

Working Title Director, Claims Management	Name
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Position Number	Reports to Position No., Class & Level Executive Director, Risk Management and Insurance	Division, Branch/Unit Risk Management and Insurance	Ministry TREASURY BOARD AND FINANCE
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Present Classification Senior Manager	Requested Classification	Levels to Deputy Minister (Not including incumbent level) 2
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Dept ID	Program Code	Project Code (if applicable)
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POSITION SUMMARY: Briefly describe the main purpose of the position, and why it exists for the most part

Reporting to the Executive Director of the Risk Management and Insurance (RMI) division, the Claims Management Director is accountable for the management, administration and adjudication of all losses covered under the Alberta Risk Management Fund (the Fund), in accordance with provincial legislation, including the *Financial Administration Act* (FAA). The position provides leadership and direction for the settlement of claims to ensure the needs of participants are met and third-party claimants are dealt with appropriately. This position has the overall responsibility for pursuing claims against the GoA purchased insurance. The position also ensures that the claims data provided to our actuary is complete and accurate. As a member of the division's management team, this position participates in setting and communicating the strategic direction of the division and ensuring targets are met. It assigns claims to claims staff, retains and manages sensitive claims, approves payments, and keeps the Executive Director informed about new claims and claims development for budget purposes. The position prepares and analyzes claims reports and tracks various insurance programs including self-retained aggregate deductible for various loss years, as well as tracking of participant annual aggregate deductibles of prior loss years.

SPECIFIC ACCOUNTABILITIES: List the most important end results or outcomes (not duties) of the position and how they are achieved. Each end result shows what the position is accountable for, within what framework and what the added value is. Normally a position has 4-6 core end results. For each end result approximately 4-6 major activities should be described

1. Risk Management Fund claims are effectively managed by:
 - Developing best practices by liaising with industry, interpreting legislation and case law.
 - Developing and updating audit criteria and parameters.
 - Conducting regular file audits and providing recommendations.
 - Monitoring claims expense costs and developing strategies to control or reduce costs as necessary.
 - Ensuring maximum recoveries from commercial insurers are realized.
 - Confirming the payments and reserve data for the RMI actuary.
 - Reviewing and commenting on the reasonableness of the annual actuarial report.
 - Providing budget input to the Executive Director.
 - Maintaining and updating relevant RMI manuals.

2. Loss reserves are effectively managed by:
 - Ensuring claims reserving protocols are followed and enhanced.
 - Reviewing reserves regularly.
 - Maintaining an awareness of legal trends and awards.

3. Participant's claims management needs are met through:
 - Regular communication of loss results including creating, maintaining, and interpreting reports.

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- Timely and consistent advice and handling of all claims files.
 - Fair and impartial claims handling.
 - Providing recommendations to reduce future losses.
 - Collaborating with the operations area of RMI to assist in identifying risks and reporting on loss trends.
 - Evaluating the effectiveness of claims management practices and programs and adjusting these to meet division and participants needs.
 - Identifying, recommending, and implementing modifications to procedures and processes.
 - Liaising with the Executive Director and management team with recommendations for modifications to future coverage for Participants.
4. Collaboration with key stakeholders results in improved relationships and better claims outcomes through:
- Working with Alberta Justice on developing and improving the best practices for claims handling and reporting.
 - Identifying and implementing legal strategies.
 - Meeting regularly with participants and stakeholders to inform and educate about claims and claims procedures.
 - Collaborating with RMI staff, including Risk Analysts.
 - Working with insurance brokers and insurers.
 - Participating in Business Planning.
5. Team members are developed by:
- Ensuring, when hiring, claims management has the correct mix of skills and experience to be able to handle the various types of claims sustained by the GoA.
 - Monitoring and directing the training of both the claims staff and the administrative support staff, so they are current with recent claims related developments and claims trends.
6. Responsibility for system authority assignment levels in conjunction with Finance Administrative Support and Supervisor, Director, Risk Management Operation, and the Executive Director.

KNOWLEDGE/EXPERIENCE: Include a list of the most important knowledge factors, including knowledge about practical procedures, specialized techniques etc. not only diplomas and degrees. Detail specific training if there is an occupational certification/registration requirement for the position. Specify the type of experience required for the position

- Extensive knowledge of and experience with all aspects of claims management and commercial insurance policies and practices.
- Theoretical and practical knowledge and understanding of the litigation process as it applies to civil litigation.
- Effective communication skills, (verbal, non-verbal and written), project management skills, and proven skills in problem solving, decision making, conflict resolution and mediation are required.
- A general knowledge of the actuarial fundamentals as related to the calculation of the Fund's IBNR losses.
- Strong negotiating skills.
- Strategic thinking with a capacity to make quality decisions based on analysis, experience, and sound judgement.
- Related management and supervisory experience, including coaching and developing team members.
- University Degree, related college diploma, and certifications in insurance and risk management, or equivalent.
- Minimum of 10 years experience adjudicating losses of every nature, including decision making with respect to method and amount of final settlement, preferably at a corporate claims manager level.
- Extensive computer experience, including proficiency in the use of Microsoft Office Suite (Word, Excel, PowerPoint, Outlook) and internet browsers.

