
Non-Union

Job Title:	Risk and Claims Analyst	# Required:	1
Job Opening Id:	41941	Division:	Legal Services
Business Unit:	Corporate Services	Standard Hours:	35.00 / week
Location:	Headquarters Campbell West	Regular/Temporary:	Regular
Full/Part Time:	Full-Time	Salary Range:	\$ 74,780.00 - \$ 87,980.00
Salary Grade:	5	Close Date:	2025-04-07
Post Date:	2025-03-24		

IMPORTANT NOTICES AND AMENDMENTS

SALARY IS CURRENTLY UNDER REVIEW

2025 Non Union salary changes will be effective on April 27, 2025. The posted salary ranges will be adjusted at that time based on outcomes of a Non Union Compensation Review. Changes will be shared with candidates through the interview process.

This position currently falls within our hybrid model, allowing the employee to typically work a minimum of 50% of your time at your regular work location and the other 50% of time at home.

As an employer of choice, Niagara Region offers competitive salaries and benefits, a defined benefit pension plan, a corporate wellness centre, access to the Employee and Family Assistance Program (EFAP), mentorship and training programs, employee recognition programs, and more. In addition, the Region recognizes the value of having flexible work arrangements to support better work-life balance for our employees. Hybrid work arrangements may vary from one employee to another and may also differ in the number of remote workdays. These opportunities remain subject to the alignment of operational needs, business requirements, and customer service expectations.

ABOUT US

Serving a diverse urban and rural population of more than 475,000, Niagara Region is focused on building a strong and prosperous Niagara. Working collaboratively with 12 local area municipalities and numerous community partners, the Region delivers a range of high-quality programs and services to support and advance the well-being of individuals, families and communities within its boundaries. Nestled between the great lakes of Erie and Ontario, the Niagara peninsula features some of Canada's most fertile agricultural land, the majesty of Niagara Falls and communities that are rich in both history and recreational and cultural opportunities. Niagara boasts dynamic modern cities, Canada's most developed wine industry, a temperate climate, extraordinary theatre, and some of Ontario's most breathtaking countryside. An international destination with easy access to its binational U.S. neighbour New York State, Niagara attracts over 14 million visitors annually, as well as a steady stream of new residents and businesses.

At Niagara Region, we value diversity - in background and experience. We are proud to be an equal opportunity employer. We aspire to hire and grow a workforce reflective of the diverse community we serve. By doing so, we can deliver better programs and services across Niagara.

We welcome all applicants! For more information about diversity, equity, and inclusion at Niagara Region, Diversity, Equity and Inclusion - Niagara Region, Ontario or email related questions to diversity@niagararegion.ca. To send input on reducing barriers in the current hiring process, please email myhr@niagararegion.ca

For the Region's full employee equity statement, Working at Niagara Region - Niagara Region, Ontario.

Don't have every qualification?

You may be hesitant to apply if you do not have every qualification listed in the posting. While specific qualifications are important for certain roles, we invite individuals from diverse backgrounds and varying levels of experience and education to apply. Our recruiters will evaluate your suitability for the role.

Please note that for unionized roles, we must follow collective agreement requirements. However, we encourage all interested candidates to submit their applications. We believe success in a role can extend beyond meeting every single requirement.

JOB DESCRIPTION

Job Summary

Salary Pending Review

Reporting to the Risk Management and Insurance Program (RMIP) Manager, the Risk and Claims Analyst is responsible for supporting the risk management and insurance program and the administration of complex claims, including claim response, assessment, defense, settlement negotiation, and the disposing of claims as delegated by the RMIP Manager for the Corporation, the Niagara Police Services Board/Niagara Regional Police Service (NRP), Niagara Regional Housing (NRH) and Niagara Transit Commission (NTC). This role will analyze and interpret insurance policy provisions and support the annual insurance renewal process and risk management program.

Education

- Post-secondary degree or diploma in a related field.
- An equivalent combination of education, experience and qualifications may be considered.

