ASSOCIATE INSURANCE RATE ANALYST

EXAM CODE: 6IN98
EXAM TYPE: OPEN STATEWIDE
LOCATIONS: ALAMEDA, LOS ANGELES, SACRAMENTO, & SAN FRANCISCO
SALARY INFORMATION: $5,406 - $7,080
CLASS/SCHEM CODE: 4438/JC38
RELEASE DATE: 01/01/2019
FINAL FILING DATE: CONTINUOUS FILING

EQUAL EMPLOYMENT & 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 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.

Positions may be located in Los Angeles, Oakland, Sacramento, and San Francisco.
WHO CAN APPLY

Persons who meet the minimum qualifications of the classification, as stated on this examination bulletin. All applicants must meet the education and/or experience requirements by the application date. All applications/resumes must include “to” and “from” employment dates (month/day/year), time-base, and applicable classification titles.

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 Examiner, or other similar professional designation from the Insurance Institute of America or other organizations 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: 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.)

EXAMINATION INFORMATION

TRAINING AND EXPERIENCE – WEIGHTED 100%

The Training and Experience Assessment is designed to elicit a range of specific information regarding each candidate’s knowledge, skill, abilities, and potential to effectively perform the duties relative to the classification.

Instructions on how to complete the Training and Experience Assessment will be mailed out to each candidate who meets the minimum qualifications. Candidates will be notified and tested as workforce needs warrant. In order to obtain a position on the eligible list, candidates must receive a minimum rating of 70% on the examination.
CONTINUOUS TESTING

The testing office will accept examination packets continuously. Testing is considered continuous as cut-off dates can be set at any time as needs warrant. 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. Names of successful competitors will be merged into the list in order of final scores, regardless of test date. Applications will be reviewed to ensure the minimum requirements for participation in this examination are met. Possession of the entrance requirements does not assure a place on the eligible list. Once you have taken the examination, you may not retest for 9 MONTHS from the established list 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.

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.
2. Basic personal and business finance principles.
3. Professional writing protocols.
5. 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.

Ability to:
1. Gather and analyze data.
2. Reason logically, draw valid conclusions, and make appropriate recommendations.
3. Read comprehensively and participate effective in conferences and interviews.
4. Communicate effectively and write in a clear, concise, and professional manner.
5. Establish and maintain effective working relationships and work in a team environment.
6. Apply knowledge of computer applications including word processing, electronic mail, internet, and spreadsheet software.
7. Organize, prioritize, and accomplish multiple tasks concurrently.
8. Be flexible and responsive to changing priorities and assignments.
9. Analyze rating plans and rating systems.
10. Analyze situations accurately and adopt an effective course of action.
11. Participate in Department projects involving members of other units or organizations.
12. Work independently.

SPECIAL PERSONAL CHARACTERISTICS

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

FILING INSTRUCTIONS

To apply for this examination, please complete and return the following:

- Standard State Employment Application (Form STD 678)
- Conditions of Employment (Form 631)
- Copy of school transcripts or degree (if applicable to meeting minimum qualifications)
- Copy of qualifying designations (if applicable to meeting minimum qualifications)

Send completed application package to:
California Department of Insurance
Human Resources Management Division
300 Capitol Mall, 13th Floor
Sacramento, CA 95814
Attention: Mario Ayala-Noriega

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

Failure to submit any of the required documentation listed above may result in disqualification from this examination.

Do not submit applications to the California Department of Human Resources (CalHR.) Electronic copies of the application will not be accepted. Applications postmarked, personally delivered or received via interoffice mail after the final filing date will not be accepted for any reason.

Dates printed on Mobile Bar Codes, such as Quick Response (QR) Codes provided by the United States Postal Service (USPS) are not considered “postmarks” and as such are not acceptable proof of date of submission of an application.

CONTACT INFORMATION

Any questions regarding the minimum qualifications, applying for the examination, being scheduled for the examination, reasonable accommodations, the examination components, scoring, etc., may be directed to the contact information below:

EXAM CONTACT: Mario Ayala-Noriega
PHONE NUMBER: 916-492-3254
EMAIL ADDRESS: Mario.Ayala-Noriega@Insurance.ca.gov
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 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, 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.

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.