



PROMOTION EXAMINATION

Examination No. & Title	Salary Grade	Beginning Salary	Non-Refundable Processing Fee (Waivers Available)
31-193020 Underwriter 2	23	\$86,681	\$0
31-194020 Underwriter 2 (Disability Benefits)	23	\$86,681	\$0
31-203020 Underwriter 3	25	\$96,336	\$0
31-214020 Underwriter 4	27	\$106,898	\$0

Multiple-Choice Test
To Be Held:
SEPTEMBER 20, 2025

Applications MUST Be Submitted
Online or Postmarked By:
AUGUST 6, 2025

You may be assigned to either Saturday or Sunday to take your test. You cannot request or change your scheduled day.

ONLINE APPLICATION PROCESS AVAILABLE at <https://www.cs.ny.gov/jobseeker>

Due to current testing space limitations, candidates may need to travel to a test site to take this examination. Candidates will be notified of their test site location on their admission notice.

Promotion examination open to all qualified employees of the New York State Insurance Fund.

Minimum Qualifications: On or before September 20, 2025, you must be a qualified employee of the New York State Insurance Fund and have 45 days of permanent competitive, non-competitive NY HELPS*, or 55-b/55-c service as shown below. If you have received a permanent appointment to a qualifying title listed and served provisionally** in that title immediately preceding your permanent appointment, such provisional service may be counted towards meeting the time in title required for this examination.

For Exam No. 31-193020:

- Either A.** an Underwriter 1, Underwriter Trainee 1, or Underwriter Trainee 2;
Or B. an Underwriter 1 (Disability Benefits), Underwriter Trainee 1 (Disability Benefits), or Underwriter Trainee 2 (Disability Benefits).

For Exam No. 31-194020:

- Either A.** an Underwriter 1 (Disability Benefits), Underwriter Trainee 1 (Disability Benefits), or Underwriter Trainee 2 (Disability Benefits);
Or B. an Underwriter 1, Underwriter Trainee 1, or Underwriter Trainee 2.

For Exam No. 31-203020:

- Either A.** an Underwriter 2;
Or B. an Underwriter 2 (Disability Benefits).

For Exam No. 31-214020: an Underwriter 3.

Only the title or titles listed are qualifying.

If you were permanently appointed to a qualifying title on or before August 6, 2025, and have served continuously in this title since that date, you are eligible to file for this examination.

**If you were permanently appointed via the New York Hiring for Emergency Limited Placement Statewide (NY HELPS) program to a qualifying title in the non-competitive class on or before August 6, 2025, and have served continuously in this title since that date, you may apply for this examination.*

***If you were permanently appointed to a qualifying title and had provisional service in the same title immediately preceding the permanent appointment, such provisional service may be counted towards meeting the time in title required to apply for this examination. Your provisional appointment must have been on or before August 6, 2025, to qualify for this examination.*

Qualifying Experience For Appointment From The Eligible List: After one year of service described in the Minimum Qualifications, successful candidates will be qualified for appointment from the eligible list. Successful Trainees will be qualified for appointment after one year of service at the full performance level.

Employees appointed to a non-competitive position via the NY HELPS program to a qualifying title in the non-competitive class will have their names restricted from appointment from the eligible list until their position is covered-in to the competitive class by action of the New York State Civil Service Commission or otherwise obtain permanent competitive status in the position.

If you have received a permanent appointment to a qualifying title listed and served provisionally in that title immediately preceding your permanent appointment, such provisional service may be counted towards meeting the one year time in title required for appointment from the eligible list.

Eligibles who meet the "B" qualifications, and who are subsequently appointed to an "A" title, may request to have their name added to the "A" list, once they have completed the time in title year(s) of service in the "A" title. The request should be submitted in writing to the NYS Department of Civil Service, Albany, New York 12239; Attention: S3/MAS.

