

**Division of Enterprise Operations, Bureau of Risk Management  
Property and Liability Manager**

**Position Description**

**POSITION SUMMARY**

Under the general direction of the Director of the Bureau of State Risk Management in the Department of Administration, this position provides management and direction for the State's Self-funded Liability and Property Programs as defined in sections 16.865 and 20.865 (1), (f) and (fm) of the statutes. This includes establishing policies and guidelines for all state agencies to ensure that the basic objective of risk management, preserving State assets and minimizing losses to all State agencies at the least possible cost to the State, is met. Programs under the purview of this position include managing the State's major liability claims and coordinating for legal representation of litigated claims. Managing the State's major property claims, and coordinating investigations of these claims. Manage the planning, development and implementation of the State's property and liability loss prevention and control programs. Assist in negotiating for the purchase of excess commercial property and liability loss prevention and control programs. Assist in negotiating for the purchase of excess commercial property and liability insurance. Assist in developing and preparing "Requests for Proposals" for the State's Broker of Record for placement of the State's excess insurance as needed. Manage the development of premiums to be charged all state agencies for the self-funded Liability and Property Programs. Estimated premiums for FY 14 Property and Liability programs total approximately \$ 17 Mil. The Liability and Property Programs provide protection for approximately 70,000 employees and \$25 billion in property values respectively. The person in this position has a thorough knowledge of the technical aspects of property/liability issues. The work in this position is performed with a high degree of independence subject to administrative review by the Director of the Bureau of State Risk Management and top agency management. Assume the responsibilities of the Bureau Director for the Property and Liability Programs in his absence. This position serves as the Lead Worker for staff performing property and liability claims adjusting services.

**TIME, GOALS AND WORKER ACTIVITIES**

**50% A. Manage the Property and Liability Program.**

- A1. Plan, direct and establish program policies and regulations defining the direction of risk management with statewide impact.
- A2. Establish policies, standards and procedures for the implementation of risk management techniques on a statewide basis.
- A3. Provide advice and assistance to state agencies; and maintain effective working relationships with management executives of other departments, state and public entities, communications media, and other organizations regarding the policies and procedures of the Department.
- A4. Develop and implement programs for the use of new risk management techniques on a statewide basis.
- A5. Consult and collaborate with the Attorney General's Office on individual case strategies, cost projecting and legislative language necessary to improve the liability program.

- A6. Oversee the direction, development and operation of a complex, computerized risk management claims information system for recording claims, making payments and providing information necessary in making risk management decisions for premium charges to agencies, budget preparations and loss control policies.
- A7. In conjunction with the Liability Claims Adjuster assess liability and/or further disposition for the more complicated third party liability claims brought against state officers and employees. This may involve denial or excepting liability for claims, referring claims to the Attorney General's office for a further determination of liability or assigning claims to the State's Third Party claims Administrator for further investigation as necessary.
- A8. Serve as chair of the Liability and Property Subcommittee as necessary. The committee's mission is to recommend and establish policies as they relate to property and liability issues facing state agencies.
- A9. Provide necessary direction, expertise, and access to the State's vendor for adjustment and resolution of coverage afforded agencies on major property losses incurred over \$20,000.
- A10. Provide specialized program administration and determine coverage for approximately 500 new property claims per year involving approximate annual costs in excess of \$5 million.

**20% B. Property and Liability Loss Prevention/Control**

- B1. Develop and monitor reports that are available from the Property/Liability Claim Information System to ensure that they provide adequate and accurate information for identifying loss control priorities.
- B2. In cooperation with the Safety and Loss Control Manager identify deficiencies in the Property/Liability Claim Information System and identify improvements that are needed to accurately identify loss trends.
- B3. Manage, develop and plan loss prevention programs to reduce risk of loss to the State's assets.
- B4. Identify the resources necessary to implement a loss prevention program. Contract with consultants to administer the program and manage their activities.
- B5. Monitor the results of the program; identify necessary changes and resources if necessary to implement properly.

**15% C. Program Management Responsibilities**

- C1. Provide fiscal management and monitoring of the Property and Liability Program budgets.
- C2. Assume those responsibilities the Bureau Director normally maintains for the Property and Liability Programs in the absence of the Bureau Director.

- C3. Develop and recommend the Property and Liability Program budgets to the Director of the Bureau of State Risk Management.
- C4. Develop and monitor the methodologies used for premiums to be paid by state agencies for the Liability and Property Programs.
- C5. Serve as the Lead Worker for the staff performing Property and Liability claims adjusting services. This includes responsibility of assigning and reviewing work, providing training when appropriate and serving as a resource for consultation and responding to questions. Participate in the annual performance review in conjunction with the Bureau Director.
- C6. Annually, develop a proposed Work Plan in conjunction with the Claims Adjusters for submittal to the Bureau Director and prepare quarterly progress reports to the Bureau Director. Manage and direct work activities to successfully implement the work plan.
- C7. Manage the State's Volunteer Health Care Provider Program. This program is designed to provide minimal health care to low income and indigent members of the public. This position acts as a liaison and provides direction to the many Volunteer Health Care Clinics and providers located throughout the state.
- C8. Review and approve placement of specialized property and liability insurance needs of state agencies as requested.
- C9. Oversee and manage the investigation and adjustment activities of Third Party Adjuster needs for the Liability and Property Programs.
- C10. Participate in the planning process for the annual risk management conference.

**10% D. Excess Insurance/Underwriting**

- D1. Assist in planning, developing and preparing "Request for Proposals" for the Property and Liability Programs and choosing the State's "Agent (Broker) of Records."
- D2. Prepare the necessary information and assist in negotiating for the purchase and placement of the State's excess insurance coverage.
- D3. Annually, develop the necessary underwriting information for use in the purchase and placement of the State's excess property and liability insurance with present limits of \$300 million and \$50 million respectively, and place other appropriate coverages related to the self-funded programs such as fine arts insurance.
- D4. Review current coverages annually and develop plan to enhance and improve coverages and insurance forms based upon current market conditions and availability.

**5% E. Other Duties**

- E1. Perform other risk management activities as determined and required by the Bureau Director.