Knowledge

- 5 to 7 years in the insurance industry with focus on liability claims. Experience in a municipal setting preferred.
- Successful completion of a CIP (Chartered Insurance Professional) or CRM (Canadian Risk Management) designation or current eligibility to work towards same.
- Working knowledge of Microsoft Office Suite.
- Ability to learn internal investigative processes and legislation that governs operations of the Niagara Region, NRP, NRH and NTC.
- Negotiation, analytical and problem-solving skills with the ability to organize and coordinate these components, classify work required to achieve goals and objectives including time management.
- Knowledge of the principles, practices, and theories of the risk management process, claims process, insurance legislation, Municipal Act, O. Reg. 239/02, case law, and civil law.
- A high level of effective communication and interpersonal skills in dealing with occasionally irate members of the public regarding claim settlements or in the case when claims are escalated.
- Current member of SPIAO or equivalent, or eligibility to become a member, to understand and keep apprised of ongoing insurance and claim risks and trends.

Responsibilities

Investigates, negotiates, resolves, or denies claims made against and on behalf of Niagara Region, NRP, NRH and NTC for bodily injury, property losses and general liability within authorized limits as delegated by the RMIP Manager and/or Director of Legal and Court Services with a focus on complex and specialized claims, litigated claims handled by internal and external legal counsel or claims which have been escalated (45% of time).

- Conducts reviews and analyses of all incoming first- and third-party claims asserted against the Corporation to assess the Corporation's liability exposure and directs appropriate action to be taken.
- Interprets the insurance contract to apply claim facts to the policy terms.
- Handles complex and specialized claims for e.g. significant financial, operational, or legal consequences that may be precedent setting or result in significant financial or corporate impacts requiring greater expertise with the oversight of the RMIP Manager.
- Reports to the Insurance Provider any claims deemed to be reportable under the requirements of the insurance policy (as failure to do so can result in a future denial of insurance coverage by the Insurer).
- Obtains and secures documentation and statements from claimants, witnesses, police authorities, emergency personnel and senior staff to assist in determining liability and negotiating the compensation or resolution of third-party losses.
- Communicates with claimants, witnesses, police authorities, emergency personnel, experts, insurers, councilors, senior staff, adjusters, and internal/external legal counsel in the resolution of claims.
- Advises and supports individual employees regarding court proceedings, claims investigation, insurance requirements, insurance renewal processes and defense processes.
- Retains the services of and directs outside experts, such as appraisers, engineers, medical specialists, rehabilitation firms and external legal counsel as required and as authorized.
- Tracks claims-related expenses and assist in verifying the accuracy of service provider invoices and claims submissions.
- Investigates, negotiates, and settles first party self-insured claims made on behalf of the Niagara Region, NRP, NRH and NTC for property damage and losses within authorized limits as delegated by the RMIP Manager and/or Director of Legal and Court Services.
- Drives and conducts claim analytics to support risk management and insurance program.

Analyses and interprets insurance policy provisions to determine coverage under the policies of insurance and supports the annual insurance renewal process and risk management program (25% of time).

- Reviews loss data and risk management services, research and identify loss exposures and recommend loss prevention and control techniques to RMIP Manager and/or Director Legal and Court Services.
- Provides analysis and integration of Risk & Loss Control, Corporate Insurance and Risk Management Programs to the Legal/Risk Management team.
- Promotes risk management awareness throughout departments and divisions in the development and delivery of risk management awareness training and presentations.