LEADERSHIP AND BUSINESS KNOW-HOW: Specify the level of coordination, organization and leadership required to produce the results expected of the position. Provide recent examples

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- This position must:
- Coordinate and organize the claims area of RMI by providing direction to staff on claims management, policies, guidelines, procedures, and best practices, ensuring the Claims area's plans are consistent with the division's overall direction. Activities must be aligned with the operations section to ensure there is a coordinated effort to meet the participants' overall risk management needs.
- Monitor issues and trends in claims and risk management and develop strategies to enhance services to participants and reduce losses.
- Prepare management reports as well as briefing notes as required. This position must use judgement in determining appropriate communication to senior ministry staff.
- The Claims Management Director directly supervises three managers and one claims adjuster, and is responsible for recruiting, retaining and developing claims and administrative staff.

PROBLEM SOLVING: Describe difficult or challenging situations the position is typically expected to solve and the assistance available

- The Claims Management Director is expected to:
- Interpret coverage provided under the Fund and make fair decisions in the best interest of the Fund. These decisions must balance the competing interests of the intention of coverage with the competing priorities of the stakeholders such as the interests of Alberta Justice and the participant. Assistance in making these determinations of coverage is available from the Executive Director.
- Implement and determine changes required in processes. Understanding the unique trends in the total reserves, court awards and precedent case law in determining possible actions, is also required.
- Determine the appropriate allocation of resources and the use of outside experts and especially outside legal counsel.
- Lead the negotiations with Alberta Justice with respect to the Legal Services Protocol.

RELATIONSHIPS/CONTACTS: Identify internal and/or external clients, partners and stakeholders with whom your position has the most influence and indicate the frequency, purpose and nature of the contact (i.e. how they are affected by recommendations, decision-making and action(s) taken)

Internal

On a daily basis, internal contacts include all participants of the Fund as part of the claims settlement process and to advise on claims and other risk management issues. Daily/weekly contact is also required with Alberta Justice. On an as needed basis, meeting or making presentations to participants to provide information and advice on RMI services and claims handling and loss prevention. Participation on cross-government committees as required.

External

On a daily/weekly basis, external contacts include third parties and their representatives and insurers for the purpose of claims settlement. Report the Expected Ultimate Incurred loss experience to the actuary. Regular contact is made with RMI's insurers to keep them informed of major losses and to carry out negotiations to ensure all payments due under insurance contracts are received. On an as needed basis, liaise with RMI's insurance broker to help resolve outstanding coverage issues. External contacts also include other government jurisdictions, industry contacts, claims professionals, RMI's actuary, the Risk Management Information System I(RiskVision) contractor, and related organizations.

IMPACT AND MAGNITUDE OF JOB (SCOPE): Identify how the position directly affects results, and the extent to which stakeholders are affected by the outputs. Provide recent examples

The Claims Management Director has extensive authority for the claims payments and the establishing and monitoring of reserves under the Fund. Results therefore directly impact the financial position of the Fund and the amount of revenue required from participants to ensure adequate coverage. Poor decisions directly affect claims payments and the resulting

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financial position of the Fund. Management of reserves will impact the Fund and these assumptions are used extensively in the annual actuarial assessment of the Fund. It is critical these estimates are as accurate as possible. Recommends relevant legislative changes and coverage wordings as required.

CHANGES SINCE LAST REVIEW: What significant changes have occurred in the job, from the last review

As part of the division's management team, this position is now more involved in actively participating in achieving the division's business plan goals. Less emphasis is placed on individual claims handling by the Claims Management Director and more emphasis is placed on management and leadership of the claims area of RMI. The Director is expected to take a broad strategic risk management approach rather than a more narrowly focused claims management approach.

COMPARABLE POSITIONS: List comparable GoA benchmarks

ORGANIZATION CHART: A current organization chart that includes supervisor, peers and staff MUST be attached. Include whether employee is permanent, wage, temporary or contract and indicate position numbers

Signatures

The signatures below indicate that the manager (incumbent) and division director/ADM have read, discussed and agreed that the information accurately reflects the work assigned.

Manager

Name Signature Date

Division Director/ADM

Name Signature Date

This information is being collected under the authority of Section 10 of the Public Service Act and will be used to allocate positions within a classification plan and to manage the Alberta government human resources program. If you have any questions about the collection of this information, contact the Classification Manager, 6th Floor, Peace Hills Trust Tower, 10011 - 109 Street, Edmonton, Alberta, T5J 3S8, phone 408-8445 or contact your Ministry Human Resource Office.