

DEPARTMENT: NIAGARA COUNTY RISK & INSURANCE SERVICES  
CLASSIFICATION: COMPETITIVE  
APPROVED: JUNE 21, 2007

**PRINCIPAL INSURANCE PROGRAM ASSISTANT**

**DISTINGUISHING FEATURES OF THE CLASS:** The work involves responsibility for performing highly complex technical duties and administrative support tasks to further the overall work of the department. The incumbent is responsible for the review and analysis of all insurance requirements and for submitting recommendations for improving the County insurance coverages. The responsibility covers high-level administration in all aspects of property & casualty, general liability, workers' compensation, special risk policies, health insurance and other types of insurance as assigned. The incumbent handles the details of the business office management procedures, collects information and data for administrative studies and determinations and recommends methods for handling a wide variety of administrative decisions. This is important office management and liaison work performed under the general supervision of the Director with considerable leeway allowed for the use of independent judgment in carrying out the details of the work. General supervision is exercised over the work of subordinates. Does related work as required.

**TYPICAL WORK ACTIVITIES:**

**OFFICE MANAGEMENT DUTIES -**

1. Implements office procedures and maintains efficient work flow by establishing short and long-range plans and directing staff development and office organization;
2. Prepares and maintains the departmental budget;
3. Complies with County for outside audits annually for accounting purposes;

**NIAGARA COUNTY MUTUAL SELF INSURANCE PLAN (MuSIP) -**

4. Assists in preparing budget estimates for the Niagara County Mutual Self Insurance Plan (MuSIP) on an annual basis;
5. Maintains necessary records and reports;
6. Explains MuSIP regulations and procedures to affected employees, department heads and entities in Plan;
7. Assigns tasks to and directs the Insurance Program Assistant(s) and other clerical employees regarding proper claim filing, accident investigation and claim settlement approvals;
8. Reviews and assists in approval, completion and reporting of all administrative expenses for the Plan, including but not limited to: legal expenses, hearing charges, medical payments, indemnity checks, Ad Hoc Advisory Committee costs, loss prevention services, and other Plan activities;
9. Coordinates MuSIP meetings including setting agendas, site planning, member communications, minutes and delegation of general duties;
10. Assists in preparing safety grant applications, administering safety grants and maintaining related records;
11. Administers and coordinates safety seminars including deciding curricula, drafting communications to members and county departments, confirming training participation including attendance certificate, delegation of general duties in support of safety program. This includes developing a program/database to compare safety goals with workers' compensation experience;
12. Monitors PESH compliance through dissemination of required documentation regarding accidents/incidents;
13. Prepares annual assessments to MuSIP members (towns, villages, school districts, community college and volunteer fire and ambulance companies);
14. Renews Employers Liability insurance, vouchers premium payment and invoices members;
15. Collaborates with County Attorney and Director of Risk Management on Musip withdrawals by supplying supporting data and historical knowledge;

**PROPERTY & CASUALTY, GENERAL LIABILITY, SPECIAL RISKS POLICIES & INSURANCE PROGRAMS -**

16. Supervises self-insurance program in the absence of the department head;
17. Assists in preparing budget estimates for the insurance programs on an annual basis;
18. Assists the Director of Risk Management, County Attorney, outside legal counsel and insurers of the County in claims handling, litigation management and determination of coverage;
19. Receives, renews as necessary, and files or forwards to necessary appropriate parties, Certificates of Insurance, Insurance Policies, Bonds, Contracts and Notices of Loss;
20. Performs the procedures necessary for the complete investigation of all claims including gathering data, accident reports and cost information to document all claims;
21. Prepares reports on at least an annual basis summarizing self insurance costs and insurance premiums for the year by major category;
22. Advises department heads and/or other employees on any general insurance related matters;
23. Maintains detailed records pertaining to Insurance Policies and Insurance Coverages, claim and loss information, loss prevention, and safety violations;
24. Maintains computerized records of claims and loss reports;
25. Notarizes necessary legal papers and certificates of insurance;
26. Processes all payments on claims in conjunction with Director of Risk Management and County Attorney;

27. Maintains property & casualty records relating to HECRA surcharges and submits monthly HECRA reports to Office of Pool Administration in Syracuse; and
28. Maintains records for Group Life Policy for managerial positions. Processes new enrollees and prepares budget annually.

**HEALTHCARE/BENEFITS ADMINISTRATION -**

29. Oversees preparation of healthcare annual budget;
30. Assists as needed in interpreting health care contracts for employees, retirees and department heads when inquiring about coverage issues;
31. Assists with oversight of the employee healthcare and retiree programs;
32. Assists as needed with open enrollment process.

**FULL PERFORMANCE KNOWLEDGES, SKILLS, ABILITIES AND PERSONAL CHARACTERISTICS:**

Thorough knowledge of laws, regulations, and procedures relating to workers' compensation and volunteer fireman benefit laws; thorough knowledge of procedures involved in processing and administering property, casualty, special risks, and first party recovery insurance claims; good knowledge of departmental and County methods used in financial records, budgeting, and allocations; good knowledge of modern office terminology, procedures, equipment, and methods and of business arithmetic and English; good knowledge of the principles and techniques of clerical processing and office and personnel management; good knowledge of the organization, functions, laws, policies and regulations, terminology, programs objectives and goals of the department; good knowledge of the principles and practices of computerized records maintenance; working knowledge of the principles and modern procedures of keeping financial accounts and records, account keeping and budget control; working knowledge of public information and public relations techniques; ability to handle administrative details independently including the composition of letters and memoranda; ability to prepare budgets, operating reports, and a variety of other reports relative to program activities; ability to compile, analyze, and summarize data and background information in both narrative and numerical form; ability to participate in assigned projects and layout work for others; ability to design and maintain filing systems for the storage of records and reports; ability to maintain program accounts and budgetary data; ability to communicate effectively both orally and in writing; ability to operate a personal computer and utilize common office software programs including word processing, spreadsheet and databases at an acceptable rate of accuracy and speed; ability to review and evaluate program procedures, methods, forms, etc.; ability to prepare and maintain complex records; ability to establish and maintain effective working relationships with others; tact and courtesy; good judgment; integrity; neat professional appearance; physical condition commensurate with the demands of the position.

**MINIMUM QUALIFICATIONS:**

**PROMOTIONAL QUALIFICATIONS:** Three (3) years of permanent competitive status as Senior Insurance Program Assistant in the Niagara County Risk and Insurance Services Office. (adopted 11/17/2008)

**OPEN COMPETITIVE:**

Graduation from high school or possession of an equivalency diploma and one of the following:

Graduation from a regionally accredited college or university or one accredited by the New York State Board of Regents to grant degrees with a Bachelor's Degree and four (4) years of full-time paid experience in a corporate risk management environment, full service insurance agency or brokerage; **OR**

Graduation from a regionally accredited college or university or one accredited by the New York State Board of Regents to grant degrees with an Associate's Degree and six (6) years of full-time paid experience in a corporate risk management environment, full service insurance agency or brokerage; **OR**

Eight (8) years of full-time paid experience in a corporate risk management environment, full service insurance agency or brokerage.