

DIRECTOR OF RISK MANAGEMENT

DISTINGUISHING FEATURES OF THE CLASS:

This is a senior management position responsible for providing supervision and direction to the Risk Management division of the Department of Human Resources. The position is responsible for the development, administration and analysis of a comprehensive risk management and insurance administration program for the County. This position reviews all County operations, programs and facilities to identify and analyze risks that would cause major financial loss to the County and then makes recommendations on the types and amount of insurance necessary. The municipal insurance needs of the County cover a wide scope of areas including, but not limited to, property and liability, Worker's Compensation, employee benefits, malpractice, automobile, marine, aviation and boiler and machinery. Responsibilities include policy and procedure development relating to the administration of insurance programs, safety programs, claim settlement and the prevention of losses. Work is performed under the general direction of the Commissioner of Human Resources. With experience, the incumbent will be allowed to exercise a greater deal of independent judgment and initiative in the performance of assigned duties. The incumbent works very closely with the Commissioner of Human Resources, staff of the County Executive and Budget Office, County Attorney's Office, Finance Department, County Legislature and other high level County administrators in the establishment of a risk management program to meet all the financial and legal needs of the County. The incumbent can be expected to utilize and oversee the activities of brokers and third party administrators in assigned areas of responsibility. Supervision is exercised over subordinate staff.

TYPICAL WORK ACTIVITIES:

The following is indicative of the level and types of activities performed by incumbents in this title. It is not meant to be all-inclusive and does not preclude a supervisor from assigning activities not listed which could reasonably be expected to be performed by an employee in this title.

1. Consults with the Commissioner of Human Resources on all matters and in all areas of assigned responsibility;
2. Continually determines all risks for potential of loss to which the County's assets are exposed and analyzes such risks to determine whether they can be eliminated or minimized;
3. Recommends policies which will reduce insurance costs and losses;
4. Recommends the kinds and amounts of insurance to be maintained as self-insurance and those to be retained with outside insurance firms; negotiates types and amounts of insurance coverage within budgetary restrictions;
5. Administers insurance programs of the County and ensures that all policy interpretations relating to eligibility, claims processing, etc. are made in conformance with established administrative guidelines and directives, contract provisions and all applicable legal requirements and restrictions;
6. Participates in the investigation of accidents and injuries and oversees the preparation of material and evidence for County use in hearings, law suits and insurance investigations;
7. Supervises the identification and development of training programs and County procedures which will promote safety consciousness and reduce insurance costs;
8. Develops administrative and operational budget for division, calculates and recommends budget appropriations for total County insurance costs within budgetary restrictions, recommending appropriate and/or available alternatives for cost containment, and develops charge back system for all County departments;

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TYPICAL WORK ACTIVITIES: (Cont'd)

9. Reviews recommendations from contract agencies on the settlement of claims and the establishment of reserve funds and takes appropriate action;
10. Reviews contracts and leases entered into by the County to ensure that all necessary insurance coverage and safety standards are met;
11. Administers underwriting functions of self-insurance programs;
12. Oversees the claims processing and record keeping functions of all group insurance programs;
13. Notifies insurance carriers of changes in programs or property and equipment affecting insurance coverage;
14. Serves as technical advisor on all matters related to insurance to County administrators, department heads and County negotiating teams;
15. Maintains current knowledge on all Federal and State legislation and regulations related to health and all other insurance coverage and administration requirements, changes and reforms, all work place safety and health requirements, and recommends all necessary actions to ensure that the County is in compliance with all requirements, and presents alternatives to ensure that all programs are administered in the most efficient and effective manner;
16. Identifies the need for changes in legislation relating to insurance and lobbies with appropriate State and Federal agencies, as appropriate or directed.

FULL PERFORMANCE KNOWLEDGE, SKILLS, ABILITIES AND PERSONAL CHARACTERISTICS:

Thorough knowledge of the risk management and risk financing techniques for all lines of insurance; thorough knowledge of the principles and practices of administration; thorough knowledge of laws, rules and regulations pertaining to insurance, such as General Municipal Insurance Law, Worker's Compensation Law and business law; thorough knowledge of current developments, literature and sources of information in the insurance field; good knowledge of the advantages and disadvantages of all types of insurance coverage including self-insurance; good knowledge of accounting principles and practices; good knowledge of safety principles and practices and the regulations, such as OSHA and PESH, governing safety in the work environment; good knowledge of the principles and practices of supervision; ability to analyze insurance needs based upon past claims and projected future claims; ability to read and interpret insurance policies; ability to deal effectively with a wide variety of people; ability to analyze statistical and factual data and to arrive at sound conclusions; ability to prepare and understand technical and statistical reports; personal characteristics necessary to perform the duties of the position; physical condition commensurate with the demands of the position.

MINIMUM QUALIFICATIONS:

Graduation from high school or possession of a high school equivalency diploma AND:

- EITHER: (A) Graduation from a regionally accredited or New York State registered college or university with a Master's degree in Business Administration, Public Administration, Accounting, Finance or a closely related field and three (3) years of full-time paid administrative work experience, at an executive level, in the areas of risk management, insurance administration, contract preparation and administration and occupational workplace safety and health administration;

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MINIMUM QUALIFICATIONS (Cont'd):

- OR: (B) Graduation from a regionally accredited or New York State registered college or university with a Bachelor's degree in Business Administration, Public Administration, Accounting, Finance or a closely related field and five (5) years of full-time paid administrative work experience, at an executive level, in the areas of risk management, insurance administration, contract preparation and administration and occupational workplace safety and health administration;
- OR: (C) Graduation from a regionally accredited or New York State registered college or university with an Associate's degree in Business Administration, Public Administration, Accounting, Finance or a closely related field and seven (7) years of full-time paid administrative work experience, at an executive level, in the areas of risk management, insurance administration, contract preparation and administration and occupational workplace safety and health administration;
- OR: (D) An equivalent combination of the training and experience within the limits of (A) through (C) above.

SPECIAL REQUIREMENT: Possession of a valid New York State Driver's license is required.

NOTE: Executive level work experience shall have consisted of an independent level of management and/or administrative responsibility acting as, or reporting directly to a superior acting as, the chief executive, financial or operating officer of an organization, and including the independent performance of administrative supervision of two or more subordinate work units within the organization, each having no less than two (2) full-time employees in the unit.

NOTE: Administrative work experience shall have consisted of responsibility for planning (forecasting, setting goals, determining priorities, etc.), organizing (definition and delegation of lines of responsibility and authority) and controlling (setting performance standards, policy setting and interpretation, etc.) for a defined program.

NOTE: Experience in insurance administration must have been an executive level of experience in at least eight (8) of the following areas: health, dental and optical insurance; life, disability, long term care and accidental death and dismemberment insurance; New York State Worker's Compensation insurance; New York State Unemployment Insurance; automobile insurance; medical and professional malpractice and liability insurance; general liability insurance; property, facility and equipment insurance; fire and damage insurance; and stop loss/gap insurance.

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