

# EXAMINATION ANNOUNCEMENT

ASSOCIATE INSURANCE RATE ANALYST  
SALARY RANGE \$4,619 - \$5,616  
OPEN STATEWIDE



CALIFORNIA DEPARTMENT OF

# Insurance

An employer offering equal employment opportunity to all regardless of race, color, creed, national origin, ancestry, sex, marital status, disability, religious or political affiliation, age, or sexual orientation.

## How to Apply

**FINAL FILING DATE: THURSDAY, MAY 23, 2013**

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

Send application to:  
California Department of Insurance  
300 Capitol Mall, Suite 1300  
Sacramento, CA 95814  
Attention: Mario Ayala-Noriega

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 the final filing date of **May 23, 2013**.

### MINIMUM QUALIFICATIONS

#### Either I

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

#### Or 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 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,

	<p>statistics, actuarial science, business or public administration, or other related field.]</p> <p style="text-align: center;"><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>The Associate Insurance Rate Analyst classification is utilized by both the Rate Regulation Branch and the Market Conduct Division of the California Department of Insurance. In the Rate Regulation Branch, an Associate Insurance Rate Analyst, under general direction, participates in the analysis of insurance rates, rating plans, and rating systems, or may analyze the statistical databases of insurance companies, rating organizations or other groups engaged in rating activities, and performs other related work. In the Market Conduct Division, an Associate Insurance Rate Analyst, under general direction, conducts examinations of insurer rating and underwriting practices both on-site at the insurer's location and at the California Department of Insurance's office, prepares reports detailing practices that do not meet legal requirements, and performs other related work.</p> <p style="text-align: center;"><b><i>Positions exist in San Francisco, Los Angeles, and Sacramento.</i></b></p>
<p><b>Examination Information</b></p>	<p><b>QUALIFICATIONS APPRAISAL INTERVIEW – WEIGHTED 100 %</b></p> <p>This examination will consist of a qualifications appraisal interview weighted 100%. In order to obtain a position on the eligible list, a minimum rating of 70% must be attained in the interview. Candidates should list all experience on the application relevant to this examination. Applicants who do not appear for the interview will be disqualified from the examination.</p> <p><b>It is anticipated that interviews will be held during July/August 2013.</b></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 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. Knowledge of insurance principles in order to conduct examinations and review rate filing applications.</li> <li>2. Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications to calculate insurance ratings.</li> <li>3. Knowledge of research techniques and methods in order to conduct examinations and review rate filing applications.</li> </ol> <p><b>Skill to:</b></p> <ol style="list-style-type: none"> <li>1. Analyze insurer's rating plans and rating systems to ensure accuracy and compliance.</li> <li>2. Multitask and prioritize assignments to keep on schedule.</li> <li>3. Communicate verbally in a clear and effective manner to convey information.</li> <li>4. Operate office equipment (i.e. personal computers/keyboards, laptops,</li> </ol>

	<p>printers, copy machines, fax machines, telephones, calculator) to complete projects and assignments.</p> <p><b>Ability to:</b></p> <ol style="list-style-type: none"> <li>1. Pay attention to detail, working carefully and thoroughly when completing tasks.</li> <li>2. Interpret insurance policy language and provisions.</li> <li>3. Establish and maintain effective and cooperative professional working relationships.</li> <li>4. Act professionally when dealing with the public and departmental employees (at all levels).</li> <li>5. Ask questions for clarity and be open for discussion to better understand the subject matter.</li> <li>6. Be flexible in adapting to changes in priorities, work assignments and other interruptions which may impact pre-establishes courses of action for completing projects and assignments.</li> <li>7. Use logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions, or approaches to problems.</li> <li>8. Read and comprehend a variety of written sources including government codes, legislation, memos, other work related documents, etc.</li> <li>9. Accept criticism and deal calmly and effectively with high stress situations.</li> <li>10. Deal with sensitive matters in a tactful and effective manner.</li> <li>11. Analyze situations accurately and adopt an effective course of action.</li> <li>12. Negotiate reconcile differences and disagreements.</li> <li>13. Exercise initiative in identifying problems and alternative solutions.</li> <li>14. Gather evidence to support allegations.</li> </ol>
<p><b>Special Personal Characteristics</b></p>	<p>Willingness to adhere to policies as described in the Department Administrative Manual to promote consistency, integrity, and professionalism in the workplace; willingness to travel and work away from the headquarters office as needed; willingness to pursue professional enhancement activities by acquiring and maintaining a basic working knowledge of insurance products, laws, practices, and procedures through continuing education courses and independent study; willingness to take on responsibilities and challenges.</p>
<p><b>Eligible List Information</b></p>	<p>An Open 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.</p> <p><b>Career Credits</b> and <b>Veteran's Preference</b> points will not be granted in this examination.</p>

**GENERAL INFORMATION**

The 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 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 Department of Insurance offices, the 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 first page, 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 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

Department of Insurance  
Human Resources Management Division  
300 Capitol Mall, Suite 1300  
Sacramento, CA 95814  
(916) 492-3300

Release Date: 05/09/13  
FC/MA

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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.

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