# **Senior Insurance Administrator**

**Job ID** 241327

**Location** Health Sciences

**Full/Part Time** Full-Time

**Regular/Temporary** Regular

## **Opening**

Full Time   40 hours   Grade 054   Office of Counsel - URMC & SH

## Responsibilities

**GENERAL PURPOSE:**

Assists in the design, development and enhancement of strategies and programs to meet the insurance needs of the Hospital and University. Maintains day to day administrative responsibility for assigned areas of Hospital and University insurance related services including purchasing of insurance, internal and external reporting related to insurance including the filing of insurance claims, risk management including analysis of insurance terms in contracts and other agreements, and tracking of funds used for insurance premium and claims payments.

**FUNCTIONAL DESCRIPTION OF SPECIFIC RESPONSIBILITIES (with expected allocation of time):**

**Under general supervision and direction and with some latitude for the exercise of independent judgment:**

* Assists in the design, development and maintenance of the University insurance program. Reviews, analyzes and helps develop options for transferring University risk through the purchase of commercial insurance products. Prepares timely and accurate recommendations to supervisors within the Office of Counsel and institutional leadership regarding insurance renewal options and the potential purchase of new forms of insurance. Collects information necessary for insurance purchases including renewals and completes the applications for those transactions in a timely way, providing the completed applications to the University insurance broker in time to allow the broker a reasonable opportunity to market the coverage and develop options for the University to consider. Participates in insurance negotiations and evaluation of new insurance and insurance renewal options.
* Interacts with insurance brokers and insurers regarding both first- and third-party claims involving the University. Analyzes and assesses first and third party claims and makes recommendations regarding resolution strategies. Responsible for the administrative aspects of notifying the University’s broker and the applicable insurer(s) of new claims, and documenting that notice has been provided and acknowledged in the Office of Counsel Litigation Log. Responsible for tracking of expenses incurred on claims reported to commercial insurers including keeping track of when any self-insured retention or deductible has been satisfied. Ensures accurate accounting of expenses related to insurance in University and hospital ledgers.
* Develops and maintains detailed analysis of various statistical and financial information to be used for internal and external reporting related to insurance functions. Responsible for day to day management of the relationship between the University and its insurance broker. Participates in the review of insurance broker performance and decisions to renew the broker relationship. Works with University finance to track expenses related to insurance and when requested make recommendations for allocation of program costs.

**Additional related responsibilities include:**

* Serves as the point of contact and coordinates with property insurers conducting property valuations and loss control visits and reports on those visits.
* Assists in communicating and reviewing loss prevention recommendations of insurance carriers with appropriate University departments and senior leadership
* Participates in updated evaluations of University exposures designed to ensure that the right types of insurance are in place and that the limits are appropriate.
* Maintains familiarity with insurance options and knowledge of how peer organizations are insuring their risks.
* Works with University Finance to administer self-insurance funds
* Review and advise re insurance language in contracts, leases, memorandums of understanding, purchase orders and other agreements binding the University.
* Works with a wide range of stakeholders at different levels across the University & Medical Center.
* Responsible for collecting and transmitting information and data regarding exposures to the University’s captive carrier and commercial broker to ensure timely policy renewals. Responsible for the oversight and completion of all insurance renewal applications, supplemental applications and schedules.
* Coordinates the production of Certificates of Insurance and Advices of Insurance in connection with University Contracts, leases and other agreements.
* Works closely with the MCIC underwriting department to resolve coverage questions and acts as a liaison to physicians, other insured caregivers and departmental administrators with regard to insurance issues. Responsible for overseeing timely entry of insurance information into the electronic database.
* Responsible for administering the University’s auto insurance program, including obtaining and providing vehicle information for the broker; overseeing the review of driver history records to ensure compliance with safe driver requirements; works directly with University employees involved in business related auto claims and insurers in the resolution of those claims.
* Responsible for administering the New York State Excess Insurance Program, providing eligibility information to physicians and departmental administrators, assisting with questions and concerns as it relates to eligibility.
* Works directly with University and Medical Center finance offices regarding the billing of premium payments and processes requests from the broker for payment of policy premiums; ensures proper allocation of premiums to responsible areas and proper documentation of premium allocation and billing in appropriate ledgers.
* Maintains the register for University Programs for Minors and answers questions related to that program.

**REQUIREMENTS:**

Bachelor's degree and 5+ years of relevant experience in a corporate environment with direct responsibility for insurance functions, preferably in a health care and/or University setting; or an equivalent combination of education and experience.

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