

Kentucky Association of Counties (KACo)



INVITES YOUR INTEREST IN THE POSITION OF

Director of Insurance



KACo – AN EXCEPTIONAL OPPORTUNITY

ABOUT THE COMMUNITY

Our new Director of Insurance will join us in Frankfort, Kentucky, the charming capital of the Bluegrass State, which offers an exceptional quality of life that makes it an ideal place to live, work, and play. Nestled along the Kentucky River, this picturesque city combines a rich history, a vibrant community, and natural beauty. Its small-town charm is perfectly balanced with the amenities and opportunities of a capital city, creating a unique and welcoming environment. The city's central location between Louisville and Lexington offers convenient access to larger metropolitan areas while maintaining a more affordable cost of living and a relaxed pace of life.

Frankfort also shines as a place to enjoy recreational activities and cultural experiences. The city boasts a thriving arts scene, with local galleries, theaters, and festivals celebrating creativity and heritage. Outdoor enthusiasts can explore the scenic trails of Cove Spring Park, paddle along the Kentucky River, or visit the nearby Daniel Boone National Forest. History buffs will appreciate landmarks like the Old State Capitol and the Kentucky History Center, which offer a glimpse into the state's storied past.

The sense of community in Frankfort is one of its most compelling features. With excellent schools, a variety of dining options, and family-friendly events throughout the year, Frankfort truly embodies the best of small-town living with the conveniences of a modern city.



Compensation Fund formed in 1978, and the KACo All Lines Fund (KALF) formed in 1987, which offers property and liability lines of coverage. Liability lines include general liability, law enforcement, employment, public officials, auto, cyber and crime. The funds are structured as independent Group Self-Insurance pools

under Kentucky law (KRS 304.48 and 304.50). Each is governed by a 5-member Board of Directors comprised of participating elected officials appointed by the Board of Directors of the Kentucky Association of Counties and regulated by the Kentucky Department of Insurance.

Structure and Staffing

Each pool contracts with the Association for program administration services. There are currently 14 insurance staff members involved in the day-to-day administration, all of whom are employed by the Association and managed by the Director of Insurance. The Director serves as a member of the Association's management team and reports to the KACo Executive Director.

Both programs contract with 3rd parties for claims adjusting, actuarial and reinsurance brokerage services as well as four regional marketing agents. All services are monitored and directed by KACo staff.

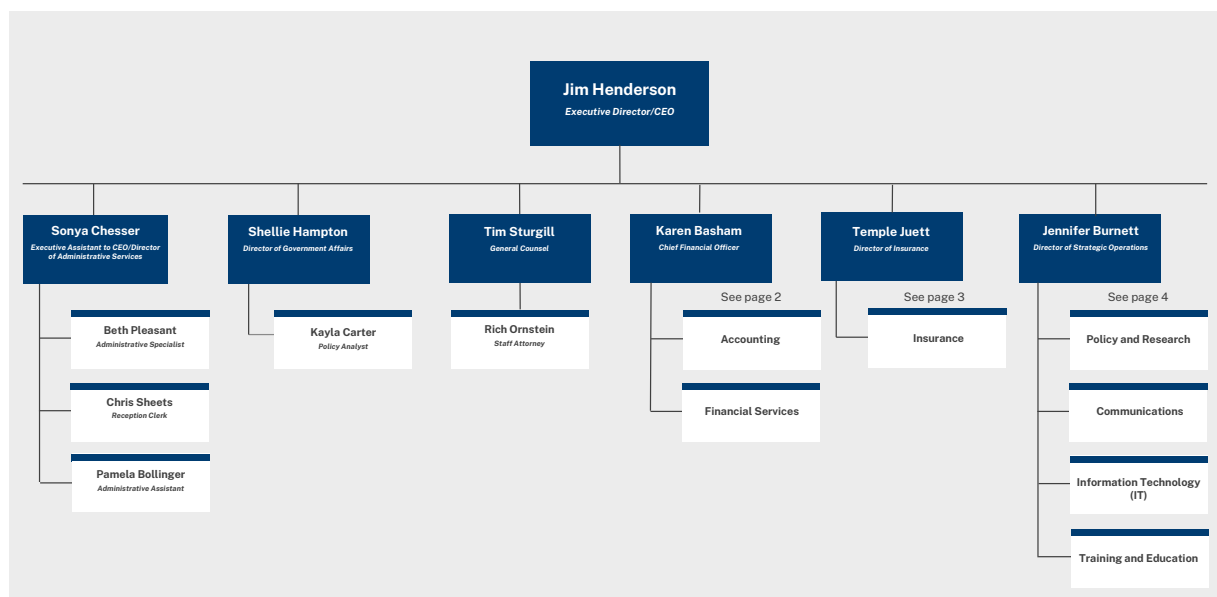
ABOUT THE KENTUCKY ASSOCIATION OF COUNTIES

The KACo insurance programs include the KACo Workers'

Membership

KACo Insurance funds serve approximately 900 members across the Commonwealth of Kentucky, including 115 of the 120 counties in the state.

Kentucky Association of Counties Personnel Organizational Chart





Financials

Current assets on hand include cash and investments totaling approximately \$300 million. We collect approximately \$90 million in annual member contributions and insure over \$9 billion in total property value.

