Risk Management Consultant III
(Senior Adjuster/Senior Risk Control Analyst)

DEFINITION

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

Claims management includes supervising claims employees and participating in the investigation of more complex claims which are made by or against the City. Claims settlements are effected within delegated authority guidelines pursuant to the City Administration Bylaw. The incumbent reviews accident and claims reports made by claimants and by client departments and may assign or personally perform claim investigations as required. The claim supervisory position includes the supervision of claims adjusters which includes junior and intermediate claims adjusters (Risk Management Consultant I and II claim positions).

The risk control supervisory position includes the supervision of risk control employees and participation in the corporate risk control program. This includes the coordination of the City's insurance purchases, completing the annual insurance allocation process, overseeing the City's risk control inspection program and the direct supervision of risk control employees within the Section (Risk Management Consultant I and II risk control positions)

The incumbent exercises a very high degree of independent judgement in determining the section's work methods, procedures and practices. Work is performed under general supervision from the Director of Risk Management for the claims position and the Risk Management Co-Coordinator for the risk control position.

There is no automatic progression between the Risk Management 1, II and III positions.

TYPICAL DUTIES *

Supervises staff.

Assists in section planning and administration.

Directs, mentors and assigns the work of section subordinates.

Plans and implements staff training and assists in the interview and hiring of new employees.

Adjusts complex claims. Plans, organizes and participates in claims handling processes and accident investigations. Reviews the circumstances leading to claims and accidents, assesses the City's legal liability and recommends and approves the amount of settlements.

Analyzes accident and damage reports, interviews claimants, witnesses and other relevant parties incidental to the claims process.

Approves claim settlements within delegated authority.

Identifies corporate loss exposures and determines their frequency and severity.

Negotiates the purchase of the City's property and liability insurance coverage in conjunction with Section management.

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

Co-ordinates and conducts special projects in support of the Corporate 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.

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

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

Assists in qualifying, selecting and monitoring insurance brokers who market the City's insurance coverage.

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

Maintains accurate records and statistics and assists in the preparation of statistical reports.

Performs other related duties as required.

KNOWLEDGE, ABILITIES AND SKILLS

Considerable knowledge of insurance claim investigation techniques and practices.

Considerable knowledge of risk control processes.

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

Knowledge of civil law, court procedures and practices.

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 plan, assign and supervise the work of subordinates.

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

An Associate or Fellow in the Insurance Institute of Canada for both the claims and risk management positions.

Completion of five (5) years of adjusting bodily injury, automobile, general liability and property damage claims of moderate to high complexity within the previous ten (10) years for the claims supervisory position. Completion of five (5) years of intermediate to advanced risk management techniques and practices within the previous ten (10) years for the risk control supervisory 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	21M	21A	21B	21C
Job Code	0648		0649	

Last Updated:	2013-06
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