



INSURANCE ANALYST

JC: FC240	BU: 31 (AFSCME)
PB: F	Created July 2001
FLSA: Exempt	Revised June 2015

Class specifications are intended to present a descriptive list of the range of duties performed by employees in the class. Specifications are **not** intended to reflect all duties performed within the job.

DEFINITION

Develops, implements and administers the District's liability and property damage claims programs, loss control, and associated risk management insurance functions within the Insurance Department; provides insurance support service and manages risk in a variety of complex projects and agreements; oversees the services provided through brokers and third party administrators; provides highly responsible administrative support to the Manager of Insurance, and performs related duties as assigned.

CLASS CHARACTERISTICS

This classification administers the District's liability and property damage claims. The incumbent is also responsible for oversight of services provided through brokers and third-party administrators. The classification is distinguished from the Department Manager, Risk Management in that the latter has overall management responsibility for all District Insurance programs and services.

REPORTS TO:

This position reports to the Department Manager, Risk Management or his/her designee

EXAMPLES OF DUTIES - Duties may include, but are not limited to, the following:

1. Develops, implements and administers assigned operations and activities of the District's insurance programs for liability and property insurance, workers compensation, loss control and associated risk management insurance functions within the Insurance Department.
2. Facilitates the design, procurement and implementation of varied risk insurance, claims management and loss control programs in support of the District's insurance programs.
3. Performs risk assessment on District activities; assesses areas for liability and property loss exposure; develops strategies to reduce, eliminate or control loss exposures; recommends and implements changes; monitors results.
4. Directs the administration of self-insured liability programs; negotiates the procurement of excess liability and property insurance coverage.

Insurance Analyst

Page 2

5. Directs the adjustment and administration of third-party bodily injury and property damage claims in the insurance program; reviews claims; within guidelines, approves and/or recommends settlements to executive management staff.
6. Provides highly technical support in insurance contract development and administration; develops insurance requirement specifications; reviews construction services and consultant contract documents for insurance and indemnity requirements, implications and provisions; acts as representative for insurance presentations, insurance and liability negotiations, participates in the development of emerging solar energy agreements.
7. Coordinates the preparation of risk insurance cost estimates, budgets, claims reserves and self-insured loss funding.
8. Develops risk insurance/analysis and studies as needed in support of the District's projects and activities; recommends policies, procedures and modifications as appropriate.
9. Serves as the liaison with other divisions, departments and outside agencies on insurance program issues; coordinates assigned activities with those of other departments and outside agencies and organizations; interface with variety of departments, divisions, and levels within the District.
10. Provides highly responsible staff assistance to the Department Manager; performs general administrative office support to department; maintains a variety of files and records; ensures document retention complies with District and mandated regulations; supervises summer interns and handles special projects as assigned.
11. Attends and participates in professional group meetings; stays abreast of new trends, legislation and innovations in the field of insurance and risk management.
12. Responds to and resolves difficult and sensitive citizen inquiries and complaints.

QUALIFICATIONS

Knowledge of:

- Operations, services and activities of various insurance programs.
- Principles and practices of liability insurance programs.
- Concepts of liability self-insurance including claims reserves and adjustments.
- Construction industry safety regulations and requirements.
- Construction law changes, market changes relative to bonding and insurance availability.
- Principles and practices of program development and administration.
- Methods and techniques of managing and processing insurance claims.
- Methods and techniques of statistical analysis.
- Principles and practices of budget preparation and administration and general accounting.
- Related Federal, State and local laws, codes and regulations.

Skill in:

- Directing and coordinating a liability, property damage, and loss control insurance program.

Insurance Analyst

Page 3

- Analyzing and interpreting insurance coverage, terms, conditions, and contract language.
- Directing third party administration claims processing functions.
- Developing indemnification and insurance specifications for contract documents.
- Evaluating liability and risk potential of contracts, procedures, programs and operations.
- Preparing clear and concise administrative, technical and financial reports.
- Preparing and administering program budgets.
- Interpreting and applying applicable Federal, State and local policies, laws and regulations.
- Communicating clearly and concisely, both orally and in writing.
- Exercising independent judgment, self-direction, working with minimal supervision.
- Establishing and maintaining effective working relationships with those contacted in the course of work.

MINIMUM QUALIFICATIONS

Education:

A Bachelor's degree in business administration, public administration or a related field from an accredited college or university.

Experience:

Four (4) years of (full-time equivalent) verifiable professional insurance program administration experience.

Substitution:

Additional professional experience as outlined above may be substituted for the education on a year-for-year basis. A college degree is preferred.

WORKING CONDITIONS

Environmental Conditions:

Office environment, exposure to computer screens.

Physical Conditions:

Maintaining physical condition necessary for sitting for prolonged periods of time.

BART EEO-1 Job Group: 3500 – Professionals
Census Code: 0840 – Financial Analysts
Safety Sensitive: No