

RISK MANAGER, 1530

Summary of Duties : Administers a comprehensive risk management program for a City department which includes identifying and measuring risk exposure, developing methods for controlling risks and preventing losses, providing data on department risks and losses for use in the development of safety training programs for Department employees, and making recommendations on, and negotiating for, insurance coverage; or coordinates and manages the City-wide risk management program; and does related work.

Distinguishing Features : A Risk Manager serves as an expert in risk identification, risk reduction, and risk funding and is responsible for reducing loss resulting from accidents, injury, damage, theft. In addition to reducing loss, a Risk Manager is responsible for recommending those risks for which a department or the City should be self-insured and those for which a department or the City should carry outside insurance. A Risk Manager analyzes claims investigation and safety engineering data in an effort to project future loss trends and costs. The class of Risk Manager is distinguished from the class of Safety Engineer in that the former is responsible for a comprehensive risk management program including recommending, and negotiating for, the most desirable insurance coverage, whereas the latter is primarily responsible for developing and implementing safety programs designed to prevent or reduce accidents and injuries involving employees, equipment and facilities.

Examples of Duties : Administers a department or City-wide risk management program; identifies and evaluates exposures to loss in all department operations; reviews safety and loss prevention program data with the objective to reduce losses; analyzes accident records and recommends appropriate insurance coverage; develops guidelines for the protection of valuable records, drawings and equipment; obtains, analyzes, and maintains records on all losses, both insured and uninsured, and prepares reports on resulting loss trends; makes recommendations on which risks to self-insure; makes recommendations on the type and amount of insurance coverage which should be obtained, including the amount of the deductible, if any; establishes a contingency reserve fund for losses projected from past yearly uninsured losses and deductibles in insured losses;

May coordinate a department's safety and fire protection programs to insure that the objective of these programs are consistent with the department's most pressing needs; maintains liaison with others in the field of risk management to keep abreast of new loss prevention methods and procedures; discusses proposed and on-going projects with management and operations staff to determine potential risks involved and recommends appropriate modifications to reduce risks;

Plans and coordinates the purchase of insurance based on data resulting from risk analysis studies; negotiates insurance coverage

and policies with potential insurance carriers; analyzes the adequacy of existing insurance and recommends cancellation, increased or modified coverage based on department needs;

Coordinates and evaluates risk exposure to the City, including those identified and reported by individual departments, office of bureaus; recommends to the Mayor, Council, or department management loss control programs and policy, alternative methods of reducing risks, and risk policy and program modifications; informs City departments, offices and bureaus concerning the City's risk management program; reviews bonds and insurance policies for adequacy and compliance with specifications of contracts, leases, or agreements requiring coverage; may chair the Risk Management Advisory Committee designed to advise the City Administrative Officer on all matters relating to risk management; may prepare annual reports for the Mayor and Council on the status and progress of the City-wide risk management program, including cost and loss statistics; and may occasionally be assigned to other duties for training purposes or to meet technological changes or emergencies.

Qualifications: A good knowledge of the principles and practices involved in risk management; a good knowledge of property, casualty, liability, industrial injury insurance, claims practices and related California law; a good knowledge of insurance policies and terminology as applied to risk management; a working knowledge of the insurance marketing system as it applies to municipal government; a working knowledge of the duties and responsibilities of insurance brokers and agents, claims adjusters, and underwriters; a working knowledge of major municipal risks and liabilities; a working knowledge of safety management and training programs; a working knowledge of laws and regulations related to affirmative action and equal employment opportunity; a working knowledge of basic accounting techniques and practices; a working knowledge of statistics and methods of presenting data; the ability to supervise subordinates and to coordinate the work of others; the ability to deal tactfully and effectively with City employees and insurance representatives; and the ability to prepare and present clear and concise reports and correspondence.

Graduation from a recognized four-year college or university and two years of experience involving administrative responsibility for the development and administration of a risk management program.

Experience of the type specified above may be substituted on a year for year basis for the college education lacking.

License: A valid California driver's license and a good driving record is required.

Physical Requirements: Strength to perform average lifting of five pounds and occasionally over fifteen pounds; good hearing and speaking ability; and good eyesight.

Persons with medical limitations may, with reasonable accommodations, be capable of performing the duties of some of the positions in this class. Such determination may be made on an individual basis in light of the person's limitations, the requirements of the position, and the appointing authority's ability to effect reasonable accommodations to the person's limitations.

As provided in Civil Service Commission Rule 2.5 and Section 4.55 of the Administrative Code, this specification is descriptive, explanatory and not restrictive. It is not intended to declare what the duties and responsibilities of any position shall be.