- Develops and updates self-help tools, checklists and templates for internal staff regarding risk and insurance related matters, ensuring high-level customer service.
- Provides coverage in the absence of the RMIP Manager.
- Reviews contracts and policies for insurance and indemnity requirements, ensuring consistency and risk mitigation in collaboration with RMIP Manager and legal counsel.
- Tracks new developments in municipal liability exposures, monitoring relevant court decisions, legislation, and insurance practices that may impact risk management and insurance coverage at the region.
- Supports annual insurance renewal process, preparation of competitive procurement processes, applications, and questionnaires.
- Supports the coordination and preparation of underwriting data for insurance renewals, gathering necessary information from internal departments and external stakeholders.
- Helps maintain insurance program documentation for the Corporation, NRP, NRH, and NTC.
- Tracks and updates records for various insurance policies, ensuring they are current and accurate for reporting and renewal purposes and annual updates to claims tracking system.
- Assists in review and processing Certificates of Insurance, ensuring they meet compliance standards and are delivered to the appropriate parties.
- Helps maintain claims data for reserving, budgeting, and forecasting purposes, ensuring records are updated and readily available for review.
- Assists in tracking and preparing data for quarterly forecasting reports, ensuring claims data is correctly represented and submitted on time.
- Supports budget process under direction of RMIP Manager.
- Participates in professional associations/government representatives/agencies to exchange beneficial information and remain current on changes in case law and legislation (i.e., the Insurance Act, the Highway Traffic Act, the Occupier's Liability Act, the Negligence Act, and the Municipal Act, 2001) that may impact risk and claims management activities.

Builds and maintains effective partnerships with all internal and external invested parties (15% of time).

- Advises and supports Niagara Region staff as well as members of NRP, NRH and NTC with various issues such as preparing for court proceedings, gathering evidence for claim investigations and insurance renewal processes.
- Liaises with claimants, witnesses and third parties through the claims resolution process.
- Develops and manages relationships with external auditors, internal and third-party legal counsel, insurance providers, and other vendors to ensure business needs are addressed.
- Develops and maintains effective working relationships and communications with area municipalities, the province and shared service partners to gather information, track trending data, and resolve issues and complaints.
- Responds and supports client groups upon being made aware of incidents to provide risk and insurance advise and direction on next steps.
- Deliver and develop training presentations and education outreach.
- Participates in working groups and committees, internally and externally.

Prepares reports and records as directed, including documents required for court purposes as delegated by Risk Management and Insurance Program Manager. (10% of time)

- Completes required forms in accordance with Legislated Regulations or internal procedures.
- Prepares reports for Council and external auditors on claim settlements, reserves, and status of Claims within authority delegated by RMIP Manager.
- Records claims expense data and creates financial reports and spreadsheets for budgeting and forecasting purposes.

Attends and represents the Niagara Region, NRP, NRH and NTC at mediations, settlement conferences and similar legal proceedings for complex and specialized claims, within delegated authority. (5% of time)

- Completes and coordinates all necessary documentation to support attendance.
- Liaises with client department for instructions and obtains proper authority for settlement negotiations.
- Engages with external legal counsel and insurer, reviews Briefs filed in support of hearing and prepares necessary reports.

Perform other related duties and responsibilities as assigned or required.

Special Requirements

- Regional staff strive to enable the strategic priorities of council and the organization through the completion of their work. Staff carry out their work by demonstrating the corporate values.

HOW TO APPLY

To view the full job description and requirements, visit our Careers page - [Job Opening # 41941](#)

Uncover the wonder of the Niagara Region and join a team dedicated to meeting tomorrow's challenges...today!

Let us know why you would be an excellent team member by submitting your online application **no later than April 7, 2025, before midnight** by visiting our 'Careers' page at www.niagararegion.ca. We thank all candidates for their interest however, only those candidates selected for an interview will be contacted.

Application Link: <https://www.niagararegion.ca/government/hr/careers/>

If you require an accommodation for the application process in accordance with the Ontario Human Rights Code and the Accessibility for Ontarians with Disabilities Act, the alternate formats for contacting us are as follows:

- Phone: 905-980-6000 or 1-800-263-7215
- Bell Relay: 1-800-855-0511
- In-person: Sir Isaac Brock Way, Thorold, ON, L2V 4T7 – Human Resources Department