

CITY OF CHATTANOOGA

Classification Specification Title: Claims & Risk Analyst

Department: Human Resources

Pay Grade: GS.12

Supervision Received From: Dir Safety, Compl & Risk Mgmt **FLSA Status: Exempt**

Supervisory Responsibility For: None

Established: 3/01/16

Reviewed Dates: 4/1/25;

8/27/24; 1/11/23

CLASSIFICATION SUMMARY:

Incumbents in this classification are responsible for overseeing all activities related to the City's Claims and Risk Program, including, but not limited to, intake, investigation and resolution of claims as well as the identification and evaluation of potential risks and implementation of appropriate responses to those risks of the City Attorney.

SERIES LEVEL:

The Claims & Risk Analyst is a stand-alone position.

ESSENTIAL FUNCTIONS:

(The following duties ARE NOT intended to serve as a comprehensive list of all duties performed by all employees in this classification, only a representative summary of the primary duties and responsibilities. Incumbent(s) may not be required to perform all duties listed and may be required to perform additional, position-specific duties.)

Investigates, analyzes, negotiates and settles claims involving the City of Chattanooga property, equipment or personnel requiring the collection of evidence, assessment of damage, interviewing involved parties, corresponding with involved parties and recommending a course of action on open claims.

Utilizes data to analyze and classify risks as to frequency and potential severity and measure financial impact of risk on the City.

Identifies and implements appropriate responses to risk including implementing training programs and creating the necessary policies, rules and procedures for successful risk management and loss prevention.

Respond to on-scene accidents.

Collects on infrastructure recovery from third parties responsible for injury or damage to City resources and property.

Administer City's insured property, fine art, and automotive programs.

Studies safety policy and practices of organization and each department to ensure adequate scope of policy aid and practice.

Assists with the City's take home vehicle policy, reviews insurance policies for validation.

Reviews and approves insurance provisions and requirements in City contracts to ensure compliance.

Develops root causes on accident results and implements policies/procedures to prevent future occurrences.

Conducts monthly and as needed reporting on City claims and risks to executive leadership and senior staff.

Works with City wide safety personnel to reduce potential liability involved with any of the following: on the job injury program, insurance requirements, and third party claims administration.

Reviews and analyzes the Claims and Risk program by identifying and adopting risk mitigation strategies for all City departments to ensure continued effectiveness.

Serves as a technical point person for all risk activities based upon claims data obtained from all City Departments and perform duties necessary to serve effectively in this role including: conducting research on risk related activities, provide oversight of insurance, oversee safety inspections, collaborate with safety managers across the City to coordinate the City's safety program, and perform other related duties as assigned.

Interviews or corresponds with claimants, witnesses, police, physicians, plaintiff's attorney, insurance companies or other relevant parties to effectively analyze a claim in order to determine liability and negotiate settlement by the City Attorney Office.

Uses, carries, and answers his or her cell phone for business purposes as determined by the assigned job duties and the Department Administrator.

Must meet regular attendance requirements.

Must be able to maintain good interpersonal relationships with staff, co-workers, managers, and citizens.

Must accomplish the essential functions of the job, with or without reasonable accommodations, in a timely manner.

Performs other duties as assigned.

DEPARTMENT SPECIFIC DUTIES (if any):

MINIMUM QUALIFICATIONS:

Bachelor's degree in Risk Management or related field from an accredited college or university and three (3) years of experience involving claims investigations and/or risk management or any combination of education, experience or training that provides the required knowledge, skills and abilities to successfully perform the essential functions of the position.

LICENSING AND CERTIFICATIONS:

Valid Class D driver's license

KNOWLEDGE AND SKILLS:

Knowledge of risk management principles and practices; financial analysis principles and practices; insurance principles; customer service principles; negotiation principles; risk liability funding; on the job injury funding; program development principles; applicable federal, state and local laws, ordinances, codes, rules, regulations, policies and/or procedures.

Skill in cloud based claims intake; management and reporting software; applying customer service principles; analysis of financial information; analysis and classifying risk; negotiation and settlement of claims; implementing standard operating procedures; conducting investigations; effective oral communication and ability to communicate effectively in written documents and reports; communication and interpersonal skills as applied to interaction with coworkers, supervisor, and the general public, sufficient to exchange or convey information and to receive work direction.

PHYSICAL DEMANDS:

Positions in this class typically require: fingering, grasping, feeling, talking, hearing, seeing and repetitive motions.

WORK ENVIRONMENT:

Sedentary Work: Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.

SPECIAL REQUIREMENTS:

Safety Sensitive: N

Department of Transportation - CDL: N

Child Sensitive: N

The City of Chattanooga, Tennessee is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the City will provide reasonable accommodations to qualified individuals with disabilities and encourage both prospective and current employees to discuss potential accommodations with the employer.