



RISK MANAGER

Position Summary

The Risk Manager is responsible for managing insurance and safety issues that may expose the District to litigation or insurance claims, including and not limited to identifying, evaluating, controlling and minimizing the District's exposure to loss or damage to physical assets, fidelity losses, and losses arising out of liability claims. In conjunction with the district's insurers, manages all automobile, liability, fire, and property damage claims. Compiles and analyzes data to develop and recommend policies and administrative regulations regarding the District's property and liability insurance programs. Acts as liaison with insurance adjusters and underwriters in coordinating insurance matters. Represents the District at meetings with representatives from insurance companies and risk services firms; serves on safety and risk related committee meetings; and interprets and applies federal and state laws, board policies and district's administrative regulations relative to risk management, safety, loss control, and areas of potential liability.

Supervisory Relationship

This position reports to the district's Legal Counsel and may supervise classified staff.

ESSENTIAL FUNCTIONS

MANAGING RISKS

1. Conducts risk assessments, which involves analyzing risks as well as identifying, describing and estimating the risks affecting the district. Utilizes managerial skills to analyze alternatives and treat identifiable risks with appropriate risk control and risk financing methods.
2. Identifies property loss exposures and works with liability company(s) on appropriate levels of insurance coverage.
3. Supervises the audit of insurance premiums and costs and distribution of costs within the district.
4. Manages risk budget including ensuring expenses do not exceed budgeted allocations; coordinates and approve requisitions for replacement purchases.
5. Monitors case closing action, coordinates negotiations for settlement of claims wherein court action is not involved with claims adjuster and prepares reports for determined action.
6. Prepares insurance bid specifications for the purpose of obtaining premium fees and updates on an ongoing basis.
7. Reviews and evaluates insurance policies.
8. Makes recommendations regarding the adjusting and settlement of liability and property claims.
9. Monitors and determines District liability in recurring school related situations and events (field trips, sporting events, etc.).

10. Obtains certificates of insurance to protect District assets.
11. Provides support, education and training to staff to build risk awareness within the District.
12. Assures that insurance programs are in compliance with federal, state, and local laws.
13. Investigates property damage claims and losses, submits reports to the third-party claims administration and assists in property claims management. Evaluates insurance coverages; identifies exposures and assesses liability through evaluation of claim loss statistics and trends. Provides each department with loss statements for worker's compensation, general liability and auto losses.
14. Communicates to directors and administrators what risk issues are and be able to provide them with a plan to minimize risk. The Risk Manager must be able to produce status reports regarding the level of risk associated with any given area of the business.
15. Serves as the District's liaison with consultants and legal counsel to review general liability, claims, and other insurance programs.
16. Negotiates with insurance companies, brokers, or agencies with respect to premiums, terms and conditions, renewals and modifications of insurance contracts.
17. Determines coverage, responsibility, compensability and if there is subrogation or safety issues for each claim.
18. Manages claims to achieve quality results and expense controls and negotiate settlement of claims for closure to minimize the District's exposure.
19. Manages the District's auto claims.
20. Evaluates the impact of new and proposed legislation on the District's insurance and safety programs and makes recommendations for District compliance.

SAFETY & WORKERS' COMPENSATION

Safety

1. Responds to and resolves difficult and sensitive employee, parent, and citizen safety complaints or concerns.
2. Coordinates the District's employee safety program.
3. Participates in the inspections and reviews of the District's operations and facilities for risk management provisions and recommends appropriate corrective actions.
4. Assures District is in compliance with laws relating to safety, industrial health, environmental protection, hazard control, and loss prevention programs.
5. Maintains OSHA files for all sites in the District and posts all annual summaries at each site.
6. Coordinates the preparation and analysis of all insurance claims, student injury incidents, and OSHA reports for the purpose of ensuring the timely and accurate presentation of facts.
7. In collaboration with the Director of Student Wellness and School Safety reviews, analyzes, and evaluates school and district safety plans and offers recommendations for improvement.
8. Assists in implementing in-service training programs on health and safety (e.g. hazards, disaster preparedness, OSHA's Hazardous Communication Standard, Employee Right-to-Know, etc.) for the purpose of reducing the incidence of accidents and meeting state and federal guidelines.
9. Facilitates and manages the District Safety Committee Program and provides support and oversight to site-based safety committees.
10. Takes necessary steps to ensure District compliance with OSHA regulations.