ABOUT THE POSITION

The Director has primary responsibility for making recommendations to the Executive Management Team and the Board of Trustees for the respective funds for the long-term strategic direction of the programs and the day-to-day management of the insurance operations and staff involved in the implementation of program policies and goals regarding program structure, marketing, financial management and contract management and negotiation. In addition, the Director collaborates with members of the Executive Management Team regarding member engagement, education and lobbying efforts and serves as a trusted advisor to the insurance Boards of Trustees.

PRIMARY RESPONSIBILITIES

- Oversee and direct the KACo insurance program operations including evaluation of program structure, reinsurance coverage, staffing needs, policy coverages, pricing models and member service programs as well as making recommendations to the Executive Management Team and the Boards of Directors.
- Serve as a primary ambassador of the insurance programs with the membership, affiliated organizations, the insurance industry and other outside stakeholders.
- Direct and manage the work of the insurance underwriting, claims, loss control and customer service staff and make recommendations to the KACo Executive Director regarding personnel matters.

- Serve as the primary point of contact for various contracted service providers, including but not limited to, reinsurance carriers, reinsurance brokers, third-party claims administrators, actuaries and regional agents. Evaluate the nature and extent of services needed, evaluate and negotiate contractual arrangements and make recommendations to the Executive Management Team and Board of Directors.
- Oversee compliance with all regulatory matters involving the funds, including compliance with all federal and state regulatory and auditing requirements and facilitate good working relationships with regulatory agency personnel as appropriate to maintain good coordination and communication in the interest of the funds.

Other Responsibilities

- Serving as liaison to the Health Program administrator which markets and manages a fully insured association health program with Anthem that is endorsed by the Association
- Managing a public official bond program underwritten by Liberty Mutual and marketed by KACo
- Attend and present at various member conferences within the state
- Attend out of state meetings and conferences held by industry groups (AGRIP, PRIMA, etc.) and our reinsurer, County Reinsurance Limited

REQUIREMENTS

Skills and Knowledge

- Excellent interpersonal and communication skills.
- Ability to create and maintain positive, collaborative relationships with stakeholders
- In-depth understanding of pooling, insurance and reinsurance operations.
- Highly motivated and self-driven.
- Strong organizational skills with the ability to develop and manage comprehensive strategic initiatives.

EXPERIENCE AND QUALIFICATIONS

- Ten years of related experience or equivalent combination of education and experience.
- Bachelor's degree and/or insurance education; advanced degree(s) a plus.
- Three years of personnel management experience with a record of success

GEOGRAPHICAL PROXIMITY

This position is Kentucky based and will operate under a hybrid structure, featuring a combination of in-office and remote work. Attendance at KACo association and insurance board meetings, conferences and educational events, out of state reinsurance board meetings and various in state conferences and events will be required.



THE IDEAL CANDIDATE

The new Director of Insurance brings substantial experience and expertise in insurance, as well as an understanding of local government and insurance pools. Underwriting or actuarial background is a significant plus. The ideal candidate brings a sophisticated set of communication skills and the acumen to navigate relationships and issues with KACo members and elected officials across Kentucky in a dynamic regulatory, legal, and political environment. KACo seeks an insurance professional with the demonstrated ability to lead people in a caring workplace culture where team members are valued and supported professionally and personally, and where there is stable, effective leadership, camaraderie, and opportunity. The ideal candidate will be a solution driven member of the KACo management team, able to collaboratively drive organizational goals and objectives to assure KACo's financial and operational success.

Challenges And Opportunities

KACo members understand and value KACo's unique program and service offerings which need to be maintained while adapting to an ever-changing environment. KACo retains a highly loyal membership with no lost accounts despite recent but abated premium increases. The new Director of Insurance will have the opportunity to engage in continued reserve building, and to lead a strong, tenured team towards creative solutions in coverages and systems.



COMPENSATION AND BENEFITS

The expected starting salary for this position depending on qualifications is in the range of **\$175 – 225K**.

Approved relocation reimbursement is negotiable. Excellent benefits include:

Health and Life: Health, Vision, Dental, \$50K Life, Accidental D&D Insurance are all provided by KACo at 100%

Retirement: 401(k) Match - Up to 6% into a 401(a); Participation in Kentucky State County Employee Retirement System (CERS) – Tier 3

Holidays, Vacation and Sick Time: 17 paid holidays annually; 1 day of vacation time earned each month (carry over up to 400 hours); 1 day of sick time earned each month

Educational Assistance Program: Available for accredited educational programs related to KACo employment; 80% of approved tuition books and fees up to \$10,000 per calendar year with a cap of \$50,000 over the course of employment

Work Flexibility: 1 day of remote work each week

Additional Offerings: Public Service Loan Forgiveness; Voluntary Life Cancer Assist, Critical Illness and Accident Insurance; Medical Bridge; Short-Term Disability; Medical Air & Ground Transport Insurance

HOW TO APPLY

Interested candidates must submit by email to jeffhale@localgovhrs.com a cover letter, resume, a list of five job related references (with email and phone numbers), as well as salary history no later than **February 28, 2025**.

Questions please contact:

Jeff Hale, Mercer Group Associates
email jeffhale@localgovhrs.com
phone 706-371-6126

Lisa Ward, Senior Associate



MERCER GROUP ASSOCIATES

Kentucky Association of Counties (KACo) is an Equal Opportunity Employer.