

## **Risk Management Consultant I (Junior Claims Adjuster or Junior Risk Control Analyst)**

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### **DEFINITION**

This job classification involves routine and some moderately complex office work that excludes worksite visits. The classification includes two distinct job functions and a posting may refer to one job function only.

The "Claims Adjusting" function involves investigating automobile, property, and liability claims which have been made by the City or against the City. The Loss Prevention (Risk Control Analyst) function ensures that contracts made with vendors doing work for the City provide maximum financial protection for the City and that risks presented to the City are properly identified and mitigated.

The claims adjusting function includes reviewing accident and incident reports, investigating claims, assessing liability and presenting or recommending settlements in accordance with the City's delegated authority levels.. The Loss Prevention and Risk Control work includes basic analysis and amendment of agreements in accordance with Risk Management Policy, and working with the client departments to enhance information as it relates to risk identification and mitigation. In both positions duties are performed in accordance with established practices and procedures and the incumbent is expected to exercise a moderate degree of independence in choosing the most appropriate work methods. Difficult or unusual problems are discussed with a senior adjuster or risk manager or they are referred to a supervisor. Work is reviewed while in progress or upon completion with reports and recommendations being subject to review by a superior.

Work of this classification differs from the Risk Management Consultant II class on the basis of overall scope of work, complexity of assignments, independent judgement and that employees are not required to review any bodily injury claims at the RMC I level.

There is no automatic progression between the Risk Management levels.

### **TYPICAL DUTIES \***

#### **Claims Adjusting (Claims Adjuster)**

Adjusts claims assigned by a superior , primarily consisting of automobile, property and general liability claims involving property damage to third parties.

Investigates and adjusts first party automobile and property claims including recoveries. Adjusts recovery of claims where division of liability is at issue.

Interviews claimants, vehicle operators, witnesses and other relevant parties, secures oral and written statements, ensures that all pertinent information has been recorded in the City's claims management systems and associated record management systems and prepares summaries and reports for review by a supervisor.

Obtains cost estimates to repair damaged City property and resolve claims or recommends settlement or denial of a claim if above their delegated authority.

Contacts insurance companies and other parties including the Crown in regard to payment of City damages and negotiates with the responsible party to reach a settlement.

Gathers all necessary information on file in the event of legal action. Submits proposed claims settlements for review and authorization within designated parameters.

Submits claim settlements for approval to those with delegated authority pursuant to the City Administration Bylaw.

Maintains accurate files and statistics.

Works collaboratively with the City's team of Risk Analysts to assess policy coverage and address potential risk prevention or mitigation measures to alleviate future losses/incidents.

Performs related duties as required.

**Loss Prevention (Risk Control Analyst):**

Works with adjusters, lawyers and Corporate Security personnel to provide loss prevention/reduction recommendations to departments.

Investigates repetitive claims, irrespective of value and consults with clients in basic risk identification and analysis in order to minimize these exposures.

Analyze and approve performance bonds, letters of credit, insurance requirements, and other financial guarantees to ensure City is protected from financial loss.

Review contracts from all departments to ensure contract requirements are met and in compliance with corporate standards.

Completes follow up on recommendations to ensure compliance.

Assists with the corporate risk inspection program as required.

Maintains accurate files and statistics.

Maintains a database of insurance records for vendors and contractors doing work for the City.

Maintains safe keeping for letters of credit and surety bonds.

Performs related duties as required.

**KNOWLEDGE, ABILITIES AND SKILLS**

Basic knowledge of insurance claims investigation techniques and practices

Basic knowledge of risk control techniques and procedures

Basic knowledge of surety bonds, commercial insurance policy types and provisions

Basic knowledge of tort litigation, contract law, provincial public liability legislation and relevant municipal bylaws

Ability to analyze contracts in order to determine loss exposures and to make necessary amendments.

Ability to prioritize work and time management skills.

Ability to communicate effectively both orally and in writing.

Ability to establish and maintain effective working relationships.

Ability to maintain accurate records and statistics.

Considerable knowledge of the principles of office management and of modern office procedures, systems and equipment, including Microsoft Office.

Basic skills in negotiation and conflict management.

**TRAINING AND EXPERIENCE REQUIREMENTS**

Job Level

Successful completion of a minimum of four courses from the Insurance Institute of Canada Chartered Insurance Professional (CIP) program as outlined for each respective position below as well as a Grade 12 High School Diploma or GED (General Educational Development) equivalent:

Adjuster Position

- (All four courses mandatory:)  
 C-11 Principles and Practices of Insurance  
 C-12 Insurance on Property  
 C-14 Automobile Insurance – Part 1  
 C-110 Essential of Loss Adjusting

Risk Control Position

- (Any four of the following 7 course selection):  
 C-11 Principles and Practices of Insurance  
 C-12 Insurance on Property  
 C-14 Automobile Insurance – Part 1  
 C-110 Essential of Loss Adjusting  
 C-45 Surety Bonds  
 C-36 Building Construction, Fire Protection and Basic Hazards  
 C-38 Casualty Loss Prevention

\* Course titles and numbers are subject to change; however a minimum number of recognized courses from the Insurance Institute of Canada must be completed

Completion of two (2) consecutive years of relevant claims adjusting experience for the claims adjusting position or two consecutive years of relevant risk control experience for the loss control position.

Administrative assistance and support is not considered as relevant experience.

\* *This is a class specification and not an individualized job description. A class specification represents and defines the general character, scope of duties and responsibilities of all positions within a specific job classification. It is not intended to describe nor does it necessarily list the essential job functions for a specific position in a classification. Positions may perform some of the duties listed above but this does not necessarily qualify for placement into this classification.*

RISK\_MANAGEMENT\_CONSULTANT\_I.DOC

Salary Plan	<u>21M</u>	<u>21A</u>	<u>21B</u>	<u>21C</u>
Job Code	0644		0645	

Last Updated:	2025-01
Previous Updates:	2013, 2012-10, 2000-06, 1995-01 (qualifications revised), 1991-07 (updated and retitled), 1982-10 (retitled), 1981-11, 1971-08, 1970-10
Originated:	1966-06