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## RISK AND INSURANCE MANAGER

### **Nature of Work**

Under administrative direction, develops and implements processes for the identification, collection and analysis of claim history data to analyze, schedule, manage and organize insurance loss prevention efforts. This position conducts claim history investigations and analysis of root causes to manage insured risks and provide risk treatment options to entities insured through the Board of Risk and Insurance Management (BRIM) in the insured coverage areas of general liability, automobile, property, cyber and medical malpractice. Provides direct supervision to Risk and Insurance Analysts in the consultation services for loss control. The scope of responsibility includes planning the operations and procedures of the unit; directing the work of employees; developing employees; evaluating unit operations; researching new procedures and improvements; and interpreting statutes, regulations, and policies. Performs related work as required.

### **Examples of Work**

Directs the daily operations of professional and clerical staff.

Develops and implements operating procedures within regulatory and statutory guidelines; develops and approves forms and procedures.

Evaluates the operations and procedures of the unit for efficiency and effectiveness.

Determines need for training and staff development and provides training or searches out training opportunities.

Develops the unit's goals.

Directs the compilation of a variety of data related to the operation of the unit and/or the agency.

Interprets statutes, regulations and policies.

Prepares reports reflecting the operational status of the unit and or division programs.

Participates in national, state and local conferences and meetings.

Inspects buildings and property for physical hazards.

Directs audits of participating entities covered through BRIM, which involves reviewing current and past detailed client information regarding specific loss control policies and programs, thereby generating applicable credits/surcharges for insurance premium calculation purposes.

Performs mathematical application of insurance premium credits and/or surcharges during insurance premium calculation periods.

Meets with heads of agencies, superintendents, and business managers to discuss findings, explaining conditions not in conformance with insurance risk requirements, and hazardous to life and property; provides information on how to remedy unfavorable conditions, discusses mandatory and non-mandatory recommendations and ensures compliance with recommendations.

Prepares comprehensive written reports and documents consultation meetings through the use of technical loss control summary reports and necessary business correspondence.

Researches risk management literature, standards, regulations and requirements.

Manages assigned client accounts with regard to coordination of insurance loss prevention services.

Manages BRIM's procurement of insurance loss prevention services.

Manages BRIM's contractual property and casualty insurance inspection services.

Evaluates proposed risk management mitigation plans of BRIM insured relating to BRIM's contractual property and casualty insurance inspection services rendered and promotes efforts to ensure compliance with recommendations.

Conducts loss history analysis to determine incident trends to provide BRIM insured with suggested best risk management practices for controlling insurable claims and exposures to claims.

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## RISK AND INSURANCE MANAGER (cont'd)

### Examples of Work (cont'd)

Works with agency personnel to provide information regarding loss control and develops strategies and recommendations for loss prevention; makes recommendations to agency personnel regarding policy changes to minimize risks and control losses.

Provides training and direct assistance to BRIM insured through insurance loss prevention education/outreach presentation and seminars.

### Knowledge, Skills and Abilities

Knowledge of federal and state laws, rules, regulations, policies, practices and procedures related to safety and insurance.

Knowledge of the various core elements within a risk management program.

Knowledge of loss control techniques and processes.

Knowledge of effective safety and health program management.

Knowledge of occupational safety and health rules, regulations and standards.

Knowledge of basic business financial principles to analyze cost effectiveness and return on investment of recommended solutions to hazards and exposures.

Knowledge of statistics, data collection, data analysis and data presentation methods.

Knowledge of types and causes of property and casualty insurance risks and exposures, as well as loss expectancies.

Skill in researching and analyzing data.

Skill in public speaking.

Skill in the use of a computer.

Ability to direct and supervise the work of others.

Ability to effectively compile, analyze and report findings.

Ability to analyze basic claim data to determine claim trends and to develop programs to respond to adverse trends.

Ability to analyze problems and take an effective course of action.

Ability to establish and maintain effective working relationships.

Ability to communicate effectively, both orally and in writing.

### Minimum Qualifications

**Training:** Bachelor's degree from a regionally accredited college or university.

**Experience:** Six (6) years of full-time or equivalent part-time paid experience in business administration, insurance, occupational safety, risk management or underwriting, two (2) years which must have been in a supervisory capacity.

**Substitution:** Master's degree from a regionally accredited college or university in safety and environmental management may substitute for the required experience on a year-for-year basis **OR** certification as a Certified Safety Professional (CSP), Certified Industrial Hygienist (CIH), Associate in Risk Management (ARM), Associated Safety Professional (ASP) or an Associate in Loss Control Management (ALCM) may be substituted for one (1) year of the experience.

**Promotional Only:** Four (4) years of full-time or equivalent part-time paid experience as a Risk and Insurance Analyst or a Safety and Loss Control Specialist may substitute for the experience.

Established: 09/28/2017

Effective: 10/28/2017