

MANAGER OF RISK AND INSURANCE

DISTINGUISHING FEATURES OF THE CLASS: The Manager of Insurance and Risk is responsible for reviewing all County programs, operations and facilities to identify, analyze, evaluate and treat risks that would cause major financial loss to the County. Under the general direction of the Deputy County Executive for Administration, the Manager of Insurance and Risk is responsible for the formulation, implementation and monitoring of procedural policies as they relate to insurance and health insurance, safety, claims and the settling of losses. Does related work as required.

TYPICAL WORK ACTIVITIES:

Continually determines all risks of casualty and property loss to which the County's assets and exposed, and analyzes such risks to determine whether they can be eliminated or minimized;

Manages self insurance programs and special reserve funds for health workers compensation and liability programs;

Recommends policies with a view to reducing insurance costs and losses;

Checks rates to obtain benefits of experience rating provisions;

Negotiates insurance programs to obtain the most favorable coverage and cost items;

With mutual consent of the Department of Law, negotiates adjustments of insured and insurers losses with insurers and county employees; Checks insurance invoices and recommends distribution of costs throughout the County;

Contacts State insurance departments, insurance companies and brokers, as required;

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

Maintains liaison between underwriters and the County on matters of safety and security, and arranges for inspection tours of the County properties by insurance representatives;

Prepares studies and analyses of accidents, causes and hazards to health for presentation to proper authority;

Monitors general safety policies and measures to be followed by the County;

Consults with all departments on design and use of equipment, shops, fire prevention and safety programs;

Oversees inspections of County facilities to detect existing or potential accident and health hazards, and recommends corrective or preventive measures, where indicated;

Participates in the investigation of accidents and injuries and corroborates in the preparation of material and evidence for County use in hearings, law suits and insurance investigations as directed;

Recommends programs which will increase proficiency in safe practices and promote safety conscienceness;

Establishes and administers special safety drives and campaigns;

Supervises the procedure for reporting of accidents including workman's compensation;

Assists, when directed, in the investigation and presentations at hearings;

Assists in the negotiations with companies for the adjustment of losses;
Reviews every contract that enters the county and makes recommendations on them;
Recommends clauses for insurance and indemnification requirements;
Advises, examines and reports on insurance policies taken out by other entities in which the County has interest;
Constantly reviews and monitors loss reports and statistics in an effort to ward off huge losses;
Monitors in-house claims activities.

FULL PERFORMANCE KNOWLEDGE, SKILLS, ABILITIES AND PERSONAL CHARACTERISTICS:

Comprehensive knowledge of risk management and risk financing techniques for all lines of insurance;
Good knowledge of tort law, workman's compensation law, indemnification agreements and automotive repair procedures;
Good knowledge of modern safety practices;
Ability to prepare statistical reports for top management;
Ability to exercise supervision over others.

MINIMUM QUALIFICATIONS:

- A) Graduation from a regionally accredited or New York State registered college or university with a Bachelor's degree in business, accounting or closely related field, and five years of general insurance, accounting or financial work experience, two years of which shall have been in an administrative capacity; OR
- B) Graduation from a regionally accredited or New York State registered college or university with a Master's degree in business, accounting or closely related field and four years of general insurance, accounting or financial work experience, one year of which shall have been in an administrative capacity; OR
- C) An equivalent combination of training and experience as indicated in A) and B) above.

Jurisdictional Classification: Non-Competitive position designated as confidential-or policy influencing.

SPECIAL REQUIREMENT: Incumbents in this position are required by the County Legislature to reside within the County of Broome, OR an adjoining county (TIOGA, CORTLAND, DELAWARE OR CHENANGO) at all times during their employment in the title.