

Job Title:	Risk Control & Safety Consultant
Department:	Risk Control & Safety
Location:	All HIG Locations
Supervisor:	Loss Control Manager
FLSA Status:	Exempt
Travel Required:	Frequent, 60% travel, -approx. 45,000+ miles annually
Prepared By:	Human Resources
Prepared Date:	4/26/2020, Updated 04/27/2021

Summary

The Risk Control & Safety Consultant will act as a safety and risk control liaison between our clients, insurance partners and Houchens Insurance Group. In addition, the Risk Control & Safety Consultant will help set the organization’s strategic and tactical goals about environmental health and safety, and other insurance and risk management initiatives. The ideal candidate will be considered an expert in behavior-based safety, OSHA, Property & Casualty risk assessments & reporting, training, investigation and be affluent in various risk control strategies and tactics. Must be a critical thinker, self-starting and resourceful with an ability to work with minimal supervision in a dynamic and fast-paced environment, with a proven work ethics.

Essential Duties and Responsibilities

Disclaimer: the duties listed are intended to describe the general nature and level of work to be performed. This is not an exhaustive list of all responsibilities, duties and skills which may be required.

30%	<p>Loss Control Consultative Visits & Training</p> <p>Perform on site consultative visits with clients in a wide range of industries, business partners and insurance company representatives to discuss risk control practices appropriate to the client’s culture and capabilities. Perform loss control surveys for existing clients with the purpose of risk identification, risk improvement and risk insurability. Conducts safety and risk control safety training or education programs to help educate and raise levels of safety awareness with our clients. Assist in the deployment of risk control and loss control resources with the goal of creating and maintaining a culture of safety. Identify and recommend measures to help reduce loss exposures or minimize losses. Conduct accident investigations for Claims Department for the purpose of determining accident cause and subrogation possibilities.</p>
25%	<p>Customer Relations</p> <p>Create a valued customer experience through each risk control assessment and service encounter. Possesses the ability to cast vision, develop effective risk control strategies and tactics, and motivate clients to better control their risk exposures. Collaborate with our insurance partners in investigating and analyzing accident trends to identify causes and potential corrective measures. Build and maintain productive relationships with underwriting, claim, risk control specialists with our insured partners. Responsible for independently scheduling and conducting service visits for Houchens Insurance Group to help meet client expectations. Provide assistance to clients as it relates to: training, guidance and education for the client’s Safety Coordinator. Maintain open communication with all individuals (Claims, underwriting, carrier risk control, Producers & program administrator) involved in the client’s relationship with Houchens Insurance Group. Take prompt</p>

	action to resolve any complaints or other problems and inform manager of any problems requiring his/her attention.
20%	Sales Focused and Determination Partner and have joint ownership with insurance brokers to help select, retain, and grow a profitable book of business. As a sales-based agency you must display commitment and initiative to meet agency sales goals by servicing producer team by attending new client prospect meetings, conferences, develop proposals and contributing to the sales process.
15%	Program Development, Loss Analysis, Bulletins and Research Develop an understanding of insurance marketing strategies, coverages and contribute to business development and renewal opportunities by attending client meetings to explain Houchens Insurance Group's value proposition, services, and stewardship commitments. Develop training & management programs for clients for risk improvement. Conduct loss analysis for clients to identify and analyze loss causes and develop action plans to reduce or eliminate the cause. Research safety hazards and safety situations for client's site-specific hazards. Communicate loss analysis information to clients in the form of letters, safety bulletins, and safety action plans to develop goals and objectives for HIG clients to help control future losses. Provide education relative to environmental health and safety, osha compliance, fleet safety, fire, natural disaster planning, claim reporting/investigation and a variety of other issues to clients and business partners of Houchens insurance group. Keep abreast of industry trends and best practices with regards to environmental health and safety, claims management, claims outcomes, legal and regulatory changes. Attend continuing education classes to stay current in new safety regulations, technology and techniques.
10%	Reports and Letters Write technically detailed reports that communicate a clear assessment of risk and effectively articulated recommendations that address safety concerns with clients. Safety concerns will be supplied by submitting recommendations to the client in the form of recommendation letters.

