

**New**

Ministry

Treasury Board and Finance

**Describe: Basic Job Details****Position**

Position ID

Position Name (200 character maximum)

Director, Market Conduct and Consumer Support

Requested Class

Senior Manager (Zone 2)

Job Focus

Operations/Program

Supervisory Level

01 - Yes Supervisory

Agency (ministry) code

Cost Centre

Program Code: (enter if required)

**Employee**

Employee Name (or Vacant)

**Organizational Structure**

Division, Branch/Unit

FSRP/Insurance Regulation and Market Conduct

 Current organizational chart attached?

Supervisor's Position ID

Supervisor's Position Name (30 characters)

Supervisor's Current Class

**Design: Identify Job Duties and Value****Job Purpose and Organizational Context**

Why the job exists:

With the adoption of Care-First automobile insurance (C-F) in Alberta, the Market Conduct team (MC) in the Superintendent of Insurance Office will receive significant additional responsibilities.

Reporting to the Deputy Superintendent of Insurance, this new position is responsible to plan, organize, lead and control the expanded Market Conduct team with current plus additional C-F responsibilities to enforce provisions of the Insurance Act and its associated regulations related to insurer market conduct, including the fair treatment of customers.

This team provides essential regulatory over-sight that promotes fair outcomes for Albertans. This is especially important with the C-F auto insurance transformation.

**Responsibilities**

Job outcomes (4-6 core results), and for each outcome, 4-6 corresponding activities:

1) A sustained high-performing, engaged organization

- a. Lead the Market Conduct function through a Director-led structure, ensuring clear roles, accountability, and effective workflows.
- b. Maintain an engaging environment and performance excellence practices, including service standards and continuous improvement.
- c. Ensure employees receive appropriate onboarding, training, and development aligned with regulatory and C-F responsibilities.
- d. Develop and improve internal systems, processes, and quality controls to support effective regulation. Decision authority: with IRMC and GOA standards, provides direction, sets internal operating standards, performance expectations, and quality control processes within the functions; approves training priorities and operational improvements; escalates significant organizational or capacity risks to the Deputy Superintendent.

## 2) Effective C-F implementation and oversight

- a. Provide strategic and technical direction for Market Conduct responsibilities related to the implementation and ongoing regulation of C-F.
- b. Ensure effective support and guidance to insurers, brokers, health care providers, and consumers regarding C-F requirements, processes, and expectations.
- c. Oversee C-F Medical Assessment contract(s), including contract administration, performance oversight, and appointment of assessors.
- d. Direct insurer readiness testing activities, with particular emphasis on training and claims handling. Require corrective actions where gaps are identified.
- e. Following go-live, ensure ongoing C-F compliance monitoring, issue escalation, and enforcement follow-up. Decision authority: escalates over-all plans and internal procedure reviews, along with significant risks and recommended actions to the Deputy Superintendent.

## 3) Effective Market Conduct and Consumer Support regulatory systems (including C-F and non-C-F) and programs

- a. Develop, oversee, and improve regulatory systems that:
  - i. Ensure consumer inquiries and complaints about insurer conduct are handled consistently, accurately and within established service standards;
  - ii. Enable early detection and resolution of market conduct risks to identify emerging issues and recommend adjustments to regulatory priorities and tools.
- b. Direct the planning, execution, and oversight of examinations and investigations to ensure work is risk-based and completed efficiently and to required standards.
- c. Handle applications, such as those for umpire and insurance councils appeal panel appointments, consistently and within established service standards.
- d. Develop and manage quality control processes to ensure consistency, fairness, and defensibility of regulatory outcomes.
- e. Participate, where it is in Alberta's interest, in cross-jurisdictional examinations and cooperative market conduct initiatives. Decision authority: Recommends Market Conduct over-all regulatory program methods, service standards, and quality control frameworks to the Deputy Superintendent. Approves individual examination and investigation plans, priorities, and final regulatory reports within the regulatory plan. Determines when matters require escalation due to risk, impact, or sensitivity.

## 4) Fair, proportionate, and defensible compliance actions and enforcement recommendations

- a. Make complex decisions related to interpretation of legislation and compliance expectations applicable to marketplace conduct.
- b. Review investigative findings and provide direction regarding appropriate corrective actions.
- c. Recommend enforcement actions, including administrative penalties and other compliance measures.
- d. Recommend regulatory communications such as Interpretation Bulletins and Guidelines that clarify compliance expectations and required corrective actions. Decision authority: Review and recommend administrative penalties and enforcement pathways for issues of non-compliance to the Deputy Superintendent.

5) Policy and claim form development and amendment recommendations support compliance and market confidence

a. Oversee the ongoing maintenance and updating of standard automobile insurance policy and claims forms.

b. Ensure consistent and timely review of insurer filings and applications related to policy and endorsement forms.

c. Establish review standards and quality checks to support clear, defensible form decisions.

d. Identify form issues arising from supervision, complaints, or investigations and require corrective amendments.

Decision authority: Recommends new and amended forms to the Deputy Superintendent.

