

## **Risk Management Consultant II**

(Senior Claims Adjuster or Risk Control Analyst)

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### **DEFINITION**

This job classification involves moderately complex office and field work involving claims investigation, contract evaluation and/or risk management analysis.

Work of this class differs from that of the Risk Management Consultant I in that the Risk Management Consultant II exercises greater independence and handles more complex and diverse assignments.

The claims adjusting function (see item #1 below) includes the investigation of accident and damage claims made by the City or against the City, negotiation of claim settlements, mediating disputes over repair costs and/or settlement values and pursuing the recovery of damages caused by outside parties. The recovery claims should be escalated to superiors when involving disputes, settlements outside the demand amounts, direction and approval on submission to external resources including legal firms and collection agencies subject to the City's claims delegation and expenditure authorities.

The loss prevention and risk control position (see item #2 below) includes the analysis of agreements to ensure that they provide maximum protection for the Corporation from a risk transfer and risk allocation perspective. The loss control position includes oversight of the corporate risk control program which ensures that City facilities are inspected on an ongoing basis from a liability and property loss perspective. Additionally, the loss control position includes participation in the Section's premium allocation system and the annual insurance renewals for the City's core insurance program.

The incumbent exercises independent judgement in completing work tasks with highly complex matters being referred to a supervisor. Any reports or recommendations made by the incumbent are subject to review by a supervisor.

There is no automatic progression between the Risk Management Consultant levels.

### **TYPICAL DUTIES\***

#### **1. Claims Adjusting (Claims Adjuster)**

Adjusts claims assigned by a superior primarily consisting of automobile casualty (injury), property and general liability claims.

Plans and implements timely methods of investigating claims and accidents which involve the City.

Interviews appropriate parties, secures oral and written statements, investigates accident scenes and presents assessments of corporate liability. Examines medical reports on injured parties, engages and works with various technical experts as needed, presents and negotiates settlements with claimants or their legal representatives and obtains consents and releases from the concerned parties.

Mediates claims disputes and obtains accurate estimates or appraisals on the value of damaged property.

Maintains accurate and complete files for legal action and prepares rebuttals to claimant testimony.

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Reviews medical documents and information to ensure treatment plans reflect claimant needs.

Supports development of a scope of damage and repair, and reviews property damage estimates or bids to ensure they accurately reflect what is attributable to the cause of loss.

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.

Resolves claims within their delegated authority level or submits claim settlements for approval to those with delegated authority pursuant to the City Administration Bylaw.

Records all applicable file notes and captures supporting documentation within the City's claims management system.

Supports mediations, arbitrations, and collaborates with internal and external legal counsel as required.

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.

**2. Loss Prevention (Risk Control Analyst)**

Develops Corporate Risk Management standards and amends agreements and contracts in accordance with these standards.

Develops insurance and risk management presentations for client departments, participates in special projects and performs independent technical research as required.

Consults clients in risk identification and analysis, assessing significant exposures to liability and property loss and implementing techniques to minimize these exposures.

Works with clients to establish and monitor a flow of information pertaining to the City's contractual agreements, installing guidelines to ensure the corporate risk management objectives are met.

Assists clients with the administration of insurance and bonding requirements of contracts.

Assists in the preparation of year end and quarterly statistical reports.

Participates in the annual premium allocation process and corporate insurance renewals.

Oversees the loss control inspection program of corporate facilities in order to identify loss exposures. Proposes cost effective countermeasures as needed.

Identifies and analyzes insurance requirements for business areas on an ongoing basis.

Maintains accurate files and statistics.

Performs related duties as required.

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**KNOWLEDGE, ABILITIES AND SKILLS**

Knowledge of insurance claim investigation techniques and practices.

Knowledge of commercial insurance policy types and provisions.

Knowledge of current construction terminology, methods, and practices.

Knowledge of contract law, insurance law, provincial public liability legislation and relevant municipal bylaws.

Knowledge of civil law, court procedures and practices.

Knowledge of building and fire codes, loss control technology and inspection practices

Ability to collect evidence and to present evidence in court.

Ability to analyze physical loss exposures and to determine cost effective loss control measures.

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

Ability to establish and maintain effective working relationships. Ability to maintain accurate records and statistical information.

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

Well developed skills in negotiation, conflict management and in written communication.

Knowledge of risk control techniques and procedures.

Knowledge of surety bonds and financial guarantees.

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**TRAINING AND EXPERIENCE REQUIREMENTS**

Job Level

Successful completion of a minimum of eight 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.

Or

A Chartered Insurance Professional Designation from the Insurance Institute of Canada as well as a Grade 12 High School Diploma or GED (irrespective of the specific CIP courses taken)

1. Claims Adjusting:

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C13 insurance Against liability - Part 1
- C14 Automobile Insurance - Part 1
- C16 The Business of Insurance
- C110 Essentials of Loss Adjusting
- C111 Advanced Loss Adjusting
- C112 Practical Issues in Claims Management

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2. Loss Control:

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C13 insurance Against liability - Part 1
- C14 Automobile Insurance - Part 1
- C16 The Business of Insurance

And any three of the following:

- C110 Essentials of Loss Adjusting
- C111 Advanced Loss Adjusting
- C112 Practical Issues in Claims Management
- C120 Underwriting Essentials
- C121 Advanced Underwriting
- C122 Practical Issues in Underwriting Management
- C36 Building Construction, Fire Protection and Basic Hazards
- C37 Industrial and Process Hazards
- C38 Casualty Loss Prevention
- C40 Business Interruption Insurance
- C45 Surety Bonds

Completion of three (3) consecutive years in the handling of moderately complex claims involving bodily injury, Section B, property and commercial general liability losses for the claims position or three (3) consecutive years of relevant risk control experience of moderate complexity 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.*

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| Salary Plan | <u>21M</u> | <u>21A</u> | <u>21B</u> | <u>21C</u> |
| Job Code    | 0646       |            | 0647       |            |

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| Last Updated:     | 2025-01   |
| Previous Updates: | 2013, 1995-01 (qualifications revised), 1991-07 (updated and retitled), 1982-10 (retitled), 1982-09, 1981-11, 1971-08, 1970-10, 2000-06 |
| Originated:       | 1966-06   |