

DIRECTOR OF INSURANCE AND RISK MANAGEMENT

DISTINGUISHING FEATURES OF THE CLASS: This is administrative and managerial work of a complex nature involving responsibility for planning, coordinating and implementing a variety of insurance and safety programs for the County of Rockland. The work includes reviewing and evaluating risk of loss coverage programs to protect properties, physical assets and human resources from loss. The work is performed under the guidelines and objectives established by the County Executive and appropriate government agencies and in consultation with the County Attorney, as needed. Supervision is provided to professional, technical and clerical staff. Does related work as required.

TYPICAL WORK ACTIVITIES:

Develops policies and procedures and makes recommendations regarding the administration and implementation of safety and liability programs for the County of Rockland;

Develops and negotiates new contract terms for insurance products as well as vendor services, as needed;

Administers the County's self-insured liability fund, including but not limited to fund budgeting, program development and monitoring, vendor solicitation, internal and external claim reviews and audits, management of litigation and legal defense funds and procedures, etc.;

Approves certain claim settlements and advises the County Executive on those claim settlements;

Attends and monitors trials, mediations and arbitrations to ensure that the County's interests are protected and testifies at trials, as needed;

Participates in negotiations regarding first party property damage and personal and bodily injury cases;

Develops standards and requirements for purchasing insurance, reviews contracts to ensure compliance with insurance and indemnification requirements, as needed, and prepares information for contracts and bids;

Develops and maintains, with the advice of insurance brokers, standards for insurance requirements for various types of vendors, contractors to ensure the County is properly protected;

Assists departments to see if insurance provided meets the requirements as developed;

Reviews all County contracts and leases to assure compliance with insurance and indemnification and proper loss transfer requirements;

Prepares and evaluates RFPs for vendors and insurance brokers and develops and implements policies and procedures for developing and monitoring vendor contracts;

Negotiates with carriers for adjustment of losses;

Oversees the application process for excess workers compensation, all lines of liability coverage, and property coverage, and maintains a data base of information relating to the underwriting of insurance policies;

Oversees the Workers Compensation procedures and processes and manages third party administrators for Workers Compensation and liability;

Continually reviews workers compensation claims for signs of fraud or abuse and reports any findings to the County Executive;

Coordinates with appropriate staff developing recommendations to the County Executive on the granting benefits extension requests;

Promotes safety in the workplace through meetings with department heads and the claims service's representatives;

Investigates workers compensation and liability claims, including use of private investigators, expert witnesses, and other professionals;

Manages and initiates subrogates against other parties to collect damages the County suffers as the result of accidents caused by other parties (i.e. collect the cost of physical damage to County vehicles as the result of a not at fault accident);

Serves on committees and attends meetings and conferences, as needed.

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FULL PERFORMANCE KNOWLEDGE, SKILLS, ABILITIES AND PERSONAL CHARACTERISTICS:

Thorough knowledge of laws, rules and regulations related to a variety of insurance programs including workers' compensation, property, automobile and liability insurance; good knowledge of alternative means of coverage such as self-insuring or pooling; good knowledge of claims processing and settlement; good knowledge of risk management and modern safety practices; ability to prepare written or oral reports; ability to analyze, classify and rate insurance risks and loss expectancies; ability to act as a liaison to advise and/or resolve differences between departments, the County, insurance carriers and/or outside agencies; ability to supervise the work of others.

MINIMUM QUALIFICATIONS: Graduation from a recognized college or university with a Bachelor's degree and six (6) years of professional experience* in the insurance field, at least two (2) years of which must have substantially included the administration or supervision of insurance professionals and/or para-professionals.

NOTE:

1. Possession of a New York State Life, Accident and Health Insurance license, and/or Property and Casualty license may be substituted for the Bachelor's degree.
2. A Bachelor's degree in Business Administration, Accounting, Public Administration, or comparable curriculum may be substituted for one (1) year of the required general experience.
3. A Master's degree in Business Administration, Accounting, or Public Administration or comparable curriculum may be substituted for two (2) years of the required general experience.

*Professional experience would include such titles as broker, adjustor, lawyer in the insurance field, etc.