

CICA LIFE LTD.
requires a
CLAIMS MANAGER

Citizens, Inc. (NYSE: CIA) are searching for motivated professionals with proven success to join our Bermuda operation, CICA Life Ltd. This position will be an integral part of our business and will be responsible for the final claims review and approval for CICA Life Ltd.

Essential Job Duties:

- Provide leadership and direction to the claims team to ensure execution of claim handling strategies; including determination of the Company's liability for insurance claims.
- Ensure that all claim payments are correctly issued in accordance with company regulations.
- Develop and implement procedures relevant to the effective and efficient operation of the Claims Department and ensure on-time delivery and policy holder satisfaction.
- Maintain insurance claim files; review such files to ensure payments have been completed and are correct.
- Follow up on issues related to the insurance claims and lead the resolution.
- Analyze information gathered by investigations and reports findings and recommendations.
- Negotiate claim settlements.
- Review reserve issues as assistance to the actuarial department to ensure they are in accordance with company procedures.
- Provide updates to the company regarding general or specific claims issues.
- Maintain an in-depth working knowledge of company systems and processes.

Minimum Qualifications:

- Bachelor's degree in business or a related field.
- A minimum of five years of recent experience in claims and life operations administration, at supervisory level within the life insurance industry.
- Strong planning, analytical, problem solving and organizational skills.
- Sound understanding of technical and insurance product knowledge.
- Knowledge of US and Bermuda insurance regulations and coverage issues.

Applications must include a detailed resume with references, submitted under confidential cover to:

**Human Resources Department
Aon Insurance Managers (Bermuda) Ltd.
P.O. Box HM 2450
Hamilton HMJX
E-mail: aonbdahr@aon.com
Telephone: 441-295-2220
on behalf of CICA Life Ltd.**

Closing date for applications: October 26, 2017