### Problem Solving

Typical problems solved:

- This position involves complex analytical problem solving with respect to regulatory insurer conduct obligations and marketplace practices.
- This position will manage regulatory action recommendations against insurance companies for legislative infractions, through the use of administrative penalties, Ministerial Orders, license suspensions or cancellations, reprimands and court proceedings.
- This position will lead team managers in prioritizing resources to the most important priorities.
- When new issues crop up, where precedent is not available to provide direction, this position will collaborate with internal and external stakeholders to identify a solution.

Types of guidance available for problem solving:

- Complex decisions are made on the basis of legislation, precedent and department policy.
- Staff from Insurance Policy Branch, the Deputy Superintendent of Insurance, and legal staff from Justice and support the Director role in problem solving.

Direct or indirect impacts of decisions:

- Director decisions can significantly impact insurers and Albertans, and have a material impact on the confidence and trust that consumers place on the insurance market.
- This is an important leadership role in IRMC that makes important decisions that impact IRMC staff, such as work assignments, workload management, and employee engagement.

### Key Relationships

Major stakeholders and purpose of interactions:

Insurance companies, insurance agents, other insurance regulators, consumers.

### Required Education, Experience and Technical Competencies

Education Level	Focus/Major	2nd Major/Minor if applicable	Designation
Bachelor's Degree (4 year)	Business		

If other, specify:

CIP, FCIP, FRM, or FLMI designation, or CPA or law degree

Job-specific experience, technical competencies, certification and/or training:

- The Director is required to have in-depth knowledge and expertise to critically analyze and understand complex insurance legislation, as well as financial and contractual documents.
- The Director has experience leading an effective team.
- Tact, good judgment and discretion are required in communication with all stakeholders.
- A sound relevant educational background with insurance experience, with management experience is required to effectively carry out this role.

### Behavioral Competencies

Pick 4-5 representative behavioral competencies and their level.

Competency	Level					Level Definition	Examples of how this level best represents the job
	A	B	C	D	E		
Systems Thinking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Takes a long-term view towards organization's objectives and how to achieve them:</p> <ul style="list-style-type: none"> <li>• Takes holistic long-term view of challenges and opportunities</li> <li>• Anticipates outcomes and potential impacts, seeks stakeholder perspectives</li> <li>• Works towards actions and plans aligned with APS values</li> <li>• Works with others to identify areas for collaboration</li> </ul>	
Creative Problem Solving	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<p>Works in open teams to share ideas and process issues:</p> <ul style="list-style-type: none"> <li>• Uses wide range of techniques to break down problems</li> <li>• Allows others to think creatively and voice ideas</li> <li>• Brings the right people together to solve issues</li> <li>• Identifies new solutions for the organization</li> </ul>	
Agility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<p>Proactively incorporates change into processes:</p> <ul style="list-style-type: none"> <li>• Creates opportunities for improvement</li> <li>• Is aware of and adapts to changing priorities</li> <li>• Remains objective under pressure and supports others to manage their emotions</li> <li>• Proactively explains impact of change on roles, and integrates change in existing work</li> <li>• Readily adapts plans and practices</li> </ul>	
Drive for Results	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Takes and delegates responsibility for outcomes:</p> <ul style="list-style-type: none"> <li>• Uses variety of resources to monitor own performance standards</li> <li>• Acknowledges even</li> </ul>	

		indirect responsibility <ul style="list-style-type: none"> <li>• Commits to what is good for Albertans even if not immediately accepted</li> <li>• Reaches goals consistent with APS direction</li> </ul>	
Develop Networks	○ ○ ● ○ ○	Leverages relationships to build input and perspective: <ul style="list-style-type: none"> <li>• Looks broadly to engage stakeholders</li> <li>• Open to perspectives towards long-term goals</li> <li>• Actively seeks input into change initiatives</li> <li>• Maintains stakeholder relationships</li> </ul>	
Build Collaborative Environments	○ ○ ● ○ ○	Collaborates across functional areas and proactively addresses conflict: <ul style="list-style-type: none"> <li>• Encourages broad thinking on projects, and works to eliminate barriers to progress</li> <li>• Facilitates communication and collaboration</li> <li>• Anticipates and reduces conflict at the outset</li> <li>• Credits others and gets talent recognized</li> <li>• Promotes collaboration and commitment</li> </ul>	
Develop Self and Others	○ ○ ○ ● ○	Encourages development and integration of emerging methods: <ul style="list-style-type: none"> <li>• Shapes group learning for team development</li> <li>• Employs emerging methods towards goals</li> <li>• Creates a shared learning environment</li> <li>• Works with individuals to develop personal development plans</li> </ul>	

**Benchmarks**

List 1-2 potential comparable Government of Alberta: [Benchmark](#)

**Assign**

The signatures below indicate that all parties have read and agree that the job description accurately reflects the work assigned and required in the organization.

\_\_\_\_\_  
Employee Name

\_\_\_\_\_  
Date yyyy-mm-dd

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Supervisor / Manager Name

\_\_\_\_\_  
Date yyyy-mm-dd

\_\_\_\_\_  
Supervisor / Manager Signature

\_\_\_\_\_  
Director / Executive Director Name

\_\_\_\_\_  
Date yyyy-mm-dd

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Director / Executive Director Signature

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ADM Name

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Date yyyy-mm-dd

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ADM Signature

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DM Name

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Date yyyy-mm-dd

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DM Signature