Order of Certification: The order of certification of this eligible list will be:

1. "A" eligibles
2. "All" eligibles

Duties: As an **Underwriter 2**, you would oversee a staff of Underwriters 1 who assess, define and price for the insurance risk assumed by the State Insurance Fund, and perform technical services in underwriting of workers' compensation insurance. You would review selected policies with respect to quality, accuracy, and compliance with laws, rules and regulations; ensure that the State Insurance Fund's rate structure and policy forms are employed to write all levels of risk; manage high premium risk; and critical, potentially costly and/or sensitive policyholder problems.

As an **Underwriter 2 (Disability Benefits)**, you would oversee a staff of Underwriters 1 (Disability Benefits) who assess and define the insurance risk assumed by the State Insurance Fund and perform technical services in underwriting disability benefits and paid family leave in the Disability Benefits program. You would provide guidance and research on difficult cases and issues; determine and assign caseloads to staff; and establish and disseminate policies and procedures to ensure the effective and efficient processing of all underwriting assignments.

As an **Underwriter 3**, you would direct all aspects of quality assurance for a major underwriting group; advise and make decisions on coverage involving highly complex, sensitive, and/or large premium policies; and review and authorize quotes and prepare proposals on all complex and large premium policies. You would function as an administrative supervisor over multiple Underwriters 2, and other staff.

As an **Underwriter 4**, you would manage the delivery of underwriting products, services, and productivity levels; represent NYSIF at meetings with policyholders and their representatives; make decisions regarding the most complex, sensitive, or large premium policies; meet with senior staff to discuss changes in policy, procedures, and business processes, and to formulate implementation plans, operating standards, and procedural requirements; provide guidance and makes final decisions on various operational issues; collaborate with other agency department managers to improve existing systems or suggest new systems; establish and review metrics, benchmarks, and additional statistics to ensure compliance with goals; coordinate with other managers to ensure training programs are successful, appropriate, and consistent; and develop requests for additional staff based on business needs supported by metrics illustrating unit workload.

Subject of Examination: To be considered for appointment to this title, you must pass the multiple-choice test . The multiple-choice test evaluates your knowledge, skills, and/or abilities in the following areas:	For Examination Nos.			
	31-193020	31-194020	31-203020	31-214020
1. Preparing reports and official documents - These questions test for the ability to prepare reports and other official documents for use within and among governmental agencies, in legal or regulatory settings, or for dissemination to the public. Some questions test for a knowledge of correct grammar, usage, punctuation, and sentence structure. Others test for the ability to use the proper tone, and to express information clearly and accurately, and to organize paragraphs logically and comprehensively.	X	X	X	X
2. Understanding and interpreting tabular material - These questions test your ability to understand, analyze, and use the internal logic of data presented in tabular form. You may be asked to perform tasks such as completing tables, drawing conclusions from them, analyzing data trends or interrelationships, and revising or combining data sets. The concepts of rate, ratio, and proportion are tested. Mathematical operations are simple, and computational speed is not a major factor in the test. You should bring with you a hand-held battery- or solar-powered calculator for use on this test. You will not be permitted to use the calculator function of your cell phone .	X	X	X	
3. State Insurance Fund Policies and Procedures - These questions test for knowledge of and the ability to apply State Insurance Fund policies and procedures as they relate to insurance underwriting.	X			
4. New York State Disability Benefits Law - These questions test for knowledge of Article 9 of the New York State Workers' Compensation Law, Disability Benefits. Some questions may test for the ability to apply the law, limited to but not necessarily including, Sections 201 through 212, 212-A, 212-B, 213, 216, 217, 220, 221, 224, 232, and 235, as in effect on January 1, 2025.		X		
5. Supervision - These questions test for knowledge of the principles and practices employed in planning, organizing, and controlling the activities of a work unit toward predetermined objectives. The concepts covered, usually in a situational question format, include such topics as assigning and reviewing work; evaluating performance; maintaining work standards; motivating and developing subordinates; implementing procedural change; increasing efficiency; and dealing with problems of absenteeism, morale, and discipline.	X	X		
6. New York State Workers' Compensation Law, Volunteer Firefighters' Benefit Law & Volunteer Ambulance Workers' Benefit Law - These questions test for knowledge of and the ability to apply the NYS Workers' Compensation Law, including Disability Benefits Law, (limited to, but not necessarily including, Sections 2, 3, 10, 12, 14a, 50 through 58, 76 through 86, 88 through 100, 114, 114a, 114b, 114c, and 134); Volunteer Firefighters' Benefit Law (limited to but not necessarily including, Sections 2, 3, 5, and 6); and the Volunteer Ambulance Workers' Benefit Law (limited to, but not necessarily including, Sections 2, 3, 5, and 6), as in effect on January 1, 2025.	X			
7. Administrative supervision - These questions test for knowledge of the principles and practices involved in directing the activities of a large subordinate staff, including subordinate supervisors. Questions relate to the personal interactions between an upper-level supervisor and their subordinate supervisors in the accomplishment of objectives. These questions cover such areas as assigning work to and coordinating the activities of several units, establishing and guiding staff development programs, evaluating the performance of subordinate supervisors, and maintaining relationships with other organizational sections.			X	X

