

RISK MANAGER

DEFINITION

Under general direction, plans, implements, and monitors the District's risk management program, including the self-administered workers' compensation program, public liability, property damage, safety, wellness, and employee benefit programs; coordinates and supervises the District's loss prevention programs; serves as the District's liaison with legal counsel, physicians, management personnel, claims administrators and brokers, and Workers' Compensation Appeals Board; and performs related work as required.

LICENSE REQUIRED

May require possession of a valid and appropriate California driver's license. May be required to obtain a state of California self-insurer's certificate in workers' compensation within one year of employment. Certification by the Insurance Institute of America, Incorporated, as Associate in Risk Management is desirable.

CLASS CHARACTERISTICS

Attendance at evening meetings and travel to meetings in and out of the District is required. Position is exempt from overtime compensation.

EXAMPLES OF DUTIES

Plans, organizes, administers, and provides technical expertise to administrators and employees regarding the District's risk management program in areas of workers' compensation, disability management, employee benefit programs, pupil accident insurance, employee and pupil safety, property/liability insurance, and COBRA. *E*

Takes necessary steps to ensure District compliance with CAL-OSHA regulations, federal, state, and local laws; and develops systematic records and controls relative to the handling of risk management claims. *E*

Coordinates training for various employees in compliance with mandated regulations. *E*

Monitors and facilitates the return-to-work program due to work-related and non-work-related injuries for all employees. *E*

Serves as the District's liaison to other public agencies, insurance companies, claimants, legal counsel, physicians, and service providers to ensure efficient and cost effective operation. *E*

Reviews and investigates authenticity of claims; maintains confidentiality of information; assists attorneys in preparation for case adjudication by compiling and reviewing background documents and writing appropriate documents; determines appropriateness and feasibility of subrogation and follows up on procedures. *E*

Oversees the preparation of reports of work-related injury or illness; determines and authorizes appropriate medical treatment; coordinates claims reporting and investigations; reviews and approves employee rehabilitation programs; monitors employee progress and facilitates the District's fulfillment of its obligations. *E*

Represents the District at Workers' Compensation Appeals Board hearings and small claims court and recommends appropriate settlements. *E*

Prepares cost analyses, estimates future losses, and prepares the budget for the risk program. *E*

Initiates claim payments and internal accounting actions to maintain funds and accounts; initiates premium payments to outside carriers, updating benefits and costs. *E*

Analyzes claims against the District, and approves treatment; authorizes disability benefits, medical expense payments; prepares agenda items to apprise Board as necessary. *E*

Develops and maintains self-funded master plan documents; provides the District and its operating units with information regarding insurance coverage; assists in preparation of bid specifications in review of contract proposals; makes recommendations. *E*

Manages the administration of the District's health plan and assists employees with the interpretation of fringe benefit contracts, claims, and discrepancies in billings. *E*

Trains and evaluates the performance of assigned personnel. *E*

Monitors and reviews potential claims with the stop-loss carrier and excess carrier for group health and workers' compensation, respectively. *E*

Serves as hearing officer for traffic ticket appeals. *E*

Performs related work as required.

MINIMUM QUALIFICATIONS

Knowledge of:

1. Risk management and loss control principles and techniques;
2. Sources of information regarding various types of insurance programs, coverage, and fringe benefit packages;
3. District policies, rules and regulations;
4. Claims processing and adjusting procedures;
5. Current practices, principles, and laws relating to workers' compensation insurance, public and employer liability, and employee group benefits;
6. Rules and regulations of COBRA and OSHA safety practices;

Knowledge of: (cont.)

7. Pertinent sections of the California Labor Code, disability rating manuals, insurance and education codes, and California Insurance Commission regulations sufficient to apply these laws and regulations to decisions that must be made in the course of work;
8. Computer operations and the use of spreadsheets, database management, and assigned software programs;
9. Safety programs and loss control;
10. Record keeping and filing techniques;
11. English usage, spelling, grammar, and punctuation; and
12. Basic principles of supervision and training.

Ability to:

1. Learn, interpret, and apply or make decisions requiring application of laws, regulations, policies, rules, and contract provisions to a wide variety of situations and provisions of group and District insurance contracts;
2. Plan, administer, and implement a risk management program, meeting legal and financial constraints;
3. Mediate employee eligibility or coverage problems with plans;
4. Resolve issues among vendors, health care providers, and employees with contractual and District policies and regulations;
5. Establish and maintain accurate, comprehensive records;
6. Proficiently use a PC and appropriate software;
7. Investigate authenticity of claims;
8. Communicate effectively both orally and in writing;
9. Prepare written reports, policies, regulations, proposals, specifications, and correspondence;
10. Develop and revise procedures;
11. Train, supervise, and evaluate assigned personnel;
12. Operate a vehicle observing legal and defensive practices;
13. Make generalizations, evaluations or decisions without immediate supervision;
14. Maintain confidentiality of privileged information;
15. Understand and carry out oral and written instructions;
16. Establish and maintain cooperative and effective relationships with those contacted in the course of work; and
17. Maintain work pace appropriate to given workload.

EDUCATION AND EXPERIENCE

Equivalent to completion of major coursework leading to a degree in public administration, business or related field. Responsible experience in technical areas of risk management such as claims adjusting, health benefits administration, and workers' compensation. General management and employee supervision experience and/or training are required.

WORKING CONDITIONS

Environment:

Office environment, including on-site inspections and investigations at industrial sites and sites of safety and injury concerns; subject to driving a vehicle to conduct work.

Physical Abilities:

Dexterity of hands and fingers to operate standard office equipment; seeing to assure accuracy of reports; speaking and hearing to conduct inspections and training; walking and sitting for extended periods of time.

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7/94