

CPEhr

Job Description

Job Title: Director of Risk Management
Industry: Transportation
Department: Risk & Claims
Reports To: General Manager & Director of Operations
FLSA Status: Exempt

SUMMARY

In conjunction with the Director of Operations the Director of Risk Management is responsible for setting strategic direction for, and integration of safety, into all areas of the commercial business. The Director will develop, monitor and implement driver safety standards, goals and policies to ensure safety is a key value across the organization. Plans, directs, and coordinates risk and insurance programs for the organization to control risks and losses by performing the following duties personally or through subordinate supervisors.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Demonstrates knowledge of and experience in collision and casualty insurance markets as well as an understanding of company operations, products and risk.
- Directs loss prevention and safety programs. Selects and directs activities of safety, engineering, and loss prevention experts.
- Demonstrates ability to present company risk exposures to external insurance vendors and negotiate favorable insurance terms and prices.
- Selects appropriate technique to minimize loss such as avoidance, loss prevention and reduction, retention, grouping of exposure units, and transfer.
- Manages insurance programs such as fidelity, surety, liability, collision, and property.
- Analyzes and classifies risks as to frequency and potential severity, and measures financial impact of risk on company.
- Manages cooperative legal cases which involve negotiating and appearances at court where the entity of the company is named.
- Coordinates and manages multiple parties involved in handling claims to control the cost of retained losses.
- In depth knowledge of Commercial Motor Vehicle CDL Laws, driver hiring practices, and emergency response procedures.
- Teaching/training experience, strong knowledge of local, state and federal safety regulations, risk management, worker's compensation and OSHA.
- Oversees investigator program and coordinates with brokers.
- Directs insurance negotiations, selects insurance brokers and carriers, and places insurance.
- Demonstrates general finance knowledge needed to support financial forecasting and calculations of reserves for outstanding claims liabilities.
- Appoints claims and self-insurance administrators, and allocates program costs.
- Develop or implement risk-assessment models or methodologies.
- Prepares operational and risk management reports for management, including overall insurance program cost, budgets, and historical loss experience. Recommends risk management budget for insurance coverages managed and determines business unit allocations for premium and retained risk costs.

SUPERVISORY RESPONSIBILITIES

Manages the Claims & Training and Recruiting Departments totaling 4 direct reports.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

Juris Doctor Degree; ten (10) years' experience in Corporate Risk Management and/or P&C Insurance, and five (5) years' experience in automobile claims with specific focus on high deductible policies.

LANGUAGE SKILLS

Ability to read, analyze, and interpret the most complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to write speeches and articles using original or innovative techniques or style. Ability to make effective and persuasive speeches and presentations on controversial or complex topics to top management, public groups, and/or boards of directors.

MATHEMATICAL SKILLS

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.

REASONING ABILITY

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables. Ability to negotiate to provide the best outcomes.

CERTIFICATES, LICENSES, REGISTRATIONS

CSM (Certified Safety Manager) and/or BCSP (Board Certified Safety Professional) preferred. CDL (Commercial Drivers License) preferred, but not required.

PHYSICAL DEMANDS The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to walk; sit; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee must regularly lift and/or move up to 25 pounds.

Please Contact:

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