



## Claims Examiner Job Description

Location: Calgary

Department: Claims

Reports to: Executive Manager, Claims, Operations and Systems

### **Are you looking for a great place to build a career?**

- MMI Insurance is an ambitious, growing company looking for people with the desire, ability, and experience to provide excellent customer service and product knowledge to our clients.
- We want people to excel as part of a team with a diversity of skills, talents, and backgrounds.
- For over 60 years, MMI Insurance has provided home, auto, farm, church, and commercial insurance in the province of Alberta. To learn more about our company and history, please visit: <https://mmiab.ca/about-mmi/>.
- If you share a passion for providing a great customer experience along with offering great products, and feel your talents, skills and knowledge fit one of our positions, we welcome your application!

### **What Does MMI Offer?**

- Competitive salary
- An annual Bonus program
- A group benefits package fully paid for by MMI Insurance
- A group RSP with company providing matching contributions
- Training and career development opportunities
- Work life balance, with a 35-hour work week
- A hybrid work environment for claims positions
- Competitive Vacation and Holiday benefits
- Paid Sick time and Personal Days benefits
- Recognition program for employees



## Job Summary

The Claims Examiner contributes to MMI Insurance's goal of delivering an exceptional and consistent claims service experience by using a hybrid of independent adjusters and restoration contractors to fairly and equitably adjust complex exposure within property/farm and commercial claims. The incumbent is also responsible for liability & litigation management within their claims.

The Claims Examiner fulfills two primary functions while maintaining a reasonable caseload of under one hundred (100) claims:

- 1) Oversee all day-to-day claims file handling and claim cost controls, effectively managing claims activities and processes to support company goals.
- 2) Support the small claims and MMI underwriting teams by effectively communicating risk management concerns, policy/wording reviews, and claims coverage/handling practices.

## Job Responsibilities

- Provide exceptional claims service levels
- Interpret policy wordings, determine policy coverage and ensure appropriate reserving
- Organize and direct the thorough investigation of claims through independent adjusters and restoration contractors
- Confer and direct legal counsel on claims requiring litigation
- Attend mediations, arbitrations, pre-trial conferences, etc.
- Evaluate relevant information from sources such as lawyers, medical providers, and other experts
- Negotiate with insureds, claimants, lawyers, and insurers
- Coordinate services with vendors and service providers
- Adjust claim from inception to completion in a proactive manner
- Provide ongoing technical advice and guidance to junior and independent MMI staff
- Maintain accurate records based on company standards and policies within the claims system
- Remain current knowledge of legislation, including legislative changes and trends in the insurance industry
- High attention to detail and completion of objectives
- Outstanding interpersonal and written communication skills and strong customer service skills
- Analytical and problem-solving skills: Ability to identify issues and resolve them in a timely manner using initiative, creativity, and good judgment.
- Exceptionally resourceful, self-sufficient, and reliable.
- Perform other duties as assigned



### **Knowledge, Skills and Experience**

- 3 + years of progressive insurance adjusting experience (preferably with Multi-line Experience)
- Chartered Insurance Professional (CIP) Designation – Successful completion of four (4) or more courses will be considered.
- Effective claims service skills, including empathy and concern for our customers
- Excellent communication skills, both written and oral
- Excellent investigative and analytical skills
- Highly proficient time management and organizational skills with the ability to prioritize work in a fast paced, changing environment.
- Excellent knowledge of habitational, farm and commercial policies
- Knowledge of medical and legal terminology
- Detail oriented with a critical degree of accuracy regarding data entry
- Exceptional advanced Negotiation skills

### **Working Conditions or Special Circumstances**

- The work schedule is generally Monday-Friday, 7 hours per day.
- Following training, there may be an option for a hybrid work schedule offering the ability to work from home some days each week.
- Work interruption can be frequent in meeting the needs of clients and fellow team members.
- Physical requirements:
  - Computer use for up to 7 hours per day
  - Sitting for up to 7 hours per day
- Position may require occasional travel to other company locations.

**If you are qualified and interested, please Apply Today!**

Please submit a cover letter and resume to: [2408@mmiab.ca](mailto:2408@mmiab.ca)