Subject of Examination:	For Examination Nos.			
	31-193020	31-194020	31-203020	31-214020
8. Evaluating conclusions in light of known facts - These questions will consist of a set of facts and a conclusion. You must decide if the conclusion is proved by the facts, disproved by the facts or if the facts are not sufficient to prove or disprove the conclusion. The questions will not be specific to a particular field.			X	
9. Ensuring effective inter/intra agency communications - These questions test for understanding of techniques for interacting effectively with individuals and agencies, to educate and inform them about topics of concern, to clarify agency programs or policies, to negotiate conflicts or resolve complaints, and to represent one's agency or program in a manner in keeping with good public relations practices. Questions may also cover interacting with staff of one's own agency and/or that of other agencies in cooperative efforts of public outreach or service.				X
10. Understanding and applying administrative principles - These questions test for knowledge of how to effectively manage and direct an organization or an organizational segment. These questions cover such areas as developing objectives, formulating policies, making decisions, forecasting and planning, developing personnel, organizing and coordinating work, communicating information, providing leadership, and delegating authority and responsibility.				X
11. Analyzing and evaluating information - These questions test for the ability to analyze, interpret, and draw reasonable conclusions from information presented in text, data, images or symbols. This may involve identifying a significant problem or issue; focusing on relevant data and text; identifying trends, relationships, and significant features; assessing relevant alternatives; suggesting or evaluating possible conclusions; and applying logical principles to information provided. You should bring with you a hand-held battery- or solar-powered calculator for use on this test. You will not be permitted to use the calculator function of your cell phone .				X

If you pass, your seniority credit(s), if any, will be included in the computation of your final score. Your final score on the eligible list will be determined after adding any Veterans' credits.

Credit For Seniority: Seniority is credited at the rate of one credit for each five-year period (or fraction thereof), excluding the first year of service.

Admission To The Test: If approved for a multiple-choice test, you will receive an admission notice which will indicate your assigned test date and the way your test will be administered. Your test may be administered with paper and pencil or online at a state test site. ***You cannot request to change your scheduled day or request a specific type of test administration.***

Applicants are required to have a Personal NY.gov account and keep their email address up to date. The Department of Civil Service and other state agencies will communicate with you through email correspondence. This may include notification of your application status, your test arrangements, examination results, and canvassing you for interest in appointment. It will be important for you to keep your email address, phone number, and mailing address current by logging into <https://www.cs.ny.gov/home/myaccount>.

How To Apply: You will need a **personal NY.gov ID** to apply for these examinations. If you do not have a **personal NY.gov** account, please [create an account](#).

