

Job Information

Job title	Claims Analyst	Job Code: CLAIMS	Pay Grade: M
Title of immediate supervisor	Risk Manager		
Department/Division	Building, Bylaw, Licensing & Legal Services/ Legal, Lands & Risk		
Prepared by	N. Pallan		
Date Created	Nov 6, 2015	Revised date	June 2019

Job Purpose

Investigates, determines liability, negotiates and settles general liability claims within authorized limits. Duties include using investigative skills and attention to detail to obtain and analyse all relevant facts pertaining to claims and develops in-depth case files capable of supporting litigation. Deals directly with angry or emotionally charged claimants and deals with highly sensitive information where confidentiality is imperative.

Duties and Responsibilities

- Investigates, adjusts, and determines the extent of the Municipality's liability, then negotiates, settles or denies all types of claims against the Municipality, including bodily injury, property damage and economic loss, within authorized limits.
- Prepares comprehensive reports with assessment of liability and recommendations on resolution of claims beyond authorized limits.
- Investigates major incidents involving municipal departments or facilities to secure evidence on potential claim situations.
- Interviews and obtains detailed statements from claimants, witnesses and staff.
- Attends and documents accident or loss locations with photographs, measurements and diagrams of the scene.
- Identifies and retains the services of internal and external technical experts.
- Coordinates the work of external technical experts with that of municipal staff during the investigation and/or resolution process.
- Prepares and is the signatory for all correspondence associated with a claim including all associated communication.
- Provides direction to legal counsel on claims within authorized limits.
- Researches, interprets and applies case law, similar claims, applicable regulations, manuals, by-laws or legislation to assess liability and damages.
- Estimates probable damage or loss regarding claims and sets appropriate settlement and legal reserves.
- Attends Small Claims Court settlement conferences and mediations to negotiate and settle claims within authorized limits.
- Pursues recovery against third parties for damage to municipal property and municipal response costs.
- Conducts loss prevention inspections of municipal properties and facilities to identify potential risks and recommends remedial action to further public safety.
- Prepares files for litigation and presents investigation evidence at trial.
- Processes payments for settlements and external technical experts within authorized limits.
- Assists user departments to develop loss control measures and provides recommendations leading to the reduction and prevention of claims, risks and hazards.
- Prepares statistical reports regarding claims.
- Provides assistance on liability and insurance matters to other employees.
- Performs other related duties as required.

Qualifications

- Grade 12 or equivalent.
- Chartered Insurance Professional (CIP) designation and a Canadian Risk Management (CRM) designation.
- Four years of experience in handling liability claims and loss prevention, predominantly in the areas of investigation, adjusting, negotiation and settlement of bodily injury and property losses.
- An equivalent combination of education and experience may be considered.
- Valid Class 5 BC Driver's Licence.
- A personal vehicle, available for work related use, as and when required.

Physical Requirements

No physical activity required.

Working Conditions

Works in an office environment and out in the field.