



JOB DESCRIPTION

POSITION: Claim Adjudicator

DEPARTMENT: Risk

Nowly is a new way of thinking about insurance. Instant coverage now. Living healthy now. Giving back now. That's living nowly. We provide Canadians affordable and instant insurance and healthy living benefits on an innovative and streamlined digital platform. Nowly is a division of Teachers Life Insurance, a Canadian Insurance company. Teachers Life is an established 80+ year Canadian life, disability, and sickness insurer, and is one of the largest insurance companies for education workers in Canada. We are federally licensed and regulated and have won awards for digital innovation. Teachers Life owns and operates nowly, which is our new, purpose-driven, digital-first brand for all Canadians. As a result of growing and reinventing our business, Teachers Life/nowly is evolving in a high-performance culture with newly, co-created employee values that will allow us to deliver market leading products and servicing to customers. These new values include innovation, impact, fun, communication, collaboration, accountability, and a helping build a better world.

Teachers Life/nowly is seeking a **Claim Adjudicator** to help drive new and innovative solutions. Who is our ideal candidate? You want to build your career in the insurance industry and have experience adjudicating Life, Critical Illness, Accidental Death and Dismemberment, and Disability claims. You have excellent communication and organizational skills and can comfortably handle multiple priorities. You are comfortable working in a fast-paced, collaborative environment and actively look for ways to streamline processes and procedures. Are you passionate about the future of Life Insurance? Do you want to be part of a mature organization that is growing and reinventing its business? Do you want to be part of a culture that recognizes and rewards success? If "yes", Teachers Life/nowly is the right place to be! **Could this be your next great opportunity?**

Reports to: Director, Underwriting and Risk

Department: Risk

Flexible Work Options Available: We are a hybrid workplace environment, granting team members the ability to work up to 3 days remotely per week.

POSITION SUMMARY
The Claim Adjudicator will adjudicate Life, Critical Illness, Accidental Death & Dismemberment, and Long-Term Disability claims within established timeframes and within the scope of the policy, while ensuring excellent customer service. Their experience and vision will support process enhancement initiatives within the team and across the organization. The Claim Adjudicator will be reporting directly to the Director, Underwriting and Risk.
KEY RESPONSIBILITIES
<ul style="list-style-type: none">• Managing a caseload of new and ongoing Life, Critical Illness, Accidental Death & Dismemberment, and Long-Term Disability claims• Recording new claim notifications for life, disability, critical illness, and AD&D claims, and manage communications to support claim processing

- Assessing claims for contractual eligibility, as well as determining which applicable plan provisions may apply and proceed to investigate accordingly
- Adjudicating claims, ensuring each one is handled in a manner that is in accordance with procedures, Product, Privacy legislation, and Anti Money Laundering rules and regulations
- Communicating with a variety of internal and external stakeholders to gather relevant information regarding life and health claims
- Obtaining complete file information to ensure accuracy and documenting claim file to ensure accurate record of events
- Proactively communicating with Claimants, Beneficiaries, Executors, legal representatives, and any appropriate stakeholders to keep them apprised of claim status updates and claim progression
- Applying the appropriate policy provisions when reviewing claims and rendering a decision. Follow-up and management of legacy disability claims
- Proactively following-up on workflow requirements, escalating to leadership when needed
- Assisting with internal and external audits by investigating any inconsistencies or issues that arise from audit
- Engaging and collaborating with multiple lines of business to identify opportunities for improvement and business efficiencies
- Assisting in business solution analysis for enhancement initiatives
- Processing claims related invoices as received
- Other duties as assigned
- Consistently providing exceptional service to internal and external customers by demonstrating the highest level of professionalism in all interactions
- Maintaining confidentiality over client and corporate records and medical claims information

QUALIFICATIONS & EXPERIENCE

- Bachelor's degree or equivalent
- 2+ years' experience adjudicating Life, Critical Illness, Accidental Death & Dismemberment, and Long-Term Disability claims

SKILLS & CORE COMPETENCIES

- Customer service-oriented individual with a continuous improvement mindset
- Excellent people skills with strong ability to communicate proficiently both verbally and in written form to successfully interact with our internal and external customers, claimants, financial advisors, lawyers, and employees
- Able to respond constructively and decisively in high pressure or emotional situations
- Display empathy and predict needs of client through active listening
- Strong organizational skills to be able to work in a multitask environment to meet and maintain all service standards
- Able to manage high volumes of cases within aggressive deadlines
- Able to complete work independently and collaborate in a team environment
- Willing to seek new knowledge and tasks, question current processes, and suggest improvements
- Tech savvy with an ability to learn new software
- Sound organizational, problem-solving, and decision-making skills
- Strong written and verbal communication skills
- Bilingual (English & French) an asset

