

RISK MANAGER

GENERAL STATEMENT OF DUTIES: Plans, implements, and coordinates programs to reduce financial losses associated with all County property and operations; Develops and administers a comprehensive insurance program involving property, liability and other special coverage necessary to protect the County's interests; Administers the County's Workers' Compensation program as directed; Participates in the negotiation and purchase of insurance policies; Serves as the administrator and trustee of the Genesee County Property/Casualty Trust Program; Administers the County's Health and Safety Programs; Works under the general supervision of the Chief Financial Officer; May be required to supervise subordinate staff; Performs related duties as required.

STATEMENT OF TASKS:

Surveys county property, assets, and operations to identify and classify risks;

Analyzes risks and potential liabilities, and recommends the most cost effective method of risk management;

Develops risk management policies and prepares requisite reports;

Develops and monitors claim reporting procedures;

Administers underwriting functions of self insurance programs and coordinates commercial insurance and self-insurance programs;

Reviews all claims lodged against the County, initiates appropriate investigations and serves as liaison with outside counsel;

Directs and/or recommends actions to resolve claims including claims recovery;

Investigates Workers' Compensation claims and recommends appropriate actions including review of potential liability and recommendations to reduce job accidents;

Reviews and evaluates insurance needs and policies and recommends revisions as necessary;

Writes specifications for insurance quotations, negotiates with insurance brokers to purchase adequate, low cost coverage and recommends the awarding of insurance contracts;

Advises and makes recommendations to the Human Resources Department concerning the employees group insurance programs;

Advises departments in loss prevention through constant updates of changing regulations and laws;

Coordinates safety educational programs for employees;

Conducts environmental assessment studies and contract review;

Utilizes computers and related software;

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Serves as a member of the American with Disabilities Committee;
Makes recommendations on security measures for County resources.

The statement of tasks above is intended to be sufficient to identify the class and be illustrative of the many duties that may be assigned. It should not be interpreted to describe all of the duties an employee assigned to this class may be required to perform.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

Comprehensive knowledge of risk management and risk financing techniques for all lines of insurance including risk avoidance, assumption transfer and reduction and loss prevention and control;
Good knowledge of tort law, Workers' Compensation, OSHA/MIOSHA, indemnification agreements and automotive repair procedures;
Good knowledge of modern safety procedures and practices;
Ability to prepare concise statistical reports both orally and in writing;
Ability to administer self-insurance programs;
Ability to negotiate with insurance brokers to secure adequate, low cost insurance;
Ability to operate a computer;
Ability to deal with people;
Ability to make judgements and decisions;
Ability to direct and plan the activities of others;
Ability to attend work regularly and work under stressful conditions.

MINIMUM QUALIFICATIONS:

Bachelor's degree in Risk Management, Actuarial Science, Business Administration, Public Administration, Accounting, or a closely related field plus seven (7) years of experience in risk management, including responsibility for analyzing and processing liability claims and analyzing, negotiating and purchasing comprehensive insurance coverage. Associate in Risk Management (ARM) professional designation preferred.


Human Resources Director

Established: July 29, 1983

Revised: May 17, 1995