Workers' Compensation

1. Investigates and analyzes on-the-job injuries and accidents.
2. Manages the process and activities of district safety programs, training, property insurance, and claims management.
3. Conducts annual Workers' Compensation Sites Assessment inspections of all District-owned sites and facilities.
4. Establishes records and procedures for reporting and handling claims.
5. Determines coverage, responsibility, compensability and if there are subrogation rights or safety issues for each claim.
6. Plans and coordinates various liability and workers' compensation insurance policies.
7. Identifies, evaluates, controls and minimizes the District's exposure to injury of workers and workplace safety issues.
8. Coordinates workers' compensation claims investigation; investigates and resolves issues on claims.
9. Manages return-to-work and light duty programs, State Employee at Injury reimbursements, and reviews recommendations of vocational rehabilitation of employees.
10. Assures District is in compliance with laws relating to safety, industrial health, environmental protection, hazard control, and loss prevention programs.
11. Resolves workers' compensation claims for closure; works closely with insurance claims management team and attorney; attends and provides information for workers' compensation appeals when scheduled.
12. Responds to and investigates all student and staff-related safety issues and implements plans and programs to minimize future incidents. Oversees ongoing safety training programs for personnel, parents and volunteers by arranging for or conducting training.
13. Develops, maintains and monitors the implementation of all federal, state and local compliance programs. Examples include Injury and Illness Prevention Program, Hazard Communication Program, Bloodborne Pathogens Exposure Control Program.

Required Knowledge, Skills and Abilities

1. Strong critical thinking and problem solving skills.
2. Ability to maintain confidentiality in all aspects of the job.
3. Ability to manage multiple tasks with frequent interruptions.
4. Ability to manage multiple priorities.
5. Ability to diffuse and manage volatile and stressful situations.
6. Ability to promote and follow District policies.
7. Ability to work effectively and cooperatively with all people including those from diverse ethnic and educational backgrounds.
8. Knowledge of principles and practices of risk management activities such as risk identification/reduction, loss control, asset protection, employee safety, workers' compensation programs, etc.
9. Ability to conduct research, collect and analyze data and prepare written and oral reports.
10. Knowledge of claims processing techniques and budgetary practices and controls.
11. Experience preparing spreadsheets and a risk management information system.
12. Ability to analyze, classify and rate risks, exposure and loss expectancies.
13. Ability to communicate effectively, both verbally and in writing.
14. Ability to interpret, analyze and present information from various regulatory agencies in an appropriate form geared towards targeted audience.

15. Knowledge of workers' compensation law and requirements, safety, loss control and risk management principles.

Minimum Qualifications

Education

- Bachelor's degree from an accredited college or university in Public Relations, Business Administration or other related field; Master's preferred;
- Certificates of Risk Management (CRM) preferred and/or Safety and an Associate Risk Manager (ARM) preferred.

Experience

- Five years of increasingly responsible professional experience in risk management, liability insurance (working in an insurance or legal office dealing with claims), workers' compensation, and background in litigation required;

Or any equivalent combination of education and/or experience from which comparable knowledge, skills and abilities have been achieved, as approved by the Department of Human Resources, supplemented by coursework, training or workshops in safety engineering, employee benefits, risk management or related fields.

Work Environment

Incumbents work in a fast-paced office environment requiring travel to district facilities. This position is on-call 24/7 and may require work to be performed on weekends as needed.

ADDITIONAL INFORMATION	
Employee Unit	4J MAPS Association
Pay Grade	Grade 9 (12 month calendar)
Approved by	Karen Hardin, Director of Human Resources
Last revised	November 18, 2021