

## **Risk Management Consultant III (Claims Specialist/Senior Risk Control Analyst)**

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### **DEFINITION**

This is highly complex and specialized work in claims and/or risk control. The classification includes two distinct job functions and a posting may refer to one job function only.

Employees are responsible for processing and examining highly complex claims from investigation to resolution that are made by or against the City. The work assignments allow for extensive independence of action and judgement which influence the final outcome of case resolution. Claims settlements are completed within delegated authority guidelines pursuant to the City Administration Bylaw. The nature of work requires individuals to have a good understanding of legal and insurance requirements associated with the claims adjuster process with an understanding of contract and insurance law. Individuals will recommend and/or develop process improvements, procedures, guidelines to support continuous improvement of the claims management program.

The insurance/risk control position participation in the corporate risk control program. This includes the coordination of the City's insurance purchases, renewals, supporting or completing the annual insurance allocation process, overseeing the City's risk control inspection program and the analysis and research to support insurance placement, strategies, policy development and risk advisory services. This position also supports developing training plans and delivering information sessions.

The difference between this class and the Risk Management Consultant II class is the overall scope, impact of work performed and the specialization and high level of expertise in a specific insurance subject matter. Specifically, the Risk Management Consultant III will possess extensive and specialized knowledge and expertise in casualty, property, and or large commercial construction claims handling. The Risk Management Consultant III functions with limited supervision, applies greater use of independent decision making and has a higher level of responsibility and delegated authority. A high degree of independent judgement and decision making due to the extensive stakeholder management required on such matters is necessary to effectively resolve a claim. Work outcomes are reviewed by a supervisor.

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

### **TYPICAL DUTIES \***

#### **Claims Specialist:**

Assists the Risk Management Consultant IV with performing quality assurance of claims handling and performance measures and reporting.

Adjusts large loss claims and leads the associated claim debriefs with applicable stakeholders; assists Risk Management Consultant II's if claim debriefs are required on their claim files.

Collaborates with the Insurance Business Analyst and Risk Team in validating coverage and aggregate Reporting that is produced for the City's insurance broker and insurers.

Facilitates learning sessions for the claims and risk teams on topics of interest and current trends that align with their specialized insurance and claims discipline(s).

Provides subject matter expertise in a specialized discipline on highly technical claims files.

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Resolves disputes and reaches settlements on highly complex claims.

Provides subject matter expertise on the application and legal provisions of the Municipal Government Act and other governing pieces of legislation.

Conducts, plans, organizes and participates in claims handling processes and accident investigations.

Consults with insurance analysts, repair firms, general contractors and others in determining settlement amounts. Negotiates with claimants and recommends legal action on recoveries and claims when necessary.

Reviews the circumstances leading to claims, accidents and incidents, assesses the City's legal liability and recommends and approves the amount of settlements within the delegated authority.

Analyzes accident and medical and property damage reports, interviews claimants, witnesses and other relevant parties applicable or relevant to the claims process.

Approves claim settlements within delegated authority.

Identifies corporate loss exposures and determines their frequency and severity.

Establishes relationships with internal and external parties to coordinate and deliver position accountabilities. Provides expert advice and guidance as it relates to insurance claim outcomes.

Assists in reviewing, establishing or streamlining claims processes and procedures including continuous improvement across the City to ensure all standards support efficient processing of claims.

Coaching & collaboration with the administrative team in streamlining the claims related processes.

May mentor and coach junior staff members.

### **Senior Insurance & Risk Control Analyst:**

Assists in the drafting, implementation and administration of the Corporate Insurance & Risk Management Manual.

Provides subject matter expertise in specialized insurance policies.

Coordinates and conducts special projects in support of the Corporate insurance & risk control program and performs independent technical research as required.

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

Provide insurance and risk advice in collaboration with the claims adjusters in interpretation of insurance policies and coverage determination.

Works with department risk management liaisons to promote and implement the corporate insurance & risk control process.

Assists the procurement process including RFP, and selecting and monitoring insurance brokers' performance who market the City's insurance coverage.

Assesses alternative risk management techniques for identifying and controlling loss exposures.

Perform complex contract reviews and advise on insurance and performance security measures.

Mentor and coach the junior and intermediate insurance/risk analysts.

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Develop and perform training and information sessions for the business areas and participants in the City's insurance program.

Supports negotiations in the purchase and renewal of the City's core and non-core insurance policies such as property, liability insurance, crime, cyber, construction related coverage in conjunction with Section management.

Maintains accurate records in the City's claims management system or other associated sources as required and statistics and assists in the preparation of statistical reports, research and presentation. Performs other related duties as required.

### **KNOWLEDGE, ABILITIES AND SKILLS**

Extensive and specialized knowledge of insurance claim investigation techniques and practices.

Considerable knowledge of risk control processes.

Considerable knowledge of litigation practices, contract law, insurance law, provincial public liability legislation and relevant municipal bylaws including being abreast of and have an in depth knowledge of current legal trends.

Knowledge of civil law, court procedures and practices.

In-depth knowledge of construction and building practices, including fire and building codes and the establishment of a project plan.

In-depth knowledge of medical terminology and treatment plans, including the utilization of Independent Medical Examinations and Surveillance.

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

Ability to collect evidence and to present evidence in court.

Ability to establish and maintain effective working relationships.

Ability to maintain accurate records and statistical information.

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

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**TRAINING AND EXPERIENCE REQUIREMENTS**

Job Level

Completion of a post secondary diploma in a related field is required.

A Chartered or Fellow Chartered Insurance Professional designation from the Insurance Institute of Canada for both the claims and risk management positions is required.

Administrative assistance and support is not considered as relevant experience.

**Claims position:**

Completion of a minimum five (5)\* years recent related experience in a highly complex specialized discipline (casualty, property, large commercial construction).

\*Related experience must be in the previous 10 years.

Canadian Risk Management (CRM) certification is considered an asset.

**Insurance & Risk Management position:**

Completion of a minimum of five (5)\* years recent related experience of advanced risk management techniques and practices.

\*Related experience must be in the previous 10 years.

Canadian Risk Management (CRM) certification is considered an asset.

*\* 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*

Salary Plan	<u>21M</u>	<u>21A</u>	<u>21B</u>	<u>21C</u>
Job Code	0648		0649	

Last Updated: 2025-01  
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 Originated: 1966-06

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*qualify for placement into this classification.*

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