- Online our Internet address is <http://www.cs.ny.gov/jobseeker>; or
- Download an examination application [NYS-APP form](#); or
- Email cs.sm.examinfo@cs.ny.gov to request NYS-APP forms; or
- Obtain an NYS-APP form from a state agency or facility personnel/business office; or
- Request NYS-APP form by calling the Department of Civil Service in the Albany area at 518-457-2487 or toll free at 1-877-697-5627.

The NYS Department of Civil Service reserves the right to reject for lateness or to accept applications filed after the advertised filing period. All statements you make on your application are subject to investigation.

ADDITIONAL INFORMATION

NEW YORK STATE IS AN EQUAL OPPORTUNITY EMPLOYER: It is the policy of the State of New York to provide for and promote equal opportunity employment, compensation, and other terms and conditions of employment without unlawful discrimination on the basis of age, race, color, religion, disability, national origin, gender, sexual orientation, veteran or military service member status, marital status, domestic violence victim status, genetic predisposition or carrier status, arrest and/or criminal conviction record, or any other category protected by law, unless based upon a bona fide occupational qualification or other exception.

RELIGIOUS ACCOMMODATION: Most multiple-choice tests are held on Saturdays. If you cannot take the test on the announced test date, due to a conflict with a religious observance or practice, check the box under "Religious Accommodation." We will make arrangements for you to take the test on a different date (usually the following day).

REASONABLE ACCOMMODATIONS IN TESTING: It is the policy of the Department of Civil Service, in accordance with the New York State Human Rights Law and the Americans with Disabilities Act, to provide qualified persons with disabilities equal employment opportunity and equal opportunity to participate in and receive the benefits, services, programs, and activities of the Department. It is the policy of the Department to provide such persons reasonable accommodations and reasonable modifications as are necessary to provide equal opportunity. Persons with disabilities who require an accommodation to participate in an examination must note this on their application. Further information is available from the Test Accommodation Unit of the Department of Civil Service at Testaccommodation@cs.ny.gov.

ADMISSION TO EXAMINATION: Notice to appear for the test may be conditional as review of applications may not be made until after the test. If you have not received your notice to appear for the multiple-choice test three days before the date of the test, email us at AdmissionNotices@cs.ny.gov. Please provide your first and last name, address, and the last four digits of your social security number, and we will provide you with the information you need to attend your multiple-choice test. If you have an issue other than not receiving your admission notice, please contact our office at (518) 474-6470 in the Albany area or toll free at 1-877-697-5627. Please leave a clear concise message and provide your first and last name, last four digits of your social security number and a daytime phone number.

TAKING STATE AND LOCAL EXAMINATIONS SCHEDULED FOR THE SAME DAY: If you have applied to take a multiple-choice test announced by either one or several local jurisdictions (county, town, city) scheduled to be held on the same test date as this multiple-choice test, you must notify each of the local jurisdictions no later than two weeks before the test date to make arrangements for taking all tests at one test site. All tests will be held at the state examination center. For your convenience, contact information for all local civil service agencies is available on our website at: <http://www.cs.ny.gov/jobseeker/local.cfm>.

ELIGIBILITY FOR EXAMINATION: To be considered a qualified employee eligible to compete in this examination, you must be employed in, or on leave from, the specified department or agency on a permanent or contingent permanent basis in the competitive class, or in the non-competitive class or labor class if specifically noted on this announcement (or be on an appropriate preferred list), and have the specified time in the specified title or salary grade. You may not compete in a test for a title if you are permanently employed in that title (unless you are still on probation) or in a higher direct line of promotion.

CELL PHONES OR ELECTRONIC/COMMUNICATION DEVICES AT THE TEST SITE: The use of cell phones, beepers, headphones, or any electronic or other communication devices at your personal testing site or in the test room, hallways, restrooms, building, grounds, or other areas, except as expressly authorized by the Department of Civil Service, could result in your disqualification.