



JOB DESCRIPTION

Risk Manager

Date Prepared: March 2014

Class Code: 1215

SUMMARY: Under general direction of the Finance Director, manages the day-to-day administration of property and casualty claims and recovery activities and services; develops, administers and coordinates programs and strategies designed to eliminate, limit or transfer risk exposures utilizing insurance, contractual agreements or a combination of both to protect the City.

ESSENTIAL FUNCTIONS: -- *Essential functions, as defined under the Americans with Disabilities Act, may include any of the following representative duties, knowledge, and skills. This is not a comprehensive listing of all functions and duties performed by incumbents of this class; employees may be assigned duties which are not listed below; reasonable accommodations will be made as required. The job description does not constitute an employment agreement and is subject to change at any time by the employer. Essential duties and responsibilities may include, but are not limited to, the following:*

- Plans, organizes and supervises the centralized activities of Risk Management, including risk identification and evaluation, and property and casualty claims analysis.
- Administers the claims management program involving liabilities for damages and injuries to the public arising out of City operations; performs fact-finding activities involving the collection, examination, evaluation and interpretation of facts and information submitted through the claims process.
- Consults and confers with claimants, insurance and legal representatives on filed claims; evaluates and determines disposition. Develops and manages the City's Risk Financing Program. Prepares budgets to meet loss situations as they arise. Prepares section budget and forecasts future funding requirements.
- Reviews and monitors the subrogation and claims recovery for the City; evaluates maximum value of liable damages to City property, equipment and personnel; participates in and/or negotiates settlements and other remedial agreements; advises on the acceptability of settlements or the pursuit of legal proceedings. Responsible for billing, collecting and or resolving 3rd party claims involving damages to City property and/or equipment.
- Develops, coordinates and monitors risk policies and procedures. Provides training to City staff on risk issues.
- Represents the City as necessary to insure proper underwriting of City's property and casualty insurance placements, works with each insurance carrier's underwriting sections for auditing of city operations. Coordinates facility reviews and policy reviews under assigned area.
- Investigate automobile accidents involving City staff, equipment or property, determine probable cause and make recommendations to prevent future occurrences.
- Responds to accidents, where probable City liability is incurred, contacts all parties involved and attempts to limit exposure and expense with a pro-active early response. Responds on a 24/7 basis on urgent matters. Advises the City Administrator and City Executive team on risk identification and property and casualty claims experience and costs throughout the City.
- Investigates all property, casualty and liability claims filed against the City for potential incidents that may become a claim or litigation against the City. Works with the City Attorney's office to resolve claims against the City in a timely, cost effective manner and within City policy.
- Prepares and presents staff reports, conducts a variety of organizational studies and investigations related to risk management.
- Ensures regulatory compliance with all laws and regulations under the Risk Management Division's assigned area of responsibility; provides consulting expertise to all City departments to assist them with regulatory compliance in their areas of responsibility.

- Prepares insurance specifications, reviews bids and makes recommendations for placing property, casualty and liability insurance or retaining risk; approves and audits all property, casualty, and liability premium billings.
- Evaluates and approves insurance documents provided by vendors and contractors to comply with the requirements for purchase orders, contracts, special events, and various permits.
- Works with State and Federal Programs when disasters have been declared. Develops loss estimates, assists with obtaining funding for these types of events. Participates in the City's response to disasters and other emergency situations.
- Coordinates property and casualty actuarial studies and performs cost benefit analyses.
- Reviews and evaluates assigned employees' job performance and effectively recommends personnel action.
- Performs other related duties as assigned or as the situation requires.

MINIMUM QUALIFICATIONS:

Education, Training and Experience Guidelines:

Bachelor's degree from an accredited college or university with major course work in risk management, safety, finance, business administration, public administration or a related field; AND five years of increasingly responsible experience in the management of a comprehensive risk management program, including two years of administrative and supervisory responsibility.

Knowledge of:

- Operational characteristics, services, and activities of a comprehensive risk management program.
- Organizational and management practices as applied to the analysis and evaluation of programs, policies, and operational needs.
- Modern and complex principles and practices of program development and administration.
- Risk management theory, principles, and practices and their application to a wide variety of program activities.
- Accident prevention, loss control, and safety program management principles.
- Principles of risk identification, risk control, risk transfer, and risk financing.
- Insurance industry principles and practices; principles of financial analysis; financial terms, concepts, and tools, including bond financing, cost benefit analysis, and actuarial science and analysis.
- Financial alternative and non-traditional risk financing strategies.
- Aspects and lines of commercial insurance, including claims handling procedures and practices; statistical principles and methods used to analyze accident and risk trends.
- Property valuation practices and methods; advanced negotiation principles and techniques.
- Principles and practices of municipal budget preparation and administration.
- Pertinent federal, state, and local laws, codes and regulations.

Skill in:

- Communicating clearly and concisely, both orally and in writing
- Preparing clear and concise administrative and financial reports
- Negotiating claims and make effective presentations
- Analyzing problems, identify alternative solutions, project consequences of proposed actions and implement recommendations in support of goals
- Interpreting and applying federal, state, and local policies, laws and regulations
- Establishing and maintaining effective working relationships with those contacted in the course of work, and maintain security of confidential information.

LICENSE AND CERTIFICATION REQUIREMENTS:

A valid California State Driver's License is required.