

## RISK AND INSURANCE MANAGER

DISTINGUISHING FEATURES OF THE CLASS: The work involves planning and implementing a program designed to identify risks and minimize the potential for financial losses. The incumbent recommends procedures to reduce exposure to risks together with a comprehensive mix of commercial and self-insurance to control the cost of losses incurred. Duties are performed under general direction of the Human Resources Director with wide latitude provided for the use of independent judgement in carrying out the responsibilities of the position. General supervision may be exercised over subordinate staff. A Risk and Insurance Manager does related work as required.

### TYPICAL WORK ACTIVITIES:

- Analyzes County operations and identifies associated risks;
- Formulates policies aimed at reducing the exposure to and cost of risks;
- Searches commercial insurance markets for favorable coverages;
- Determines the combination of insurance and self-insurance most advantageous to the County;
- Administers the underwriting function of self-insurance programs;
- Allocates the cost of insurance coverages to individual departments;
- Manages County facilities to detect existence of potential accident and health hazards, and recommend corrective or preventive measures, where indicated;
- Participates in the investigation of accidents and injuries and cooperates in the preparation of material and evidence for County use in hearings, lawsuits, and insurance investigations;
- Maintains asset records on inventories on the value of property, including buildings, contents, equipment, and vehicles;
- Oversees employee occupational safety and health programming;
- Represents County in the community or industry safety groups;
- Prepares insurance clauses in contracts;
- Negotiates for adjustment of losses;
- Reviews landlord and subcontractor insurance policies.

FULL PERFORMANCE KNOWLEDGES, SKILLS, ABILITIES, AND PERSONAL CHARACTERISTICS: Thorough knowledge of risk management practices and financing techniques applicable to property, casualty, and worker's compensation insurances; good knowledge of tort laws, worker's compensation, unemployment insurance, indemnification agreements, and health care benefits; good knowledge of the principles and practices of occupational safety and health; negotiation skills; ability to conduct personal training sessions; ability to plan and supervise the work of others; ability to prepare narrative and tabular reports; ability to establish cooperative relationships with elected officials, commercial insurers, department heads, and employees; physical condition equal to the demands of the position.

MINIMUM QUALIFICATIONS: Either:

- A) Graduation from a regionally accredited or New York State registered college or university with a Bachelor's degree in Business or Public Administration, Accounting, or Finance and two years of experience in risk management, loss control programming, accounting, or finance;

OR

- B) Graduation from a regionally accredited or New York State registered college or university with an Associate's degree in Business or Accounting and four years of experience in business or public administration including at least two years experience in risk management, loss control programming, accounting, or finance;

OR

- C) Six years of experience in business or public administration including at least two years of experience in risk management, loss control programming, accounting, or finance.

#### CATTARAUGUS COUNTY CIVIL SERVICE COMMISSION

Revised: 5/20/2010