

# EXAMINATION ANNOUNCEMENT

INSURANCE RATE ANALYST  
DEPARTMENTAL OPEN  
SALARY RANGE \$3,247 - \$5,248



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: May 13, 2016**

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

***DO NOT SUBMIT APPLICATIONS (FORM STD. 678) 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 **May 13, 2016**.

### MINIMUM QUALIFICATIONS

#### Either Pattern 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 Pattern II

**Experience:** One year of experience in one of 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**

<p><b>Requirements for Admittance to the Examination (Continued)</b></p>	<p>2. In a responsible position underwriting risks and establishing or applying rates or rating plans for a licensed insurance company. <b>And</b></p> <p><b>Education:</b> 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.)</p>
<p><b>Position Description</b></p>	<p>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.</p> <p><b>Positions are located in Los Angeles, Sacramento, and San Francisco.</b></p>
<p><b>Examination Information</b></p>	<p style="text-align: center;"><b>WRITTEN TEST – WEIGHTED 100%</b></p> <p>This examination will consist of a written test weighted 100%. In order to obtain a position on the eligible list, a minimum rating of 70% must be attained. Competitors who do not appear for the written test will be disqualified.</p> <p><b>No reschedules or make-ups will be allowed.</b>  <b>It is anticipated that the written exam will be held during June/July 2016.</b></p>
<p><b>Examination Scope</b></p>	<p>The written test for Insurance Rate Analyst consists of the following four test sections:</p> <ol style="list-style-type: none"> <li>1. Reading and Analyzing Written Materials</li> <li>2. Writing Skills</li> <li>3. Mathematics</li> <li>4. Insurance Rate Analyst Situations</li> </ol> <p>Emphasis in the written test will be on measuring competitively 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> </ol>

<p><b>Examination Scope (Continued)</b></p>	<p><b>Ability to:</b></p> <ol style="list-style-type: none"> <li>1. Gather and analyze data, reason logically, draw valid conclusions, and make appropriate recommendations.</li> <li>2. Read comprehensively, and participate effectively in conferences and interviews.</li> <li>3. Communicate effectively and write in a clear, concise, and professional manner.</li> <li>4. Establish and maintain effective working relationships and work in a team environment.</li> <li>5. Apply knowledge of computer applications including word processing, electronic mail, internet, and spreadsheet software.</li> <li>6. Organize, prioritize, and accomplish multiple tasks concurrently.</li> <li>7. Be flexible and responsive to changing priorities and assignments.</li> </ol>
<p><b>Special Personal Characteristics</b></p>	<ol style="list-style-type: none"> <li>1. Willingness to travel and work away from the headquarters office as needed.</li> <li>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 or vocational interests.</li> </ol>
<p><b>Eligible List Information</b></p>	<p>An open eligible list will be established for the California Department of Insurance. Competitors' eligibility will expire <b>12 MONTHS</b> after it is established unless the needs of the service and conditions of the list warrant a change in this period.</p> <p>Effective January 1, 2014, <b>Veterans' Preference</b> 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>

**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](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, 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.

**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: 04/05/16  
ASH/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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Exam Code: 6IN12