

DEPARTMENT: RISK MANAGEMENT
CLASSIFICATION: COMPETITIVE
APPROVED: JANUARY 26, 2026

FLSA Status: Exempt/Executive

RISK MANAGER

DISTINGUISHING FEATURES OF THE CLASS: This department head position involves the administration and oversight of the County's risk management function including responsibility for property and casualty, general liability, and safety and health programs. Responsibilities of the position include administration of a loss prevention and safety program, and management of records and transactions to provide for adequate insurance and surety bond coverage protecting the County from reasonable risks of loss or damage. The incumbent provides consulting support and technical advice to the Legislature and County departments on general insurance matters. The incumbent collaborates with Third Party Administrators (TPA) and the Insurance Plans Administrator to oversee the management of active employee and retiree healthcare programs and workers compensation program. General direction is received from the County Manager with wide leeway permitted for the exercise of independent judgment in carrying out the details of the job in accordance with laws, rules, regulations, and policies. General supervision is exercised over technical and clerical staff. Does related work as required.

TYPICAL WORK ACTIVITIES:

1. Plans, recommends, and implements programs designed to limit risk of loss to properties, physical assets, and human capital and safety as they pertain to claims management, insurance, and self-insurance programs;
2. Collaborates with the Insurance Plans Administrator to oversee the adjudication of Worker's Compensation claims against participating entities of a Self-Insurance Plan established pursuant to the provisions of Article 5 of the Workers Compensation Law;
3. Oversees the receipt of claims, performs follow- up activities on open claims, and ensures the Insurance Plans Administrator is prepared for the defense of controverted Workers Compensation claims and issues;
4. Maintains self-insurance programs for property, general liability and automobile insurance;
5. Procures various County insurance coverage and recommends varying degrees of risk retention and risk transfer, as circumstances warrant;
6. Assists in the defense and settlement of tort claims and other matters brought against the County or by the County;
7. May collaborate with the County Attorney to negotiate claim settlements in certain instances and coordinate subrogation efforts;
8. Oversees a comprehensive municipal employees' occupational safety and health program including safety training, inspection of facilities and worksites, and making recommendations toward hazard abatement;
9. Assists in budget preparation and prepares/submit budget and other financial information relating to insurance and risk management operations;
10. Provides reports and recommendations to Niagara County Leadership;
11. Collaborates with the Insurance Plans Administrator to oversee all County insurance programs to include evaluating the contractual performance of the Third-Party Administrators and Insurance Carriers;
12. Through new/renewal contract negotiations, obtains the required level of insurance protection at the most competitive cost;
13. Maintains detailed records pertaining to Insurance Policies and Insurance Coverages, claim and loss information and loss prevention and safety violations;
14. Assists the Insurance Plans Administrator in administering a County-Wide Self-Insured Workers Compensation Pool Plan which includes Cities, Towns, Villages, School Districts and the County;
15. When applicable, ensures county pursues subrogation against responsible third parties on auto physical damage losses involving county vehicles;

CONTINUED

RISK MANAGER

TYPICAL WORK ACTIVITIES CONTINUED:

16. Ensures standardized loss reporting procedures are properly implemented;
17. Prepares reports to the Legislature on an annual basis summarizing self insurance costs and insurance premiums for the year by major category;
18. Prepares annual estimates of departmental funds required for insurance and allocates them to departments;
19. Assists with the investigation of claims by gathering data and cost information needed to document property losses;
20. Receives, renews as necessary and files or forwards to appropriate parties, Certificates of Insurance, Insurance Policies, Bonds Contracts and notices of Loss;
21. Expected to join the NYS Self Insured Counties Association (NYSASIC) and other appropriate organizations to represent the County and establish important contacts with counterparts in other Counties;
22. Drives to and attends meetings, visits and inspects county worksites, and may attend conferences.

FULL PERFORMANCE KNOWLEDGES, SKILLS, ABILITIES & PERSONAL CHARACTERISTICS:

Thorough knowledge of the terminology, types of policies, and characteristics of various types of insurance and basic concepts of risk management and asset protection programs; thorough knowledge of employee health insurance programs, including self-insured plans; good knowledge of occupational safety and health statutory and/or regulatory requirements; good knowledge of insurance underwriting; good knowledge of practices, procedures, and terms used in insurance claims administration; working knowledge of investigative techniques; working knowledge of medical terminology; working knowledge of the Workers Compensation Law and Workers Compensation administrative procedures; familiarity with Workers Compensation administrative decisions, interpretations, and case law; skilled at negotiating contracts with outside vendors; skilled in using modern software applications including word processing, spreadsheets, and databases at an acceptable rate of speed and accuracy; ability to analyze evidence or testimony; ability to analyze and present statistical data related to risk and insurance coverage; ability to compile data and prepare reports; ability to establish effective working relationship with others; ability to plan and supervise the work of others; ability to present ideas clearly both orally and in writing; ability to understand and interpret tabular material; ability to maintain confidentiality; resourcefulness; initiative; dependability; sound professional judgment; tact and courtesy; physical condition commensurate with the demands of the position.

MINIMUM QUALIFICATIONS: Candidates must meet one of the following:

1. Graduation with a Bachelor's Degree in a business related field and two (2) years of full-time paid management or administrative support experience in one of the following: risk management; property and casualty claims functions; life and health insurance administration; contract preparation, award and administration; legal services; public administration; or related field; **OR**
2. Graduation with an Associate's Degree in a business related field and four (4) years of experience as described in #1 above.

SPECIAL REQUIREMENTS:

Possession of a New York State driver's license at the time of appointment and for duration of employment.

NOTE:

Degrees must have been awarded by a college or university accredited by a regional, national, or specialized agency recognized as an accrediting agency by the U.S. Department of Education/U.S. Secretary of Education;