



RISK SERVICES
Celebrating 30 years!

Job title: Risk Management Associate

Location: Cincinnati Area, Ohio

Terms: Full-time, Non-exempt

Salary: \$60,000 - \$75,000 per annum (based on experience and licenses)

Benefits: Paid time off; paid holidays.

PLEASE NOTE: This position is a risk management position, focusing on insurance related risk.

WORK AUTHORIZATION: You must be authorized to work in the US. This position is **NOT** available for sponsorship opportunities (open to permanent residents and US Citizens only).

WHO WE ARE

We are an independent risk management and claims management firm. We have provided high-level risk, insurance and claims management services and consulting in the Tri State area for over thirty (30) years. Our clients are the reason we exist, our high experience level, responsiveness and professional performance are the reason we have been successful, and the following principles guide our relationships with clients and the interactions with the people and communities our clients serve.

WE BELIEVE IN:

- **Honesty:** We deliver the truth, even when it may be difficult to hear.
- **Dignity:** From clients to claimants, we earn respect by giving it first.
- **Communication:** We drive clarity and transparency from the get-go and always follow through.
- **Collaboration:** Working as a team — with each other and with clients — is how we nail the details.

WHO WE'RE LOOKING FOR:

We are looking for a **Risk Management Associate** who shares our values and these principles.

The successful candidate will be comfortable in a busy office environment and have very good to excellent communication skills (telephone based and written). There will be communication and interaction with a variety of people, including our clients, business owners, contractors, insurance underwriters, insurance brokers, and insurance claims adjusters. You should have a demonstrated understanding and practical use of Microsoft 365 applications including Outlook, Teams and SharePoint/OneDrive. The ability to work independently will be beneficial.

ON A TYPICAL DAY, YOU'LL:

- Respond to communications from clients, insurance companies, third party claimants, clients' vendors and business partners and others relating to:
 - Contracts, specifically insurance requirements, indemnification (risk allocations) and limitations of liability and negotiation of same.
 - Insurance policies (reviewing for completeness/accuracy and corrections/updates).
 - Insurance renewals (data collecting/review, organizing/presentation, application drafting).

- Ensuring timely delivery of compliant Certificates of Insurance/Auto ID cards on behalf of our clients via the broker and reviewing Certificates of Insurance for compliance with client requirements.
- Following up with these parties to drive optimal results on time.
- May travel to client locations from time to time.
- Record billable time for all client work.
- Seek guidance from team members to resolve issues and identify appropriate issues for escalation.
- Contribute to business goals, performance metrics, and effectively use tools and technology.

STUFF YOU SHOULD KNOW

- Our office is open from 8AM to 5PM Monday through Friday.
- This is a full time (40 hours/week) position.
- There may be an option for remote work in the future, but not in the short term.

ESSENTIAL FUNCTIONS AND RESPONSIBILITIES

- Moderate understanding of standard insurance policy language, primarily Commercial General Liability and Property/Business Interruption – knowledge of other lines (D&O, Cyber, etc) is a plus.
- Moderate understanding of contract basics – indemnification language, insurance requirement wording and familiarity with limitations of liability.
- Maintain professional client relationships.

SKILLS AND QUALIFICATIONS

- Strong analytical skills, with the ability to quickly analyze a large collection of data, create reports and provide recommended actions to our clients.
- Communication: Written and verbal communication skills are important for Risk Analysts. They must communicate clearly and effectively with clients and team members at all levels.
- Project management: Risk Analysts often work on multiple projects simultaneously. They must be able to organize and manage their time to complete all projects.
- A minimum of an Associate degree, or equivalent work experience; risk management certifications (ARM or CPCU). Bachelor's degree preferred.
- Demonstrated understanding and/or knowledge of risk management principles and practices.
- Excellent computer skills, including Outlook & Teams (we use Microsoft 365).
- Effective communication, listening, and problem-solving skills.
- A high level of detail and accuracy.
- Ability to work independently and be organized.
- Excellent interpersonal skills and teamwork.

Note, this position will primarily be based working at a computer, and a demonstrated understanding of correct ergonomic practices should be adhered to.

Pre-employment drug screenings and criminal background checks are mandatory due to client requirements.