JOB DESCRIPTION

Salary Grade:
5
CUPE 1328

Job Title:
Risk Management Clerk

PRIMARY FUNCTION

The primary function of this job is to administer insurance claims and provide clerical support to the Risk Management Department.

MAIN RESPONSIBILITIES

1. Processes liability insurance claims (e.g., Personal Injury and 3rd Party) by performing tasks such as:

    - receiving a claim (form) form a school/Board location e.g., injury to student or 3rd party (parent, visitor), date stamping and assignment of claim number
    - reviewing claim form for completion and to detect possible negligence on the part of TCDSB (e.g., slipped on wet corridor, etc.)
    - contacting school/Board location to obtain outstanding information and to gain additional data (e.g., witnesses, sign to indicate wet floor, etc.)
    - gathering other details such as caretaker's report, terms of agreement with contractor/sub-contractor, medical reports, etc. as directed by Risk Manager
    - contacting insurer to advise of the serious incident
    - receiving telephone calls from Board location in the event of a serious injury – to expedite assignment of adjusters and solicitors when needed
    - maintaining hard copy and computer records of each claim.

2. Processes property damage or loss and subrogated claims, by:

    - receiving claim form, date stamping and numbering claim, reviewing for completeness, and ensuring receipt of list of damaged or stolen property

- initiating purchase requisition for replacement of goods and checking to see if it matches the list of damaged or stolen property; in the case of upgrade of equipment, contacting Purchasing to determine the additional cost and then writing memo requesting budget transfer
- resolving partial damage claims by encouraging the repair of equipment and/or the replacement of, by transferring unused TCDSB equipment or shared use
- enquiring into claims that exceed the deductible to ensure the inclusion of all costs as per insurance policy and negotiating claims recovery with insurer for items that my not be covered, as applicable
- receiving cheque from Insurer, checking amount, coding for location and type of account (e.g. fire, theft, loss, etc.) and sending to Finance Department for deposit
- drafting letter for Risk Manager, requesting recovery of damage, for subrogated claims (i.e. when 3rd party has damaged TCDSB property) and following-up on outstanding responses.

3. Performs other Risk Management administrative duties, such as:

- entering and updating claim data (using SperryLink, DBase IV, and Symphony) into computer (e.g. claim number, date of loss/accident, location code, region code, name of location, cause of loss, damage estimate, etc.) for statistical purposes
- producing quarterly, yearly and adhoc statistical reports, as requested (e.g. by type of property damage; Insurance Premium allocation by coverage and location)
- receiving insurance certificates from contractors (e.g. bus lines, catering, building contractors) and insuring that the TCDSB coverage requirements (as per form) are met, requesting additional insurance coverage in cases of non-compliance
- requesting insurance certificates for TCDSB activities/property that are not presently included in the insurance policy
- maintaining the annual inventory of TCDSB specifically insured property, by requesting data from the responsible departments e.g. Auto fleet updates – registration, year of make, name of driver, etc.; list of all schools and square footage; list of prints, paintings and artifacts, artist name, value, etc.
- maintaining insurance, claims and loss control files
- participating in the development of Risk Management Procedures and Policies, and in meeting/committees, e.g. Broker Review Committee – development of Broker evaluation criteria, reference checking, and interviewing/questioning prospective Brokers
- attending monthly Risk Management seminars to gain information and maintain contacts
- participating in the coordination of the yearly insurance company inspections of schools (20-30 per year), receiving inspection reports and distributing to corresponding Plant Managers, receiving feedback from Managers and advising the insurance company.

4. Performs other duties as assigned or required.

SKILL

- Secondary School Diploma or equivalent.
- 1 – 2 years related experience

EFFORT

- Complexity of the job is in claims administration, i.e. recognize the nature of the claim and requesting appropriate information from the claim location. Maintaining appropriate and up-to-date hard copy and computer records to facilitate claims processing and to generate statistical reports.
- Visual concentration and keyboarding to enter and update computer records and to generate reports, type letters, etc. (50%).

RESPONSIBILITY

- Accountable for liaising with Insurer (Claims Adjuster) to ensure the efficient processing of claims. Independence of action when interacting with claim location staff (e.g. School) to give direction on providing adequate documentation on claims. Accountable for reviewing and following up on replacement of goods requisitions to ensure that the claiming department has requested equipment that is comparable with lost/damaged goods.
- Errors in claim handling, record keeping, and/or inadequate follow-up of incidents would delay claims and inconvenience claim locations, the Insurer and the Risk manager as well as possible reduction in recovery of claim with insurer.
- Contacts with claim locations (Schools, Departments, etc.), TCDSB Insurers, contractors, etc. to process claims (exchange of information, obtain information). Sensitive situations (telephone) when dealing with emergency claims, e.g. ensuring that student names are not on incident reports, not disclosing information on TCDSB staff and/or students.

WORKING CONDITIONS

- Open concept office environment.
- Work pressure and stress in dealing with all TCDSB departments, schools and insurers to process claims. Irate telephone encounters regarding property damage and personal injury.

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