



Position Description

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| Position Title: | Risk Analyst | Department: | Administrative Services |
| Reports to: | Administrative Services Manager | Employment Status: | Full-Time |
| FLSA Status: | Exempt | Date Created: | June 14, 2024 |
| Representation Status: | Unrepresented | Date Revised: | N/A |

Summary

The primary purpose of this position is to perform professional-level administrative and analytical work for the Housing Authority's risk management and insurance programs. The Risk Analyst will evaluate, design, and coordinate the Agency's risk management efforts, including insurance programs, property and construction risk, and claims management programs. The Risk Analyst will help evaluate, manage, and mitigate risks across all Agency functions and departments including physical property and residential real estate, information technology, human resources, capital improvement and new construction projects. This position will administer the Agency's insurance policies and requirements, provide risk assessments and analysis, oversee claims administration, and develop policies and procedures related to risk mitigation. The role may also offer the opportunity to expand into areas of workplace and employee safety and workers' compensation, providing a comprehensive approach to risk management.

The essential duties and responsibilities listed below support the Santa Clara County Housing Authority's ("SCCHA") mission, strategic goals, and objectives.

Essential Duties and Responsibilities

The position duties and responsibilities listed below describe the general nature and scope of work. Other responsibilities, duties, and skills may be required and assigned, as needed.

- Administers and maintains the comprehensive insurance of the Housing Authority and Affiliated properties including property, casualty, general liability, cyber liability, errors & omissions, builders risk, and workers' compensation insurance contracts; obtains course of construction and permanent insurance quotes that meet investor and lender requirements; serve as a liaison with brokers to secure optimal insurance coverage and rates, manages insurance renewals, monitors insurance coverage, and ensures adequate insurance and documentation is maintained.
- Leads the identification and development of strategies and procedures related to risk management programs; conducts comprehensive risk assessments, analyzes potential exposures, and implements risk mitigation strategies to manage and reduce potential losses; conducts regular property inspections/audits; ensures compliance with health, safety, and environmental standards at Housing Authority and affiliate properties.
- Oversees claims process, including review, adjustment, and settlement of claims related to property and liability issues; follows through with management staff to negotiate, adjust, and approve settlement of claims of moderate complexity directly or through interface with a Third-Party Administrator; advises and participates in liability claims determination settlements; works closely with legal and insurance professionals to handle claims efficiently.
- Develops, revises, and maintains policies, procedures and reporting of related risk management activities and ensures compliance with current regulations and organizational needs.
- Maintains inventory of Agency real and physical properties and assets and the associated values and insurance coverage; maintains current and historical list of Agency liability and property insurance coverage; assists in the preparation of budgets for risk assessment, insurance cost and

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safety projects; establishes adequate reserves for property and liability claims.

- (Training) Services as a resource for Agency staff regarding insurance and related risk management functions; prepares, coordinates and conducts risk management training sessions for Agency employees, stakeholders and the public.
- Interprets, applies, and explains federal, state, and local laws and regulations, and policies, procedures, and practices of assigned position.
- Performs administrative and analytical activities including research, analysis, and evaluation of risk mitigation methods, procedures, and techniques; evaluates, recommends, and develops improvements in operations, procedures, policies, or methods.
- Prepares and presents clear and concise reports, statistical reports, presentations, correspondence, policies, procedures, and other written materials.
- Conducts research projects, evaluates alternatives, makes sound recommendations, and prepares effective reports including staff and Board reports.
- Effectively represents the Department and the Agency in meetings with governmental agencies, community groups, and various businesses, professional, and regulatory organizations, and in meetings with individuals.
- Establishes and maintains a variety of filing, record-keeping, and tracking systems.
- Other duties as assigned
- Organizes and prioritizes a variety of projects and multiple tasks in an effective and timely manner; organizes own work, sets priorities for self and others, and meets critical timelines/deadlines.
- Uses tact, initiative, prudence, and independent judgment within general policy, procedural, and legal guidelines.
- Establishes, maintains, and fosters positive and effective working relationships with those contacted in the course of work including insurance companies, outside agencies, and the general public to foster collaborative risk management efforts.

QUALIFICATIONS

Education and/or Experience

Any equivalent combination of education and experience likely to provide the required core competencies may be considered. A typical combination that is qualifying may include:

A bachelor's degree from an accredited four-year college or university with major coursework in risk management, business or public administration or a closely related field; and three (3) years of increasingly responsible professional experience analyzing, administering, and managing property and casualty liability, risk, and loss control, or closely related insurance activities.

