RISK AND INSURANCE MANAGER

PURPOSE AND NATURE OF WORK

Single position in this class is responsible for all risk assessment, mitigation and insurance activities of the Lafayette Consolidated City-Parish Government, which is primarily self-insured. Incumbent works with the highest degree of independent judgment and control, reports to the Chief Financial Officer, and has supervisory responsibilities, through section supervisors, for a moderately sized staff of litigation management, claims investigation, safety, group health and wellness personnel. Incumbent coordinates work of defense attorneys on a continuous basis.

ILLUSTRATIVE EXAMPLES OF WORK (Note: Examples are intended to illustrate the types of work performed by incumbent of this class. All duties may not be listed, nor does incumbent necessarily perform all listed.)

Applies thorough knowledge of insurance industry standards, contracts, applicable Louisiana Revised Statutes such as workers’ compensation and motor vehicle statutes, United States Code affecting health insurance coverage and premiums, as well as FMLA, ADA, and related employment laws to manage risk and loss in all LCG’s business.

Reviews all law suits against LCG, opens claims, establishes reserves, identifies involved departments / agencies, coordinates and meets with attorneys and LCG witnesses. Reviews all new business enterprises and / or contracts for services by LCG, determines risk and insurance coverage needed, communicates requirements to both parties to contract.

Prepares requests for proposals for health insurance stop loss, workers’ compensation, and employee life insurance coverage. Evaluates brokers’ proposals, recommends actions of proposals received. Establishes need for, evaluates and approves special events policies. Administers self-insurance funds for all losses except above. Evaluates and provides substantial input into selection of software to administer claims processing in employee group health and wellness program.

Through subordinate supervisors, leads and participates in matters pertaining to: insurance coverage and claims including property, casualty, motor vehicle and workers’ compensation; subrogation activities; safety programs and activities; group health and employee life insurance activities; as well as employee wellness activities.

Studies, analyzes and makes reports to city-parish officials concerning recommendations for improved risk management and insurance procedures, or deficiencies in adherence to established policies.

Performs related work as required.

NECESSARY KNOWLEDGE, ABILITIES, AND SKILLS

Considerable knowledge of the principles, methods and practices of risk management, including property, fleet-general liability, fleet-general collision, workers’ compensation and group hospitalization and life insurance.

Considerable knowledge of the principles, methods and practices involved in managing a safety and security program.

Ability to analyze, plan and recommend improvements in the administration of risk management and insurance programs.

Ability to establish and maintain effective working relationships with other employees, government officials, and the general public.

Ability to express ideas clearly and concisely, orally and in writing, to groups and to individuals.

DESIRABLE TRAINING AND EXPERIENCE

Completed college in law or related field, including or supplemented by courses in insurance, and progressively responsible experience in the administration of risk management and self-insured property, casualty and group health programs, in a municipal environment; or an equivalent combination of training and experience. Certification as an Associate Risk Management, Associate In Claims, Certified Property and Casualty Underwriter are desired.