

Job Class Profile: **Licensing and Enforcement Officer**

Pay Level: **CG-29** **Point Band:** **622-675**

Factor	Knowledge	Interpersonal Skills	Physical Effort	Concentration	Complexity	Accountability & Decision Making	Impact	Development and Leadership	Environmental Working Conditions	Total Points
Rating	5	5	2	4	3	4	4	1	2	
Points	233	83	13	19	90	87	83	21	21	650

JOB SUMMARY

The Licensing and Enforcement Officer is responsible for the implementation and enforcement of government's legislative licensing responsibilities with respect to financial institutions and intermediaries.

Key and Periodic Activities

- Verifies accuracy of information provided on new applications and determines if information provided is in compliance with legislative standards.
- Contacts licensees/registrants/sponsors by phone, email, or letter regarding deficiencies.
- Analyzes bankruptcy documents to ensure reasons are not related to the financial services industry and for suitability for licensing/registration.
- Monitors files for receipt of outstanding information/deficiencies.
- Reviews fidelity, liability, and bond documents to ensure proper coverage is included to meet legislative standards.
- Monitors sponsors/applicants to ensure level licensing ratios are in compliance with legislation.
- Conducts searches of Registry of Companies to verify incorporation, identify directors, and confirm status.
- Applies terms and conditions when warranted.
- Issues and generates licenses/registration certificates through the Automated Licensing and Enforcement Registration Tracking System (ALERT). Updates licensee/registant information, and insurance and bond cancellation dates on ALERT.
- Provides direction and advice to market participants, the legal community, and the general public regarding processes and procedures required to become licensed/registered and procedures to amend license/registration information and to upgrade levels of licensing through the step-licensing process.
- Confirms the validity of licenses/registrations.
- Processes requests for licensing/registration packages.
- Issues electronic license certificates and/or certificates of authority for licensees/registrants requiring confirmation of licensing/registration.
- Prepares license/registration history reports.
- Generates sponsor reports as confirmation of valid licensees or pending applications.
- Generates statistical reports.
- Advises management of concerns or issues requiring further investigation.
- Follows up and consults with licensees/registrants/sponsors regarding deficiencies, or cancelled/expired insurance policies or bonds.

Key and Periodic Activities

- Updates annual filing information and prepares confirmation of successful annual filing letters.
- Advises licensees/registrants of license/registration terminations and revocations, and completed processing on the indicated dates.
- Terminates licenses if a reclassification request has been indicated and verifies education documents provided to ensure compliance with legislative requirements. Issues new level licenses.
- Consults with management on problematic files.
- Attends trade shows and information sessions.
- Makes recommendations for changes to application and renewal forms, policies, procedures and reports.
- Provides management with changes/equivalencies in course curriculum for the determination of license levels.
- Conducts research and consultation on emerging issues.

SKILL

Knowledge

General and Specific Knowledge:

- In-depth knowledge of ALERT system, licensing and legislative requirements through various acts and regulations with regards to real estate, mortgage brokers, property and casualty insurance agents/brokers/representatives, life insurance agents, and insurance companies.
- Specialized in-depth knowledge of the insurance and securities fields.

Formal Education and/or Certification(s):

- Minimum: 3 year Specialized Post Secondary Diploma in Business Management or an insurance designation program.

Years of Experience:

- Minimum: 2-3 years experience.

Competencies:

- Written communication.
- Research and analytic skills
- Computer usage.

Interpersonal Skills

- A range of interpersonal skills are used to listen to information from others, ask questions to gather information, provide routine and complex information/direction to others, gain the cooperation of others to complete work, deal with angry or upset people, and provide expert advice or counselling to others.
- One of the more contentious situations requiring interpersonal skills would be dealing with upset or angry people on the phone or face to face which requires a high level of interpersonal and communication skills. Without a valid insurance license to operate, insurance adjusters/agents/brokers cannot conduct business. This causes a high degree of frustration and anger if they perceive the Division is at fault in delaying, cancelling, or revoking the license to operate. As a front line contact there is responsibility to alleviate potential problems before they escalate, and to articulate to market participants any technical issues where insurance coverage does not meet the standards set out in legislation.

- The most significant and frequent contacts are with: (1) Employees in the immediate work area to resolve problems arising relating to insurance issues which may have an impact on the work of co-workers. (2) Supervisor/Manager to communicate important information that could directly or indirectly affect market participants or the general public. (3) Customers/general public to meet the need for immediate and efficient processing of licensing application requirements for insurance, adjusters, agents, and brokers as well as satisfying the legislative requirements of the division.

