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# CALIFORNIA DEPARTMENT OF INSURANCE

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## **NOTICE OF EXTENDED FINAL FILING DATE**

EXAMINATION TITLE:     **INSURANCE RATE ANALYST**

FINAL FILING DATE:     **JUNE 18, 2018**

LOCATION:                 **LOS ANGELES, SACRAMENTO, AND  
SAN FRANCISCO**

**ATTENTION:** The final filing date for the examination listed above has been extended from June 4, 2018 to June 18, 2018.

California Department of Insurance  
Human Resources Management Division  
300 Capitol Mall, 13<sup>th</sup> Floor  
Sacramento, CA 95814  
Attn: Susan Murphy  
Susan.Murphy@insurance.ca.gov  
(916) 492-3303



## Insurance Rate Analyst

**EXAM CODE:** 8IN01  
**EXAM TYPE:** DEPARMENTAL OPEN  
**LOCATIONS:** Los Angeles, Sacramento, and San Francisco  
**SALARY INFORMATION:** \$3,377 – \$5,458  
**CLASS/SCHEM CODE:** 4441/JC40  
**RELEASE DATE:** April 23, 2018  
**FINAL FILING DATE:** June 4, 2018

### 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 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.

**Positions are located in Los Angeles, Sacramento, and San Francisco.**



## WHO CAN APPLY

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

## 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 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 risks and establishing or applying rates or rating plans for a licensed insurance company. **AND**

Education: 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.)

## EXAMINATION INFORMATION

### **WRITTEN TEST – WEIGHTED 100%**

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.

The written test for Insurance Rate Analyst consists of the following four test sections:

1. Reading and Analyzing Written Materials
2. Writing Skills
3. Mathematics
4. Insurance Rate Analyst Situations

**It is anticipated that the written exam will be held during JUNE/JULY 2018.**



## 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.

**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, basic personal and business finance principles, and professional writing protocols.

### 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 word 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.

## SPECIAL PERSONAL CHARACTERISTICS

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

## 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 Degree (if applicable to meeting minimum qualifications)

**Send completed application package to:**  
**California Department of Insurance**  
**Human Resources Management Division**  
**300 Capitol Mall, 13<sup>th</sup> Floor**  
**Sacramento, CA 95814**  
**Attention: Susan Murphy**

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

Applications must be **POSTMARKED** no later than the final file date. 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 ANALYST:** [Susan Murphy](#)  
**PHONE NUMBER:** 916-492-3303  
**EMAIL ADDRESS:** [CDISelectionsAndRecruitmentUnit@Insurance.ca.gov](mailto:CDISelectionsAndRecruitmentUnit@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 [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.

**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 <http://www.jobs.ca.gov/> and on the Application for Veterans' Preference form <http://jobs.ca.gov/PDF/SPB1093.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.

California Department of Insurance  
Human Resources Management Division  
Selections & Recruitment Unit  
300 Capitol Mall, 13th Floor  
Sacramento, CA 95814  
916-492-3254

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.