

TOWN OF WINDSOR

POSITION DESCRIPTION

Class Title: Risk Manager

Date: September 5, 2000

Group: Administrative, Clerical and Fiscal

GENERAL PURPOSE

Performs a variety of routine and complex administrative and technical work in planning, coordinating and administering the risk and insurance programs of the Town.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Coordinates insurance programs such as fidelity, surety, liability, property, group life, medical, pension and workers' compensation; directs insurance negotiations, selects insurance brokers and carriers, and places insurance; coordinates functions of Third Party Administrators (TPA) and other vendors; appoints claims and self-insurance administrators, and allocates program costs.
- Identifies, analyzes and classifies risks as to frequency and potential severity, and measures financial impact of risk on organization; selects appropriate technique to minimize loss such as avoidance, loss prevention and reduction, retention, grouping of exposure units, and transfer.
- Assists Insurance Commission by gathering information on premiums, terms and conditions of all property and casualty insurance policies and insurance carrier effectiveness; verifying the accuracy of coverage secured; drafting insurance specifications, accumulating underwriting data, and soliciting quotes from qualified agents and brokers.
- Chairs "Risk Management Safety Committee" composed of Town staff; designs and implements safety and loss control programs, utilizing techniques such as on-site inspections, defensive driving courses and other training, and safety and accident committees; establishes an "Accident Review Committee" to review accidents and recommend disciplinary or other appropriate action; promotes employee awareness of the negative effects of accidental loss through training, education and incentive programs.
- Reviews Town contracts and agreements for language affecting risk management and loss control considerations; reviews documents to identify and rectify deficiencies, assure that insurance requirements are adequate and current, and renewal is accomplished in a timely manner.
- Establishes and coordinates claim control procedures to monitor the efficient handling of claims; processes and investigates all Claims For Damages; prepares claim and lawsuit information for attorneys and insurance claims adjusters.
- Establishes and maintains a risk management information system to record value of all Town property; prepares an annual forecast of accidental losses reasonably expected to occur; prepares an annual report concerning risk management objectives and plans.
- Prepares and maintains risk management operations manual for the Town; updates Finance Director and Insurance Commission of current trends and developments, including changes in government regulations, in risk management field; recommends ordinances, resolutions, policies and procedures to better manage risks and control losses or organization.
- Carries out a variety of routine administrative procedures; maintains records; answers in-coming calls and routes callers or provides information; receives public and provides customer assistance.

ADDITIONAL DUTIES

- Assists in labor negotiations by providing technical information on insurance programs, risk, safety and loss control issues.

- Participates in meetings, seminars and training sessions; serves as a member of various employee committees; performs related work as required.

DESIRED MINIMUM QUALIFICATIONS

Education and Experience:

- Bachelor's degree in finance, business, public administration or a closely related field, with 5 years experience in either risk management or insurance; or
- Any equivalent combination of education and experience.

Necessary Knowledge, Skills and Abilities:

- Good knowledge of insurance industry; good knowledge of public risk management and loss control principles and practices; working knowledge of internal control procedures; working knowledge of contracts and legal agreements.
- Skill in operating the listed tools and equipment.
- Good ability to analyze complex proposals and contracts; good ability to maintain efficient and effective risk management systems and procedures; good ability to analyze risks and exposures; good ability to organize people and projects relating to risk management; good ability to establish and maintain effective working relationships with other employees, vendors, claimants and the general public; good ability to communicate effectively orally and in writing.

Special Requirements:

- Valid Connecticut driver's license or ability to obtain one.
- Certification as Property and Casualty Underwriter (CPCU), Associate in Risk Management (ARM) or Associate in Loss Control Management (ALCM) desirable.

TOOLS AND EQUIPMENT USED

Personal computer, including spreadsheet and word processing software; audio-visual equipment and other safety training equipment; telephone; 10-key calculator; typewriter; copy, fax machine and automobile.

PHYSICAL DEMANDS AND WORK ENVIRONMENT

The physical demands and physical environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is frequently required to sit and talk or hear. The employee is occasionally required to walk; use hands to finger, handle, or feel objects, tools, or controls; and reach with hands and arms. The employee is occasionally required to stoop, kneel, crouch or crawl.
- The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception and the ability to adjust focus.
- The employee occasionally works in outdoor conditions while investigating claims and is occasionally exposed to wet humid conditions or moving mechanical parts.
- The noise level in the work environment is usually quiet.

The above description is illustrative of tasks and responsibilities. It is not meant to be all-inclusive of every task or responsibility. The description does not constitute an employment agreement between the Town of Windsor and the employee and is subject to change by the Town as the needs of the Town and requirements of the job change.