

RISK MANAGER

MAJOR FUNCTION

This is a professional management position responsible for planning, directing and managing the staff, resources and operations of Risk, Benefits and Safety functions of the County. Establishes strategic plans, goals, and objectives for the County's Employee and Employer Insurance programs; directs the identification and measurement of risks to real, personal and human resources assets; develops and directs the implementation of loss control programs affecting all risks of insured or self insured financial loss; directs and manages an extensive Employee Insurance program.

ESSENTIAL FUNCTIONS

The following statements describe the principal functions of this job and its scope of responsibility, but should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned, including working in other functional areas to cover absences or relief, to equalize peak work periods or otherwise to balance the work load.

- Directs Risk Management functions of the department. Develops strategic risk management plans, goals and objectives; identifies and selects business processes, major products and services, including property, casualty, automobile and worker's compensation programs, group insurance and wellness/health products.
- Directs and supervises all phases of the claims process from intake and investigation through litigation, settlement and/or trial. Consults with, provides guidance and/or participates in negotiations, conferences and mediations with adjusting companies, legal councils, County staff, claimants, etc.
- Establishes staffing structure and work assignments. Reviews and evaluates department operations, work products, methods, procedures and performance outcomes; and identifies opportunities to improve overall department performance.
- Manages the department's financial resources. Supervises, reviews and/or develops the department's operating budget and insurance budgets. Administers the approved budget; identifies needs for staffing, equipment, materials, services and supplies; and allocates monitors and approves expenditures of budget funds.
- Develops contractual insurance and indemnification requirements for County projects. Provides consultative advice to departments regarding risks associated with various contractual activities, and reviews final agreements for compliance with risk management standards/practices.
- Directs the development and administration of safety, loss prevention, and corporate wellness programs for County employees. Provides and or supervises training programs pertaining to managed risk management functions, operations and services.
- Proposes and develops methods of controlling risk through effective loss prevention strategies. Directs and monitors the implementation of safety inspection, education,

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investigation and enforcement of a comprehensive countywide safety program.

- Maintains knowledge of current insurance trends and legislation in order to modify risk coverage as needed. Evaluates and recommends the most cost effective method for dealing with risk.

SECONDARY FUNCTIONS

- Performs other duties as assigned.

CUSTOMER SERVICE

This is a front-line position for providing excellent customer service to members of the general public and other County employees. Personal contact occurs with other employees of the unit, employees of other departments in the County, citizens, and customers of the department. Service is provided in person or by phone contact.

SUPERVISION

Responsible for directly and regularly supervising work of a moderate size staff. Includes assigning, directing, evaluating, and reviewing work of subordinate employees. Responsibilities include providing on-the-job training; evaluating job performance; recommending selection of new staff members, promotions, status changes, and discipline; and planning, scheduling, and coordinating work operations.

EDUCATION, EXPERIENCE, LICENSES, CERTIFICATIONS

Education and Experience

Bachelor Degree from a four-year college or university in Business Administration, Public Administration, Risk Management, Healthcare Administration or related field; five years of progressively responsible experience directing, implementing, and supervising risk management programs; or any equivalent combination of education, training, and experience which provides the requisite knowledge, skills, and abilities for this job.

Licenses

Valid Florida Driver License.

Certifications

Employee Benefits Health certification in Public Plan Policy and/or Insurance Institute of America's Associate Risk Manager's (ARM) designation is preferred.

JOB SKILLS

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To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements are representative of the required knowledge, skills, and abilities.

Language Skills

- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations.
- Ability to write reports, business correspondence, and procedure manuals.
- Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

Mathematical Skills

- Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Ability to compute rate, ratio, and percent and to draw and interpret bar graphs, percentages, area, circumference, and volume.
- Ability to apply concepts of basic algebra and geometry.

Problem Solving Ability

- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists.
- Ability to interpret a variety of detailed complex and technical data and instructions furnished in written, oral, diagram, or schedule form.
- Participates in development of policy, programs, plans, or procedures.
- Study manual work process to determine most effective methods for essential tasks.

Specialized Skills and Abilities

- Knowledge of principles and practices of risk management for governmental entities.
- Knowledge of detailed aspects and components of insurance and self insurance management.
- Knowledge of the design, administration and management of Employee Insurance programs and benefits including Health, Life, Disability, and Section 125 Flexible Spending Accounts.

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- Knowledge of medical procedures, managed care, law, public management, investigative procedures, economics and financial management as related to the risk management function.
- Considerable knowledge of Florida's Workers' Compensation Law, local, state and federal statutes concerning personal injury, property damage, liability, and related areas.
- Ability to design and implement new programs in risk management.
- Ability to analyze, classify and rate risks, exposures, and loss expectancies.
- Ability to communicate clearly and concisely both orally, and in writing.
- Ability to establish and maintain effective working relationships as necessitated by the work.
- Ability to remain calm in stressful situations.
- Ability to take a teamwork approach to the job by cooperating with others, offering to help others when needed, and considering larger organization or team goals rather than individual concerns. Includes the ability to build a constructive team spirit where team members are committed to the goals and objectives of the team.

Machinery and Equipment

To accomplish the tasks of this position, the employee will be required to operate a computer, telephone, and general office equipment, as well as operate a vehicle.

PHYSICAL DEMANDS

While performing the duties of this job, the employee will occasionally be required to reach with hands and arms, climb or balance, stoop, kneel, crouch, or crawl, and taste or smell; will regularly be required to stand, walk, and to lift up to twenty pounds; and will frequently be required to sit, use hands to finger, handle, or feel, or smell. Vision requirements are close, distance, color, and peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. While performing the duties of this job, the employee will occasionally be required to be exposed to wet or humid conditions, moving mechanical parts, fumes or airborne particles, toxic or caustic chemicals, vibrations; will occasionally be exposed to outdoor weather conditions and risk of electrical shock. The typical noise level is moderate.

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