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## *Risk Manager*

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**Beginning Salary: \$51,053 - \$63,000**

### **Job Description**

Under the general direction of the Parks Superintendent, performs complex administrative and technical work directing the process of identifying exposures, and measuring the Agency's risk loss capabilities, including risk identification, analysis, measurement, compliance, control, and financing. Directs the Agency's safety and loss control programs and manages the Agency's insurance contracts. Requires the ability to supervise and evaluate subordinate levels of staff for which position is responsible. Work is performed with considerable independence in judgment and decision making within established laws, policies, procedures and guidelines. Incumbent may be required to work in excess of standard 40-hour work week during critical periods with the approval of the Executive Director. Work assignments are received orally and in writing. Work is reviewed through observation, conferences, and reports and for the results obtained.

### **A. ESSENTIAL FUNCTIONS**

Directs and supervises the activities of the Risk Management function.

Plans, assigns, directs, and evaluates the work of subordinates.

Identifies and analyzes the Agency's exposure to its property, personnel, liability and income.

Determines appropriate handling of risk within the Agency's tolerance level to recommend retention or transfer of risk.

Assists with selection and implementation of software systems for human resources, payroll and fixed assets as needed to provide insurance, employee benefits, and workers compensation data and reporting.

Projects future loss frequency and severity and projects funding requirements.

Markets all insurance coverage (i.e. life, health, property, disability, dental, etc.) to obtain the most favorable coverage at the lowest cost and evaluates policies to ensure coverage is provided as specified.

Maintains property values, vehicle schedules and updated loss data to provide management with accurate exposure analysis.

Prepares budget for insurance, self-insurance and risk management programs.

Maintains premium and loss history records on all lines.

Monitors insurance premium payments and reporting.

Allocates cost of insurance coverage to departments/divisions.

Receives all property damage and bodily injury claims against the Agency and submits loss reports to appropriate carriers. Maintains liaison between carriers, defending attorneys and Agency, and cooperates in the preparation of material and evidence for use in hearings, lawsuits and insurance investigations.

Performs essential functions immediately following a declared disaster.

Facilitates all property damage claims with FEMA, FHWA, NRCS and the State of South Carolina, including site visits, preparation of project worksheets, and compliance reporting.

Manages the Agency's Worker's Compensation program including securing and overseeing the program's reinsurance, state taxes, management care arrangement, claims reporting and processing, third party administration, litigation management, loss analysis and loss control and safety.

Subrogates and pursues collection for damages to the Agency when third parties are at fault.

Develops, implements and monitors risk control efforts including the Agency's safety program and employee safety training, and directs the activities of the Agency's Safety Committee and Safety Coordinator.

Performs or reviews work-site inspections for hazard reduction and/or elimination, and conducts accident/injury investigations (employees and public).

Provides recommendations to Agency Division Heads to implement and monitor work-site improvements.

Prepares leases and contracts relating to risk management.

Prepares policies and procedures for formal approval.

Performs other related tasks as required.

## **REQUIREMENTS**

### **A. TRAINING AND EXPERIENCE**

Bachelor's degree from an accredited college in Business, Public Administration or Insurance, with five years' experience in a risk management capacity (municipal experience preferred), or an equivalent combination of training and experience.

### **B. KNOWLEDGE, SKILLS AND ABILITIES**

Comprehensive knowledge of all lines of municipal insurance; good knowledge of tort and workers compensation laws; and good knowledge of safety and loss control methods.

Knowledge of state laws and local ordinances relating to insurance and workers compensation.

Ability to perform research and compile records and reports to effectively present oral and written findings and recommendations.

Ability to conduct and analyze risk identification surveys.

Analytical and mathematical skills, including regression analysis and forecasting.

Ability to negotiate and review leases and contracts relating to risk management.

Ability to establish and maintain effective working relationships with others.

Ability to communicate clearly both orally and in writing.

Ability to work with minimal supervision.

Skill in motivating others to the goals and objectives of the City's Risk Management Program.

Knowledge of standard Microsoft software applications.

Ability to operate a microcomputer for the purpose of developing and/or maintaining spreadsheet and data base applications necessary for analysis of information relevant to the Risk Management Program.

### **C. PHYSICAL AND MENTAL REQUIREMENTS**

Ability to climb, negotiate uneven terrain, bend, reach, stoop, kneel, and drive a vehicle.

Ability to see, read, write, and type messages, files, forms, labels, etc., in the English language.

Ability to kneel, squat, sit, and stand and walk for extended periods of time without rest.

Ability to lift and carry packages that weigh up to 20 pounds.

Ability to work under pressure of deadlines.

Ability to work accurately in a noisy and stressful environment.

Ability to reach and grasp objects.

Ability to hear when required to answer phones.

Ability to speak English when communicating with co-workers and the public.

Ability to use fingers, hands, and wrists.

Ability to print or write legibly.

Ability to handle stress when working with deadlines.

Ability to work regularly scheduled hours with little moderation.

Ability to work in confined spaces or small working areas.