

Risk Engineer Job Description

Duties and Responsibilities:

- Carry out a risk assessment to identify the risk characteristics, the condition of risk, and safety measures undertaken by clients, to help the firm price the risk accurately
- Investigate colossal failures to determine the level of responsibility of different parties
- Collaborate with Risk Engineering Vendor Operations Consultant to conduct reports and quality reviews, to facilitate a high level of third-party vendor data collection
- Identify opportunities to improve the risk selection and assignment process to aid efficiency and improve timeliness based on various risk characteristics and locations
- Work closely with stakeholders in the identification and implementation of alternative survey processes, including virtual surveys, Robotic Processes Automation etc.
- Identify opportunities for improvement within the virtual survey process, tools, and technology
- Work with management to implement changes that will ensure maximum efficiency and quality while minimizing cost
- Carry out fieldwork as needed.

Risk Engineer Requirements – Skills, Knowledge, and Abilities

- Education: Applicants for the risk engineer job are required to have a Bachelor's degree in Insurance, Safety, Engineering, Science, or Mathematics, or General Business. Some recruiters may also accept an Associate degree or the completion of a related trade school program, but a professional industry designation is preferred (e.g., ARM, CSP, PMP etc.)
- Listening skills: Applicants must have active listening skills to understand the needs of the insured and agent partners. They must also follow up

with the right questions to get knowledge of pertinent information that has not been revealed by clients/prospects

- Knowledge: They should have technical training in inspection, engineering, or quality control, or manufacturing. It is also vital that they have experience with industrial, mechanical, and electrical equipment
- They also require an understanding of Commercial Insurance Risk Engineering and safety guidance, and should be able to undertake research to identify emerging trends and technology in the risk engineering space
- Analytical skills: They should be able to apply logic and technical knowledge to evaluate, scrutinize, and interpret technical information
- Decision-making skills: It is essential that applicants can investigate incidents, ascertain the root cause of the problem, and reach a valid decision as to the level of responsibilities of the parties involved
- Project management skills: They must be able to work with and through others to execute assigned projects within the required timeframe
- Communication skills: They should have writing and verbal communication skills to compose and write reports, proposals, and business correspondence, and procedural recommendations in a clear and concise manner, and should also be able to explain complex information in an easily understandable manner to the insured's agents and company staff
- Consultative sales skills: It is important that applicants can function as consultants to clients, give attention to them to understand the problem, and then suggests a solution (including an insurance policy) that will specifically address that problem
- Interpersonal skills: Applicants for the position of a risk engineer require this skill to interact and build relationships with all levels of internal and external contacts
- Computer skills: They should have a working knowledge of Microsoft Office tools, including Word, Excel, and PowerPoint.