

#### LIABILITY RISK ANALYST

JC: FC282	BU: 31 (AFSCME)
PB: E	Created: November 2000
FLSA: Exempt	

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

#### **DEFINITION**

Under the direction of the Department Manager, Insurance, and in accordance with established guidelines and procedures, supervises patron, construction and other liability claims adjustment activity, administers reimbursement and collection of property damage claims, and administers insurance programs for the District; and performs related work as assigned.

# **CLASS CHARACTERISTICS**

This single position class analyzes, through contracted insurance adjusters, insurance brokers/consultants, and construction insurance administrators, the District's risk management programs by assessing risk, administering claims under the insured and self-insured insurance programs, and administering the insurance programs. Responsibilities include being accountable for goals and objectives as established by the Department Manager, Insurance and furthering District goals and objectives.

#### **EXAMPLES OF DUTIES** – Duties may include, but are not limited to, the following:

- 1. Identifies and analyzes the District's liability risk exposures.
- 2. Makes recommendations for treatment of liability risk exposures.
- 3. Analyzes contract provisions, certificates of insurance, recommends alternatives, and monitors contractor certificates of insurance.
- 4. Administers liability and excess workers compensation insurance programs.
- 5. Directs day-to-day activity of Operations Insurance Broker/Consultant and Construction Insurance Administrator as respects liability risk matters.
- 6. Receives and processes third-party claims against the District.
- 7. Provides day-to-day direction of the District's third-party liability claims adjusters.
- 8. Administers reimbursement of funds to District departments from Insurance Department Accounts and the collection of funds from insurers for loss of or damage to District property.

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- 9. Coordinates work of third-party adjusters, District legal staff, and outside counsel in defending the District against liability claims.
- 10. Represents the District in small claims court.
- 11. Compiles District loss experience for presentation to insurers.
- 12. Analyzes and approves construction claims settlements.
- 13. Prepares data and analyzes actuarial reports for administration of accrued liabilities fund.

### **QUALIFICATIONS**

### **Knowledge of:**

- Principles and practices of risk and insurance management.
- Principles and practices of liability loss adjustment.
- California Government Code Section 910 et seq. relating to claims against public entities.

#### Skill in:

- Analyzing and interpreting insurance policies to determine coverage, terms and conditions.
- Representing the District in front of judges and attorneys.
- Establishing effective working relationships with those contacted in the course of the work.
- Representing the District in external meetings with agencies, firms and other public contacts.
- Preparing clear, complete and concise reports and written correspondence and maintaining accurate records.

# **MINIMUM QUALIFICATIONS**

# **Education:**

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

#### **Substitution:**

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

### **WORKING CONDITIONS**

# **Environmental Conditions**:

Office environment; exposure to computer screens.

#### **Physical Conditions:**

May require 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