

RISK MANAGEMENT INSURANCE ANALYST

Job Code	Pay Grade
15880	CL16

Nature of Work

This is professional, highly technical work related to the analysis and administration of the Property & Casualty insurance program of the County, including insurance requirements for County contracts with vendors/parties. The principal duties of this classification are the coordination and analysis of exposure/policy rating/loss history data obtained by the Risk Technician in the Risk Management Department for purposes of completing applications of insurance for the County Insurance Program. Principal duties include applying insurance knowledge to the process of selecting appropriate types and limits of insurance for County contracts. This Employee will become familiar with County and Appointing Authority insurable exposures through discussion, contract review, past loss history and new exposures planned for the future. Employee in this class consults and works with brokers or insurance company underwriters, for purposes of placement of insurance renewals as well as new policies for multi-lines of coverage. Work includes policy administration including checking policies for accuracy and managing endorsement requests. Principal duties require the incumbent to review contracts to determine compliance with County's insurance coverage requirements for vendors doing business with Pinellas County. This includes a communication and collaboration with County Departments and Appointing Authorities to discuss risks associated with contracts. Work will include discussing insurance requirements with vendors and/or their insurance agent/broker. Work is generally broad in scope with frequent opportunity for exercising independent judgment. Major decisions are subject to final review and approval by management. Work requires independence of action and initiative.

Minimum Qualification Requirements

- 6 years of experience in performing property & casualty insurance (P&C) policy analysis/underwriting/policy administration/placement for multiple types of commercial lines insurance coverage;
- Bachelor's Degree with major course work in risk management, finance, business administration or related field and 2 years experience in performing risk management analysis for multiple types of insurance coverage; or
- An equivalent combination of education, training, and/or experience.

Appointing Authority May Also Require

- Florida Driver's License or Florida Commercial Driver's License and endorsement, if any.
- Assignment to work a variety of work schedules including compulsory work periods in special, emergency, and/or disaster situations.
- Applicant must obtain and maintain Insurance Industry Designation or License such as Certified Insurance Service Representative (CISR), Certified Property & Casualty Underwriter (CPCU) or Certified Insurance Consultant (CIC) or Property Casualty Agent License within 1 year of appointment.
- Other highly desirable knowledge, skills, abilities, and credentials relevant to a position.

Illustrative Tasks (These are examples and are not all inclusive.)

- Prepares applications from data collected by Risk Technician for placement of renewal and new insurance coverage.
- Analyses exposure/rating/loss history data and coordinates information for brokers and insurance companies.
- Manages policy administration including binders, reviewing invoices, endorsements, renewals and audits.
- Reviews and evaluates all county liability insurance policies and coordinates necessary modifications as required.
- Provides technical expertise and guidance to county agencies on property and liability insurance.
- Provides technical expertise and guidance to claims adjusters on property and liability insurance.

RISK MANAGEMENT INSURANCE ANALYST (continued)

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Illustrative Tasks (continued)

- Reviews and monitors contracts and recommendations/negotiations regarding insurance requirements for contractual transfer.
- Consults with legal representatives, representatives of the insurance industry, and regulatory agencies in connection with preparation and award of County contracts with vendors/parties.
- Performs contract reviews and monitors or evaluates appropriate insurance certificates for vendors doing business with Pinellas County, based on scope of work and/or discussion with project manager.
- Maintains communication with County Departments and Appointing Authorities and discusses risks associated with contracts and exposures.
- Analyses data for Annual Policy Audits before submittal to carrier
- Performs related work as assigned or required.

Knowledge, Skills, and Abilities

- Knowledge of property & casualty insurance coverage including Workers Compensation and National Flood Insurance Program (NFIP) coverage.
- Knowledge of large property insurance programs, including “layered” programs.
- Knowledge of large self-insured casualty insurance programs
- Knowledge of policy administration (checking, endorsements, billing, rating, audits) for Commercial Property and Casualty lines of insurance coverage.
- Skill in large layered property programs and large self-insured retention casualty programs.
- Skill in service public entity insurance programs.
- Skill in agency/broker commercial lines.
- Ability to learn County and Appointing Authority operations and types of insurance risks connected with such operations. Knowledge of insurance providers and insurance specifications.
- Ability to assess insurance needs and adequacy of existing insurance policies.
- Ability to assess insurance policy requirements for County vendor/contractor contracts based on types of exposures as identified by scope of work and/or discussion with project managers.
- Ability to establish and maintain effective working relationships with Appointing Authorities and County personnel.
- Ability to establish and maintain effective working relationships with employees, management, vendors, attorneys, outside agencies, and the general public.
- Ability to communicate clearly and concisely, orally and in writing. Ability to establish and maintain effective record keeping systems, perform quantitative and qualitative analysis.
- Ability to apply computer applications and software including Microsoft Word and Microsoft Excel.
- Ability to become a proficient “user” (with training) of County Risk Management Information System (RMIS).

For official use only

Revised	EEOC Code	Overtime Code
8/15	Professionals	Classified