Class Code: 1404 Revised: 2/19/2025

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 Controller, and has supervisory responsibilities for a small staff of Risk Management and Safety personnel. Incumbent coordinates with Third-Party Administrators, Insurance Brokers/Carriers, and City-Parish attorneys on a continuous basis.

<u>ILLUSTRATIVE EXAMPLES OF WORK</u> (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, and applicable Louisiana Revised Statutes such as workers' compensation and motor vehicle statutes, United States Code affecting FMLA, ADA, and related employment laws to manage risk and loss in all LCG's business.

Reviews all lawsuits 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.

Serves as primary liaison for insurance brokers and carriers. Manages property, casualty, and other insurance claims. Maintains subject matter knowledge and expertise for all policies, including coverage and deductibles. Coordinates all notifications of loss to TPA and/or insurance carriers. Oversees reimbursement process with TPA and/or insurance carriers to ensure payment on claims. Facilitates the reconciliation of claims, replacement costs, bills, and deductibles.

Evaluates and approves special events policies. Through subordinates, leads and participates in matters pertaining to property, casualty, motor vehicle, and workers' compensation; subrogation activities; safety programs and 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, general liability, fleet liability and collision, and workers' compensation.

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 individuals.

DESIRABLE TRAINING AND EXPERIENCE

Bachelor's degree in Insurance and Risk Management, Business Administration, Law or a related field, and progressively responsible experience in the administration of risk management and insurance programs in a municipal environment; or an equivalent combination of training and experience.