



LIABILITY RISK ANALYST

JC: FC282

PB: F

FLSA: Exempt

BU: 31

Created: November 2000

Revised: May 2019

*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

Under direction, develops, implements, and administers the District's liability claims adjustment programs, including reimbursement and collection of property damage claims and overseeing patron, construction and other liability risk programs; manages a variety of complex projects; provides highly responsible administrative support to the Department Manager, Risk Management; and performs related work as assigned.

CLASS CHARACTERISTICS

This is the advanced-journey level classification which administers, 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 working closely with the Legal Department in representing the District in legal proceedings, as well as being accountable for goals and objectives as established by the Department Manager, Risk Management. This classification is distinguished from the Insurance Analyst in the latter is responsible for developing, implementing and administering the District's liability and property damage claims programs, loss control and associated risk management insurance activities within the Insurance Department.

REPORTS TO:

Department Manager, Risk Management or his/her designee.

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

1. Identifies and analyzes the District's liability risk exposures and makes recommendations for treatment of liability risk exposures.
2. Oversees contract provisions, certificates of insurance, recommends alternatives, and monitors contractor certificates of insurance.
3. Administers liability and excess workers compensation insurance programs.

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4. Manages and oversees day-to-day activities and operations of Insurance Broker/Consultant and Construction Insurance Administrator as respects liability risk matters.
5. Manages and oversees third-party claims process against the District; provide day-to-day direction of the District's third-party liability claims adjusters.
6. 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.
7. Coordinates work of third-party adjusters, District legal staff, and outside counsel in defending the District against liability claims; represents the District in small claims court.
8. Compiles District loss experience for presentation to insurers.
9. Analyzes and approves construction claims settlements.
10. Prepares data and analyzes actuarial reports for administration of accrued liabilities fund.

QUALIFICATIONS

Knowledge of:

- Operations, services and activities of various insurance programs.
- 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.
- 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 liability claims.
- 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.
- Analyzing and interpreting insurance policies to determine coverage, terms and conditions.
- Directing third party administration claims processing functions.
- 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.
- Interpreting and applying applicable Federal, State and local policies, laws and regulations.
- Communicating clearly and concisely, both orally and in writing.
- Exercising independent judgment and self-direction.
- Establishing and maintaining effective working relationships with those contacted in the course of work.

MINIMUM QUALIFICATIONS

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Education:

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

Experience:

Four (4) years of (full-time equivalent) verifiable professional liability risk administration or related 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:

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