Supervisory Responsibilities

This job has no supervisory responsibilities.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies: Analytical - Collects and researches data; uses intuition and experience to complement data; designs workflows and procedures. Continuous Learning - Pursues training and development opportunities; strives to continuously build knowledge and skills; shares expertise with others. Job Knowledge - Keeps abreast of current developments; requires minimal supervision; displays understanding of how job relates to others; uses resources effectively. Use of Technology - Adapts to new technologies; troubleshoots technological problems; keeps technical skills up to date. Design - Generates creative solutions; translates concepts and information into images; demonstrates attention to detail. Problem Solving - Gathers and analyzes information skillfully; uses reason even when dealing with emotional topics. Project Management - Develops project plans; completes projects on time and budget. Customer Service - Manages difficult or emotional customer situations; responds promptly to customer needs; solicits customer feedback to improve service; responds to requests for service and assistance; meets commitments. Communications - Expresses ideas and thoughts verbally; expresses ideas and thoughts in written form; keeps others adequately informed; selects and uses appropriate communication methods. Cooperation - Establishes and maintains effective relations. Managing Customer Focus - Establishes customer service standards, monitors customer satisfaction. Oral Communication - Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions; demonstrates group presentation skills; participates in meetings. Teamwork - Gives and welcomes feedback. Written Communication - Writes clearly and informatively; edits work for spelling and grammar; varies writing style to meet needs; presents numerical data effectively; able to read and interpret written information. Change Management - Builds commitment and overcomes resistance; prepares and supports those affected by change; monitors transition and evaluates results. Quality Management - Looks for ways to

improve and promote quality; demonstrates accuracy and thoroughness. Visionary Leadership - Inspires respect and trust. Business Acumen - Displays orientation to profitability; demonstrates knowledge of market and competition; aligns work with strategic goals. Impact & Influence - Displays ability to influence key decision-makers; achieves win-win outcomes. Cost Consciousness - Works within approved budget; contributes to profits and revenue; conserves organizational resources. Diversity - Shows respect and sensitivity for cultural differences. Ethics - Treats people with respect; keeps commitments; inspires the trust of others; works with integrity and principles; upholds organizational values. Organizational Support - Follows policies and procedures; supports organization's goals and values. Strategic Thinking - Analyzes market and competition. Adaptability - Adapts to changes in the work environment; manages competing demands; changes approach or method to best fit the situation; able to deal with frequent change, delays, or unexpected events. Consultative Selling - Builds rapport and establishes trust; asks questions to discover client business needs; applies product and market knowledge effectively; presents solutions that meet customer objectives. Achievement Focus - Demonstrates persistence and overcomes obstacles, measures self against standard of excellence. Personal Appearance - Dresses appropriately for position; keeps self well groomed. Sales Skills - Maintains customer satisfaction. Attendance/Punctuality - Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time. Dependability - Follows instructions, responds to management direction; takes responsibility for own actions; keeps commitments; commits to long hours of work when necessary, to reach goals. Initiative - Undertakes self-development activities. Innovation - Meets challenges with resourcefulness; generates suggestions for improving work; develops innovative approaches and ideas; presents ideas and information in a manner that gets others' attention. Judgement - Exhibits sound and accurate judgment; supports and explains reasoning for decisions. Planning/Organizing - Uses time efficiently. Quality - Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; applies feedback to improve performance; monitors own work to ensure quality.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

Bachelor's degree from a four-year college or university; a degree in Occupational Safety and Health, Risk Management or related field preferred; or at least three years related experience and/or training, preferably in safety of related fields; or equivalent combination of education and experience. A minimum of 2 years of experience and/or training in environmental safety and health, insurance risk control or related field

Language Skills

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization. Strong knowledge and thorough understanding of OSHA regulations, Behavior Based Safety, Property Assessments, best practices is strongly desired. Ability to effectively communicate and present risk mitigation strategies to all organizational levels. Presentation and excellent communication skills are a must. Superior communication skills-written, verbal and listening. Ability to quickly establish credibility and rapport with a client, and possess influencing skills.

Mathematical Skills

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, and percentages. Ability to apply concepts of basic algebra and analyze figures.

Reasoning Ability

Ability to define problems, collect data, establish facts, and draw valid conclusions. The ability to analyze trends, develop excel spreadsheets and dashboards, determine courses of actions and present solutions.

Computer Skills

To perform this job successfully, an individual should have knowledge of Database software; Design software; Internet software; Spreadsheet software and Word Processing software. Intermediate to advanced skills in MS Office suite, including Word, Excel, PowerPoint, and Outlook. The ability to quickly learn and use job specific programs such as EPIC, Carrier Websites, Zywave.

Certificates, Licenses, Registrations

Must have valid driver’s license. Must be able to obtain insurance designations as set forth by the organization’s education plan. ARM/ASP/CSP/LPC/CSST/OHST and other like certifications/professional designations are desired.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms and talk or hear. The employee is frequently required to stand; walk; sit; climb or balance; stoop, kneel, crouch, or crawl and taste or smell. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception and ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This position requires individual to maintain a workspace at home. Work environment will change with each visit to a different client’s place of business and work will be completed at the client’s facility or at the individual’s workspace. While performing the duties of this Job, the employee is frequently exposed to outside weather conditions. The employee is occasionally exposed to wet and/or humid conditions; moving mechanical parts; high, precarious places; fumes or airborne particles; toxic or caustic chemicals; extreme cold and extreme heat. The noise level in the work environment is usually moderate.

My signature implies that I have received a copy of this updated job description and understand that evaluations from this date forward will be based upon the criteria contained in this document.	
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