemaking, income and expense accounting, underwriting, rating, policy maintenance, and recordkeeping.</li> </ol>

4. Advanced principles of insurance.
5. Complex risk analysis, rating plans, rating systems, and classification.
6. Insurance law.

**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. Analyze rating plans and rating systems
9. Analyze situations accurately and adopt an effective course of action.
10. Develop and maintain cooperative professional relationships.
11. Participate in Department projects involving members of other units or organizations.
12. Work independently.
13. Make critical analyses of rates, rating plans, and rating systems and report findings competently.
14. Work as a leader in a team environment.
15. Delegate assignments and monitor progress of tasks.
16. Serve as a mentor for staff.
17. Employ negotiation skills.
18. Effectively manage changing priorities and assignments.
19. Lead Department projects involving members of other units or organizations.
20. Train staff.

**Special Personal Characteristics**

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

**Eligible List Information**

A departmental promotional eligible list will be established for the California Department of Insurance. The list will be abolished 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.

**Veteran's Preference Credits** will be granted in this examination.

**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, the State Personnel Board, 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 a 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 Los Angeles, Sacramento, and San Francisco. 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 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, 13<sup>th</sup> Floor  
Sacramento, CA 95814  
(916) 492-3300

Release Date: 07/20/15  
SG/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.

---