Certification as an Associate of Risk Management (ARM) or proof of working towards such certification is highly desirable.

Possession of a valid California Driver's License and satisfactory driving record at the time of appointment is required as a condition of initial and continued employment to perform the essential functions of the position.

Core Competencies

This position requires the incumbent to exhibit the following behaviors, knowledge, skills and abilities:



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Advancing Inclusivity and Leveraging Diversity: Works to create a culture of inclusivity where individuals of diverse cultures, demographics, interpersonal styles, abilities, motivations or backgrounds are and feel valued for their unique perspective and talent; inspires and makes the most effective use of the capabilities, insights and ideas of all individuals.

Commitment: Sets high standards of performance; pursues aggressive goals and works hard/smart to achieve them; strives for results and success; conveys a sense of urgency and brings issues to closure; persists despite obstacles and opposition.

Customer/Client Service: Meets/exceeds the expectations and requirements of internal and external customers and clients; identifies, understands, monitors, and measures the needs of both internal and external customers and clients; talks and acts with customers and clients in mind. Values and recognizes work colleagues as customers.

Effective Communication: Ensures important information is clear, concise and organized to be passed to those who need to know verbally or in writing. Demonstrates attention to, and conveys understanding of, the comments and questions of others. Actively listens and understands the audience to adapt messages appropriately. Applies knowledge of methods and techniques for the development of effective presentations, business correspondence, and information distribution based on audience needs.

Initiative: Proactively seeks solutions to resolve unexpected challenges. Actively assists others without formal/informal direction. Possesses the capacity to learn and actively seeks developmental feedback. Applies feedback for continued growth by mastering concepts needed to perform work.

Integrity: Exhibits honesty with oneself, coworkers, and customers. Stands up for what is fair, honest, ethical, and morally right even, in the face of opposition.

Job Knowledge and Skill: Exhibits requisite knowledge, skills, and abilities to perform the position effectively including organizational, project and/or program management, analytical, and administrative processes, and report preparation techniques; policies, procedures, goals, objectives, operational entities, requirements, and activities as they apply to administering property, casualty, and liability insurance, risk and safety management programs, property and liability inspections, budgeting, procurement, contract administration, and other related programs of the assigned position; principles and procedures of risk management, risk avoidance and risk transfer, governmental and or other self-insurance programs, loss prevention, and claims adjusting; current trends in liability insurance market conditions, including types of coverage; provisions of the Government Insurance Code and the California Insurance Code; uses appropriate judgment & decision making in accordance with level of responsibility; and researches and reports on various topics using a broad range of methods, techniques, and procedures.

Judgement & Decision Making: Exhibits sound reasoning and critical thinking skills by making decisions in line with established Agency expectations. Make decisions in compliance with the law and Agency policies and subordinate personal interests and views while representing the Agency acting in an official capacity.

Responsiveness and Accountability: Demonstrates a high level of conscientiousness; holds oneself personally responsible for one's own work; does fair share of work.

Teamwork: Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests; supports everyone's efforts to succeed; establishes, maintains, and fosters positive and effective working relationships with those contacted in the course of work.



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Technical Skills: Exhibits requisite knowledge, skills and ability to perform duties using computers and peripheral equipment, and software skills (e.g. MS Word, Excel, PowerPoint, and Outlook). Must have the ability to learn computer software programs as required by assigned tasks.

Work Environment/Physical Demands

WORK ENVIRONMENT/PHYSICAL DEMANDS: Employees work in an office environment with moderate noise levels, controlled temperature conditions, and no direct exposure to hazardous physical substances. Employees also work in the field and may be exposed to loud noise levels, cold and hot temperatures, inclement weather conditions, road hazards, rough terrains, vibration, mechanical and/or electrical hazards, and hazardous physical substances and fumes. Employees may interact with upset staff and/or public and private representatives in interpreting and enforcing departmental policies and procedures. Must possess mobility to work in a standard office setting and use standard office equipment, including a computer; to operate a motor vehicle and to visit various Agency and meeting sites; vision to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, virtually and over the telephone.

Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator and to operate standard office equipment. Positions in this classification occasionally bend, stoop, kneel, reach, push, and pull drawers open and closed to retrieve and file information. The field environment requires the mobility to walk long distances, traverse uneven, hilly terrain, climb ladders, and stairs. The field work requires the agility to inspect property. Requires the ability to operate a motor vehicle to visit various Agency properties and meeting sites. Employees must possess the ability to lift, carry, push, and pull materials and objects up to 25 pounds.

Read and Acknowledged

Employee Signature

Date

Employee Name [printed]