**RC17868- Senior Consultant, Risk Management**

**Company Overview**:

*As one of the nation’s premier humanitarian organizations, the American Red Cross is dedicated to helping people in need throughout the United States and, in association with other Red Cross networks, throughout the world. We depend on the many generous contributions of time, blood, and money from the American public to support our lifesaving services and programs. At the American Red Cross, you will enjoy a collaborative work culture committed to the diversity of our people, programs, and services. If you share our passion for helping people, join us in this excellent career opportunity.*

**Position Summary:**

As a member of the Risk Management team, the Senior Consultant will serve as a leader on work that requires Risk and Insurance expertise. Reporting to the Senior Director of Risk Management, he/she will work in close consultation with him and all managers of the department in managing the corporate risk management and property and casualty insurance program. He/she will collaborate with and ultimately manage a team of Risk Analysts, identifying risk exposures across the organization. Assess risk and evaluate the business impact, communicating options to address these exposures to management, including mitigation strategies and loss prevention recommendations. Monitor the effectiveness and review the financial impact of the risk management program.

**Responsibilities**:

* In close collaboration with Supply Management and the Office of General Counsel, provide direction for all insurance and risk management contractual issues across all lines of business, reviewing and negotiating insurance terms and indemnification provisions in Biomedical and Humanitarian Services RFP’s, purchase, revenue, grants, and real estate contracts, ensuring compliance with the organization’s insurance program, recommending SOW requirements, advising units of uninsured exposures, and developing standard contract templates to be used for various types of vendors;
* Lead the placement strategy and structure of the ARC domestic and foreign excess casualty insurance programs. Gather renewal data and provide to insurance broker. Assist Senior Director in negotiating and managing the placement of all lines of coverage. Monitor policy issuance and maintain an electronic policy library;
* Utilize insurance broker resources for coverage interpretations, advice on high risk activities and related contract review, developing Contractor guidelines and keeping underwriters advised of significant risk issues as appropriate. Manage various internal resources at the broker, ensuring that staff responsible for issuing Certificates of Insurance, Auto ID cards and WC posting notices are performing to expectations;
* Provide technically accurate and timely consultation and advice to Red Cross units on setting up loss control programs to prevent and reduce accidents and other sources of loss. Further the relationship between Safety and Risk as Red Cross implements an enterprise-wide safety culture;
* Seek out Subject Matter Experts (SMEs) within Red Cross to identify opportunities to identify exposures and to add value. These include diverse departments as Biomedical Services, Preparedness, Health and Safety Services, Disaster Cycle Services, Information Technology, Human Resources, Finance, Audit, Fleet, Marketing, Development, Communications, Volunteers, Service to the Armed Forces and International Services;
* Develop training materials and provide training to the field as requested on risk and insurance issues. Coordinate training of internal staff on matters of Risk Management interest. Create a best practices library. Handle changes and enhancements to department’s internal website. Work closely with Risk Management Director in overseeing team of Analysts;
* Working with Risk Finance Director, collect actuarial exposure information from internal resources in an efficient manner and ensure that various actuarial reports are delivered in a timely manner and communicated to internal users;
* Working with Risk Finance Director, ensure the collection of property values for reporting to the property insurer, leveraging relationships within Real Estate Services (RES) to obtain data and add value to their work with resources available from our network, including engineering, plan review, and environmental services;
* Working closely with Claims Director, perform analysis of losses, including frequency and severity rates, and monitor claim trends. Participate in quarterly claim review meetings with the Third-Party Claims Administrator (TPA);
* Explore opportunities to enhance the Risk Management Information System (RMIS), working with Safety, HR, and IT as well as the TPA on data issues, so that claims data is better aligned with various other systems in place across the organization;
* Ensure that business development programs and new products are identified and reviewed. These involve all lines of business, from due diligence for a Biomedical acquisition of a blood bank, to the product liability exposures of Humanitarian Services licensing the organization’s logo. Appropriately address all Risk and present to senior management for consideration in their decision making, offering suggested means for resolving risk issues;
* Other duties as assigned.

**Qualifications:**

* Bachelor’s degree in Business Administration or related field required or equivalent years of relevant experience
* Minimum of 7 – 10 years of corporate risk management experience required;
* Comprehensive insurance industry knowledge, including policy coverages and current risk management practices; experienced in the marketing and renewal process with large and complex commercial insurance programs;
* Strong understanding of legal terms used in contractual risk transfer provisions; demonstrated expertise with contract review; strong and effective negotiation experience/skill; accounting and finance knowledge;
* Responsive; ability to integrate and balance priorities, work activities and resources for the benefit of multiple key stakeholders.
* Ability to work remotely in a dynamic and fast-paced environment;
* Strong interpersonal skills; operates with a collaborative mindset; able to maintain effective relationships at all levels with internal and external customers;
* Communicates effectively, both orally and in writing; must possess good report preparation and presentation skills in various Microsoft Office products

The American Red Cross is a diverse nonprofit organization offering its employee’s professional development and growth opportunities, a competitive salary, comprehensive benefits, and a collaborative team spirit environment. To be considered for this position, please visit [www.redcross.org/jobs](http://www.redcross.org/jobs) to apply.

*The American Red Cross is an Equal Opportunity/Affirmative Action employer. All qualified applicants will receive consideration for employment without regard to sex, gender identity, sexual orientation, race, color, religion, national origin, disability, protected veteran status, age, or any other characteristic protected by law.*