EFFORT

Physical Effort

- The demands of the job do not result in fatigue, requiring periods of rest.
- The most demanding physical element would be sitting for substantial periods of time while operating a computer, however, there is freedom to move about.
- Fine finger precision work and sitting is constant when working on a computer and, there is an occasional requirement for standing and walking.

Concentration

- **Visual** concentration is constant when reviewing large numbers of applications/insurance policies/receipts, and data entry of information requiring precision.
- **Auditory** concentration is constant during telephone conversations and one-on-one meetings with clients.
- Eye/hand coordination (e.g. utilizing various computer programs to ensure speedy processing.)
- **Repetition requiring alertness** is constantly required. ALERT requires precision when inputting information such as dates, policy numbers, warnings, as well as receipting of cheques, cash, money orders.
- **Time pressures and deadlines** are a regular course of business when reviewing/examining and processing new applications in a timely fashion to meet deadlines for new licensees/registrants and their sponsoring companies. Ensuring all information is received and in place within the 2 year time limit to apply for licensing following completion of the educational requirements.
- **Lack of control over the work pace** occurs occasionally when there is an abundance of phone calls or individuals that require assistance at the front desk which takes away from time required to issue licenses. Requests from management also take priority over regular tasks.
- **Exact results and precision** is required to review new applications in detail to ensure forms are properly and accurately completed with appropriate signatures. Monitoring and maintaining the correct installment of funds requirement for payment or monitoring of insurance and real estate bonds to ensure their relevance and status.

Complexity

- Work tasks are different but related and are performed within defined and standard work processes.
- A typical challenge or problem is dealing with irate clients who are upset at a perceived delay in processing the pending licenses. Emotions run high and often personal/family hardship stories are discussed putting added pressure to have licenses processed immediately. From the perspective of the department and current legislation, there may be valid reasons why the license has not been issued and determining what those reasons are, checking to see if any immediate solutions are possible and explaining the reasons to emotionally charged individuals is a work requirement.
- When addressing typical challenges or problems applicable legislation, policies, and procedures

can be referenced.

RESPONSIBILITY

Accountability and Decision-Making

- Work tasks are generally prescribed or controlled.
- Work activities are performed independently, therefore without approval decisions can be made regarding: ensuring licensees/registrants comply with legislative requirements; reviewing and issuing new licenses/registrations; reviewing and approving educational documents; ensuring licensees maintain liability and fidelity insurance coverage and notifying licensees of pending expiry of policies; notifying licensees/registrants of failure to comply with policies and legislation of the Division; consulting with and giving advice to the general public and industry participants on activities that require licensing/registration and the requirement to be met to be granted a license/registration; and receipting revenue and posting licensing/registration information to ALERT.
- Supervisory approval is required in instances where a licensee/registrant indicates they have committed a criminal offense or was subject to a bankruptcy; a previous license/registration was terminated for cause; a request is received for personal information from an individual other than an application/licensee/registrant; or the termination of a registration or license.
- A high degree of discretion and judgment must be exercised when granting a license or registration without review by management. In doing so, there is discretion to determine if an individual meets the registration/licensing criteria or in determining if the applicant has equivalencies that are satisfactory in meeting these requirements.
- Discretion and judgment are exercised regularly in interpreting legislation and policies to respond to numerous enquiries.

Impact

- Impacts generally affect the immediate work area, the department, and on customers/clients/general public.
- Work activities impact information and finances, processes and systems, and corporate image.
- The consequences of an error or mistake have the potential to be significant but due to departmental checks and balances, usually result in only a moderate impact. If inaccurate information is posted to the insurance licensing/registration system co-workers may sometimes be the first to detect such an error. If there is a delay in processing a new application, calls would be received from market participants who are waiting on verification in order to pay commissions. If there was an error, and incorrect information was provided to the public, a person relying on this information could suffer financial loss, such as dealing with an individual who was thought to hold a valid license when in fact the license was suspended because of inappropriate activity and was not updated on ALERT.
- General guidelines are provided through the legislation that governs the industries and departmental procedures outline the processing of new applications. However independent judgment is required when issues arise which fall into grey areas or when dealing with upset/angry market participants.
- Identification and resolution of errors normally occurs within a week of problem identification.

Development and Leadership of Others

- Not responsible for the direct supervision of bargaining unit employees.
- May provide knowledge, guidance and hands-on training of the ALERT System to both new

staff as well as current staff members. Training employees also includes providing knowledge of licensing requirements through various acts and regulations.

WORKING CONDITIONS

Environmental Working Conditions

- There is no requirement to follow unusual safety precautions or use safety equipment.
- There is no exposure to undesirable or adverse environmental conditions.