The Town of Ocean City, MD

Risk/Claims Manager

SALARY	$45.76 - $58.98 Hourly $95,181.00 - $122,668.00 Annually	**LOCATION**	Ocean City, MD
JOB TYPE	Full-Time	**JOB NUMBER**	202100443
DEPARTMENT	Risk Management	**DIVISION**	RISK MANAGEMENT
OPENING DATE	07/21/2026		

Job Summary

SUMMARY
This is a professional level administrative position responsible for managing the activities of the Risk Management Department. Responsible for the Town's property, casualty, and workers
compensation claims administration, loss control, fully insured and self-insured programs with major emphasis on protection of the Towns' employees and assets. Interacts with internal employees and external stakeholders, including governmental agencies and the general public.

These interactions can be extensive and critical. Plans, directs, and coordinates the risk and insurance programs of the Town to control risks and losses by performing the following duties personally or through subordinate staff.

Job Duties

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Establishes and implements short term and long-term goals and objectives for the program. Services on internal committees and boards, including the Risk Management Committee and Public Works Safety Committee.
- Stays current on industry standards and developments with respect to risk management, insurance and legal issues through research, continuing education and outside professional affiliations.
- Provide in-house advice for insurance related matters to Town departments on issues related to Risk Management through Policies and Procedures and training.
- Develops insurance recommendations, authors RFPs, coordinates insurance procurement packages, prepares policy renewal applications, maintains underwriting data, and evaluates competitive quotes for commercial insurance coverage. Selects and administers the most appropriate and economical plans after considering the following criteria: policy terms, extensions, deductibles, limits, insurance brokers and markets.
- Acts as a liaison with commercial insurance carriers and assure excess claims are reported properly.
- Prepares and submits all required State of Maryland applications and reports to assure the Town's compliance with self-insurance regulations for the Maryland Worker's Compensation Commission and Motor Vehicle Administration.
- Provides input to develop effective safety, industrial health and loss prevention programs.
- Manages the Risk Management Self-Insurance Program covering Town vehicles, property and equipment ("first party claims"), claims arising from damage or injury to citizens for automobile, general liability, property, public

official's liability, law enforcement liability and environmental exposures ("third party claims") and claims arising from employee on-the-job injuries ("workers' compensation claims".)

- Supervises all claims management functions involving the receipt, adjustment and settlement or denial of claims filed against the Town. Refers appropriate claims to the Towns' Solicitor's office and assists as needed during the litigation process.
- Authorizes payment and denial of liability, property and workers' compensation claims in accordance with designated authority; provides requests and justification to the Mayor and City Council and/or Risk Management Committee for settlements in excess of authority limit.
- Oversee recovery of funds from persons responsible for damage to Town's property and workers' compensation costs.
- Respond in person to major incidents involving damage to Town property or other significant events and makes periodic inspections to ensure standards are maintained.
- Resolves problems and citizen complaints regarding claims. Make recommendations to upper management for the resolution of complex disputes involving citizen's claims against the Town or allied agencies.
- Prepares the department's annual budget, manpower planning, training and development to accomplish required objectives.
- Develops and manages in-house cost containment/loss control procedures.
- Facilitates tri-annual actuarial analysis of the self-insurance fund. Works with actuaries to evaluate the solvency of the fund and makes recommendations to upper management for appropriate funding. Gathers and stores data quarterly for Actuary.
- Analyzes and classifies risks as to frequency and potential severity and measures financial impact of risk on company.
- Selects appropriate technique to minimize loss such as avoidance, loss prevention and reduction, retention, grouping of exposure units and transfer.
- Secures management awareness of notifying departments of changing conditions and activities that can lead to losses and a willingness for management to help in reducing the exposure, hence reducing claims and losses.
- Secures the most favorable settlements of claims or losses and maintain efficient claims administration procedures.
- Evaluates, documents, adjusts and maintains current reserves by making quarterly reviews.
- Keeps abreast of subrogation (loss recovery) against third parties which have caused property damage to City property.
- Follows closely all claim expenses on outside investigations, expert witnesses, medical management and legal activities.
- Processes workers compensation claims in accordance with the Maryland State Statue, establishes and maintains files and records of workers' compensation claims, processing medical bills and medical reports and keeping up-to-date on all indemnity benefits.
- Maintains contact with injured workers and respective supervisors, providing information and assistance to the injured worker until able to return to work. Encourages all departments to have injured workers return to light duty. Coordinate all medical management and rehabilitation programs for injured workers.
- Coordinates loss control services for the Town to include inspections of all City facilities and all City departments.
- Coordinate all training activities for city employees concerning safety and MOSH Regulations to include preparation and presentation of in-house and outside agency programs.
- Work with Town's Emergency Management personnel to coordinate Risk Management's role in Town Government emergency response. Participate in activities related to Emergency and Recovery.
- Management as requested including work outside normal business hours.
- Administers the Town's Reasonable Suspicion and quarterly random drug screening process, to include random selection of employees, communication of requirements, and timely follow up with Human Resources related to results.

SUPERVISORY RESPONSIBILITIES

- Directly supervises one employee in the Risk Management Department.
- Carries out supervisory responsibilities in accordance with the City's policies and applicable laws.
- Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Minimum Qualifications

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 four-year college or university and five (5) years of experience in risk management, insurance, occupational safety and health or related subjects; or a minimum of four (4) years of experience in workers compensation, claims management or multi-line claims management; or equivalent combination of education and experience.

Preferred experience includes work with self-insurance for property and casualty coverage and workers' compensation, claims investigation, adjusting and litigation management for property, general and auto liability. Experience working with industrial health and safety programs is desired.

CERTIFICATES, LICENSES, REGISTRATIONS: Valid Class C driver's license.
Professional designation of Associate in Risk Management (ARM), Enterprise Risk Management (ERM) or Risk Management Public Entities (RMPE) or Chartered Property Casualty Underwriter (CPCU) is desired.

Supplemental Information

LANGUAGE SKILLS: Ability to read, analyze, and interpret common scientific and technical journals, financial reports, and legal documents. Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community. Ability to write speeches and articles for publication that conform to prescribed style and format. Ability to effectively present information to top management, public groups, and/or boards of directors.

MATHMEMATICAL SKILLS: Ability to work with mathematical concepts such as probability and
statistical inference, and fundamentals of plane and solid geometry. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

REASONING ABILITY: Ability to define problems, collect data, establish facts, and draw valid
conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

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 talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; and stoop,
kneel, crouch, or crawl. 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 the 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.
While performing the duties of this job, the employee is occasionally exposed to outside weather conditions and adverse conditions inside damaged structures.

Equal Opportunity Employer
Veterans are encouraged to apply.

Employer
The Town of Ocean City, MD

Address
301 Baltimore Ave

Ocean City, Maryland, 21842

Phone
(410) 289-8970

Website
https://oceancitymd.gov/oc/

Risk/Claims Manager Supplemental Questionnaire

*QUESTION 1

Do you have a Bachelor's degree from four-year college or university and five (5) years of experience in risk management, insurance, occupational safety and health or related subjects; or a minimum of four (4) years of experience in workers compensation, claims management or multi-line claims management; or equivalent combination of education and experience

- ◯ Yes
- ◯ No

*QUESTION 2

Do you have a High School diploma or GED?

- ◯ Yes
- ◯ No

* Required Question